



The Effects of Perceived Ease of Use, Perceived Usefulness, Attitude, and Trust on Fintech Adoption in MSMEs

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ABSTRACT

The purpose of this study was to determine whether Micro, Small, and Medium-Sized Enterprises (MSMEs) in the financial technology (Fintech) sector would be interested in implementing peer-to-peer (P2P) financing. Perceived utility, perceived usability, attitudes, and trust were the criteria employed within the Technology Acceptance Model (TAM) framework, which is crucial for determining the effective integration of information technology.

Methodology – Primary data were collected using a questionnaire as the primary instrument. The collected data were then analyzed using SmartPLS software with the SEMPLS approach. The study comprised 64 respondents who completed and returned the questionnaires.

Finding – The results showed that attitude, trust, and user interest were all significantly impacted by perceived utility, which in turn was influenced by perceived ease of use. Nevertheless, there was no appreciable difference in customer interest levels between perceived effectiveness and simplicity of service.

Conclusion – For future research, it is recommended to consider additional variables such as security, effectiveness, and risk. The study results should be subject to review to confirm and validate the conclusions drawn.

Keywords: P2P Lending Fintech, Technology Acceptance Model, MSMEs.

1. INTRODUCTION

Indonesia is a big country. Individuals and groups are launching a wide range of businesses these days. Micro, Small, and Medium-Sized Enterprises (MSMEs) constitute a standard enterprise model that is easily constructed by the general public. Right now, Indonesia has 65.4 million MSMEs, based on information from the Ministry of Small and Medium-Sized Businesses and Cooperatives. More than 60% of the GDP of the nation is contributed by MSMEs. Despite playing an essential role in the country's economy, MSMEs face a variety of issues. [1]. Capital problems, such as MSMEs' inadequate institutional capability, scarce human resources, and lack of access to financing, lack of product innovation, and barriers to market access that make business opportunities scarce, are common problems MSMEs face. Capital plays the most crucial role in business development for MSMEs, and it is the most frequent problem faced by MSME business players.

Fintech peer-to-peer lending can assist MSMEs that are still having trouble obtaining funding. This is because fintech funding makes it easier for companies to generate income. Data from the Financial Services Authority (OJK) released by Rudy Salahuddin, Coordinating Ministry for Economic Affairs Deputy for Coordination of Digital Economy, Employment, and MSMEs, total loans disbursed amounted to Rp 6,423.6 trillion [2]. Next, MSMEs will get IDR 1,348

trillion. Then, as many as 69.5% of individuals do not have access to bank credit, per Bank Indonesia (BI) 2020. Financial Technology (Fintech) is defined as the use of mobile or web-based technology in payment activities and financial system services carried out through cooperation with third parties in the context of inclusive finance, as per Bank Indonesia Circular No. 18/22/DKSP concerning the implementation of technology-based financial services. [3]. Fintech influences MSMEs because it may provide the funding that they need when they need it. [4]. Peer-to-peer (P2P) lending is one of the fintech services that attracts interest, according to OJK Regulation No. 77/POJK.01/2016. Fintech lending is a direct money lending and borrowing service based on information technology that is conducted in rupiah between debtors/borrowers (loan ees) and creditors/lenders (lenders). It is also frequently referred to as peer-to-peer or P2P lending. [2]. As of January 5, 2023, 102 businesses have received licenses from OJK to provide fintech peer-to-peer lending services.

The Authority for Financial Services (OJK) reports that the current phenomena indicates that P2P loan debits were Rp51.46 trillion in May 2023, representing a 28.11% year-over-year growth. Funding for MSMEs accounted for 38.39% of the total, with individual MSMEs receiving IDR 15.63 trillion in payments and corporations receiving IDR 4.13 trillion. The rapid expansion of online loan financing shows how intermediation works and how important it is for MSME players to have faster and easier access to capital than banks or financing businesses. The majority of Indonesians favor fintech lending as a rapidly expanding financial institution due to its ability to reach a bigger population. [5]. This suggests that the successful integration of technology into payment transactions can be attributed to the increased use of fintech P2P lending by MSME players. To guarantee that technology is implemented successfully, transaction behavioral aspects need to be taken into account. The Technology Acceptance Model (TAM), created in 1989 by Davis, Bagozzi, and Warshaw, incorporates several behavioral components. The term "technology acceptance model" refers to a model that projects and characterizes how technology users will accept and incorporate it into their daily job (TAM). Using TAM, an attempt is made to forecast and explain information systems user acceptability. Many elements, including attitude, trust, perceived utility, and perceived simplicity of use, might affect consumers' interest.

Despite the critical role of MSMEs in the Indonesian economy and their potential contribution to economic growth, previous research has yet to fully reveal how Fintech Peer-to-Peer Lending can significantly assist MSMEs in overcoming capital issues and supporting their development. It's possible that prior studies haven't fully examined the connection between MSMEs backed by Bina Darma University and their opinions regarding the practicality, use, attitude, and confidence for the application of Fintech peer-to-peer financing. Meanwhile, earlier empirical research may have recognized the role that Fintech Peer-to-Peer Lending plays in facilitating MSMEs' access to capital. Nonetheless, further investigation is necessary to comprehend the attitudes and perspectives of MSME users toward this technology, with Bina Darma University's assistance. Furthermore, it's probable that recent data and statistics regarding the adoption and use of Fintech Peer-to-Peer financing among MSMEs have not been thoroughly investigated considering the significant increase in P2P financing by 2023.

The selection of Bina Darma University-assisted MSMEs was based on two factors: firstly, Scholars are interested in learning how these MSMEs use peer-to-peer lending-based fintech services.; and secondly, they are an intriguing topic to research, particularly in capital and funding. When it comes to MSMEs employing Fintech Peer-to-Peer Lending with support from Bina Darma University, This study is novel. Previous research looked at the role of Fintech Peer-to-Peer Lending in various MSMEs or on a bigger scale. However, the focus of this study is on MSMEs that receive special assistance from particular universities. This study will also look at the effects of attitude, trust, perceived utility, and perceived simplicity of use on interest in Fintech peer-to-peer lending. Which may provide deeper insight into the factors that encourage or hinder the adoption of this technology.

The uniqueness of this research lies in its focus, which does not only investigate the role of fintech in MSMEs in general but explicitly examines MSMEs assisted by Bina Darma University. These particular benefits give the study a distinctive perspective and shed light on the dynamics of MSMEs connected to universities. By employing the Technology Acceptance Model (TAM) to analyze user behavior, the research becomes more in-depth. This study looks at traits like perceived utility, perceived ease of use, attitude, and trust in an attempt to determine what influences MSMEs' adoption of fintech. This study also draws attention to the limitations of earlier studies by highlighting the fact that, while fintech is acknowledged as having a part in helping MSMEs get access to funding, previous research has not fully explained the perceptions and attitudes of MSME users towards this technology, especially within Bina Darma University.

Thus, it is hoped that this research would provide new insights into how Fintech Peer-to-Peer Lending could support MSMEs receiving funding from Bina Darma University in overcoming capital restrictions and promoting business

growth. Policymakers and authorities working in the fintech and MSME sectors may find the study's conclusions helpful. They can also be used as a guide for further studies on how financial technology is adopted in Indonesia, especially those that focus on MSMEs and behavior-based approaches such as the Technology Acceptance Model (TAM). Thus, the goal of this research is to investigate how perceived utility, perceived ease of use, attitude, and trust affect the interest of fintech users in MSMEs.

1.1. Hypothesis and research framework

A theoretical framework that identifies the factors related to product quality on brand image and its influence on purchasing decisions may be built based on the above description; Figure 1 shows the framework used in this study.

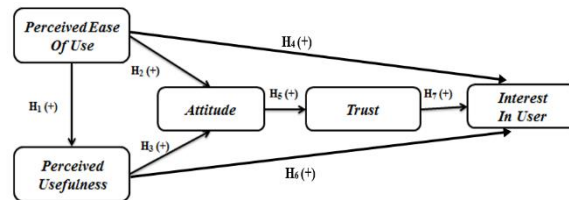


Figure 1. Research Framework

With assistance from Bina Darma University, the conceptual framework—which is based on the Technology Acceptance Model (TAM)—aims to understand the variables influencing MSMEs' adoption of Fintech Peer-to-Peer Lending. serves as the foundation for the hypotheses generated for this study. Each hypothesis reflects a specific relationship between the key constructs identified in the model. Here's a more detailed explanation of each hypothesis:

H1: Perceived usefulness is positively and significantly impacted by perceived ease of usage.

According to this theory, MSME consumers are more likely to view the Fintech Peer-to-Peer Lending platform as appropriate if they find it user-friendly. The assumption is that a user-friendly interface and straightforward processes contribute to the perceived utility of the technology.

H2: Attitude is positively and significantly impacted by perceived ease of usage.

According to his theory, MSME consumers' general attitudes toward technology are positively impacted by an intuitive Fintech peer-to-peer lending platform. The theory is based on the idea that a user-friendly experience fosters positive perceptions and attitudes.

H3: Attitude is positively and significantly impacted by perceived usefulness.

This hypothesis suggests that when MSME users perceive the Fintech Peer-to-Peer Lending platform as applicable, it positively influences their attitude toward the technology. The assumption is that perceived utility aligns with favorable attitudes.

H4: Interest in users is positively and significantly impacted by perceived ease of use.

According to this theory, when MSME customers believe that the Fintech peer-to-peer lending platform is appropriate, it positively influences their attitude toward the technology. The assumption is that perceived utility aligns with favorable attitudes.

H5: Trust is positively and significantly impacted by attitude.

This idea states that MSME customers can develop trust by having a positive opinion of the Fintech peer-to-peer lending platform. Higher levels of trust are thought to be correlated with positive attitudes and views.

H6: Interest in users is positively and significantly impacted by trust.

According to this hypothesis, MSME users' interest is positively influenced by a higher degree of trust in the Fintech Peer-to-Peer Lending platform. Trust is considered a crucial factor that can enhance user interest and engagement with the technology.

H7: Interest in users is positively and significantly impacted by perceived usefulness.

According to this theory, when MSME customers believe that the Fintech peer-to-peer lending platform is appropriate, it positively impacts their interest in utilizing the technology. Perceived utility is assumed to be a driving force behind user interest.

2. METHOD

This study employs an explanatory research design. Explanatory research, often known as descriptive research using a quantitative approach, is an investigation that uses hypothesis testing to explain causal relationships between variables. Questionnaires are used to gather information for this study, which employs primary data. The sixty-four MSMEs that received assistance from Bina University made up the study's population. Researchers employ a sampling technique called saturated sampling, or census. Saturated sampling, sometimes known as a census, involves sampling every population. The 64 samples, or responders, in the study filled out the questionnaires and sent them back. Then, with the help of SmartPLS 4, SEMPLS was used for data analysis. SEM is used to solve multilevel models when it is not possible to calculate linear regression equations simultaneously [6]. The study's analysis makes use of the Technology Acceptance Model (TAM) to determine the variables influencing MSMEs aided by Bina Darma University's acceptance of fintech peer-to-peer finance..

3. RESULTS

3.1 Measurement Model Analysis (Outer Model)

The relationship between latent variables and their indicators is defined by the measurement model test, sometimes referred to as the outer model. Measures of convergent validity and discriminant validity are used by researchers to evaluate the measurement model (outer model) in this measurement model test (outer model). When the external load value is more than 0.70, the indicator reaches convergent validity. Consequently, an indicator is considered valid for the purposes of this study if its load factor value is more than 0.7. [7]. Figure 2 displays the results of the validity test for the smartPLS 4 program.

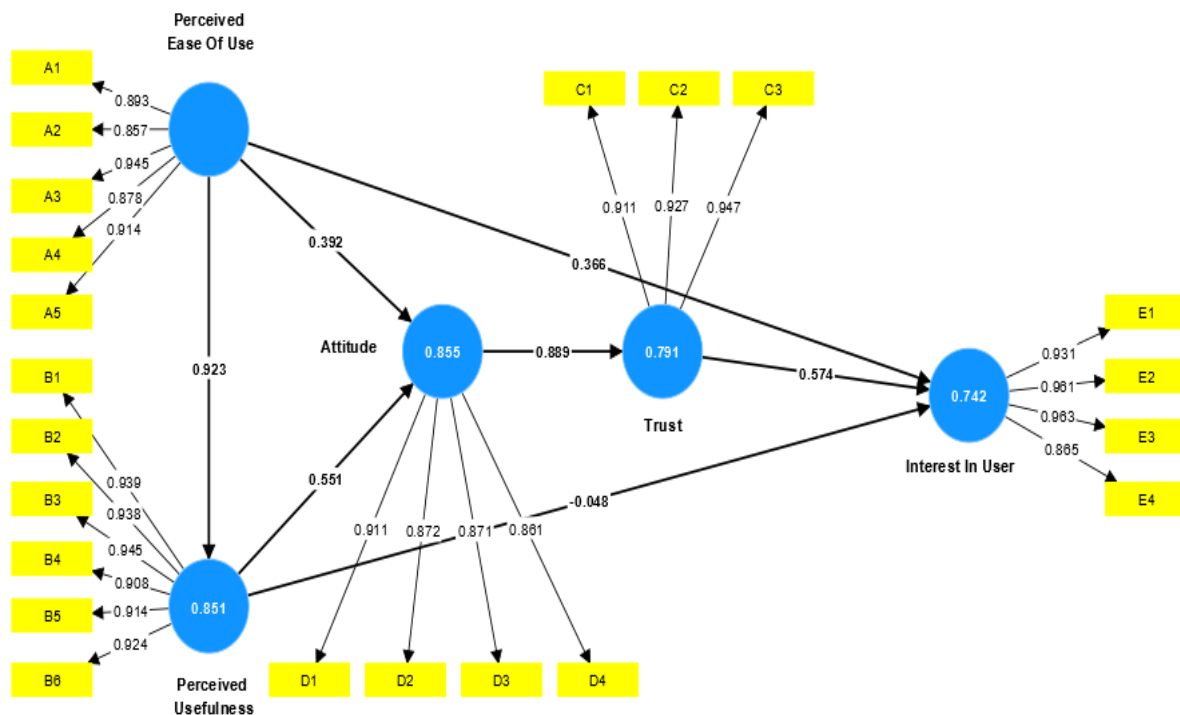


Figure 2. Outer Model Analysis Results

A model is said to have discriminant validity if there is little to no correlation between the hands of one concept and the indicators of another. An indicator can be considered to have high validity and discriminant validity if its Average Variance Extracted (AVE) value for each variable is more than 0.50. Table 1 below displays the AVE value for each latent variable as well as the model's validity value as established by the Fornell Lacker criterion.

Table 1. Discriminant Validity

Variables	Attitude	Interest In User	Perceived Ease of Use	Perceived Usefulness	Trust
Attitude	0.879				
Interest In User	0.819	0.931			
Perceived Ease Of Use	0.900	0.811	0.898		
Perceived Usefulness	0.912	0.807	0.923	0.928	
Trust	0.889	0.843	0.851	0.901	0.928

Table 2 shows that the validity value of each variable is higher than the total of its inter-variable values. Furthermore, every variable has a root AVE value greater than 0.50, which means that it meets the requirements for discriminant validity and is therefore accepted as authentic. [8]. The validity test is done in addition to the reliability assessment. Cronbach's alpha and pooled reliability are two metrics used to assess reliability tests. If the combined reliability has values better than 0.7, it is deemed dependable [9].

Table 2. Construct Reliability and Validity

Variables	Composite Reliability	AVE
Attitude	0.931	0.772
Interest in User	0.963	0.867
Perceived Ease of Use	0.954	0.806
Perceived Usefulness	0.974	0.862
Trust	0.949	0.862

Table 3 shows that the Cronbach's alpha value and overall reliability for each variable examined in this study are higher than 0.7. Consequently, all the variables are reliable. The measurement model used in this work is both valid and reliable, according to the findings of the validity and reliability tests that were previously stated.

3.2 Structural Model Analysis (Inner Model)

The results of the Structural Model (Inner Model) utilizing the smartPLS 4 application are shown in Figure 2.

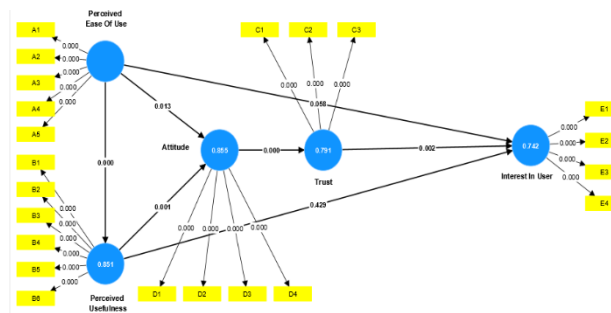


Figure 3. Structural Model Results (Inner Model)

The causal relationship between latent variables—factors that cannot be assessed directly—is predicted by the internal model test, also known as the structural model test. The inner model, or structural model, was assessed using R-squared and t-value. First, the R-Square test was run; values of 0.67, 0.33, and 0.19 respectively indicated robust, medium, and poor models. The R-Square test findings in Table 4 are listed below.

Table 3. R-Square

Variables	R-square	R-square adjusted
Attitude	0.855	0.850
Interest In User	0.742	0.729
Perceived Usefulness	0.851	0.849
Trust	0.791	0.787

3.3 Hypothesis Testing Analysis

The hypothesis was tested in this study using a one-tail test, and the t-table value was discovered to be 1.645 at a significance level of 0.05. The findings of the computations made for the hypothesis test in this investigation are shown in Table 5 below..

Table 4. Result of Path Coefficients

Hypothesis	T statistics	P values
H1	32.860	0.000
H2	2.223	0.013
H3	3.081	0.001
H4	1.576	0.058
H5	17.418	0.000
H6	2.907	0.002
H7	0.180	0.429

4. DISCUSSION

4.1 Effect of Perceived Ease of Use on Perceived Usefulness

The idea is validated or accepted in light of hypothesis 1's testing outcomes. According to the test results, perceived usefulness is significantly influenced by perceived ease of use. The statistical T value of $32.860 > 1.645$ for perceived ease of use on perceived service supports this finding. Consequently, the P-value for perceived benefit relative to reported ease of use is $0.000 < 0.05$. These findings imply that perceived usefulness is positively impacted by perceived ease of use. Research by Taufan Adi Kurniawan, Dewi Kusuma Wardani, and Lucianna Widhayati from 2019 lends more credence to this conclusion by showing that perceived usefulness effects perceived ease of use in a positive way. [10]. The test's findings support Arif's (2008) theory, which holds that people's perceptions of a technology's usefulness are a reflection of how easy they think it is to grasp and use. [11].

4.2 Effect of Perceived Ease of Use on Attitude

The result of the second hypothesis test shows that the hypothesis is either confirmed or accepted. The test results show that attitude is significantly influenced by perceived ease of usage. The T statistical value of perceived ease of use on attitude, which is $2.223 > 1.645$, supports this conclusion. The P result shows that, at $0.013 < 0.05$, perceived ease of use (relief) has a significant impact on mood. These findings imply that attitude is positively impacted by perceived ease of use. Additional evidence for this conclusion comes from studies conducted by Heru Susilo, Kertahadi, and Habib Hanafi (2012), This suggests that perceived ease of use has a beneficial effect on attitude [12]. The results of the test support the theory proposed by Venkatesh and Davis (2000). which asserts that a system's usability influences users' attitudes toward using it, either positively or negatively. Users' attitudes about using a system will be negatively impacted if they perceive it to be difficult to use or run. [13].

4.3 Effect of Perceived Usefulness on Attitude

The notion is either confirmed or accepted, according to the third hypothesis test results. The test results indicate that perceived usefulness has a favorable effect on attitude. This conclusion is supported by the T statistic's result of $3.081 > 1.645$. for the attitude of perceived service. Perceived usefulness has a substantial effect on attitude (P value $0.001 < 0.05$). These results suggest that perceived utility positively influences attitudes. According to Asro Nasiri, Bambang Soedijono, and Arif Setia Sandi A's research, perceived usefulness has a beneficial effect on attitudes (2021).

This discovery [14] supports that conclusion. The test's findings support Teck's (2002) theory, which states that a technology cannot be adopted or used if it cannot provide value and benefits to its users. [15].

4.4 Effect of Attitude on Trust

Testing the theory 4 produced outcomes that show the theory is either validated or needs more research. The test's findings demonstrate that attitude has a big impact on trust. This conclusion is supported by the statistical T value for attitude on trust, which is $17.418 > 1.645$. As a result, trust is significantly impacted by the attitude P value ($0.000 < 0.05$). The idea holds that attitude has a favorable effect on trust. This result is supported by research by Sartika Sari Ayu Tjini and Zaki Baridwan (2019), which also demonstrates that attitude positively boosts trust. [16]. The results of this study corroborate Davis' (1989) idea, according to which a person's attitude about a technology might influence how trusting they are of using it [17].

4.5 Effect of Perceived Ease of Use on Interest In User

Neither do the experimental findings support or refute hypothesis 5. The test's findings indicate that user interest is not directly impacted by perceived ease of use. This finding is supported by the statistical T value of $1.576 < 1.645$ for perceived ease of use on user interest. Perceived ease of use influences user interest, as indicated by the P-value of $0.058 > 0.05$. The results of the hypothesis therefore suggest that user interest is negatively impacted by perceived ease of use. investigation by Ratna Suryani and Firkhan Nur Ramdhani (2022) confirms this discovery. It implies that perceived simplicity of use has a negative impact on user engagement. [18]. The findings of this investigation also contradict the notion put forth by Juanda (2020), according to which the community requires perceived ease of use. Juanda (2020) asserts that users are more inclined to utilize a technological system if they think it's easy to use than if they think it's complicated[19].

4.6 Effect of Trust on Interest in User

According on the results of the test, hypothesis number six is either confirmed or accepted. The test's results show that consumers' interest is significantly influenced by trust. This conclusion is supported by the T statistic result of $2.907 > 1.645$ for trust on user interest. P value for trust-user interest is 0.002, fixed at 0.05. The results of the hypothesis suggest that user interest is increased by trust. Saripudin and Nabilla Faihaputri's (2021) study indicates that user interest is favoured by trust. This claim is supported by their findings [20]. The test's outcomes support Eltin's (2019) hypothesis, which maintains that user interest and trust are essential and significantly affect people's lives. Customer behavior has always been greatly influenced by trust, which has been demonstrated to be particularly significant in emerging markets. including online finance. As a result, trust is probably going to affect consumers' positive interests [21].

4.7 Effect of Perceived Usefulness on Interest in User

Testing hypothesis 7 yielded results that support the validity and acceptance of the hypothesis. The test results suggest that user interest is less affected by perceived utility. The T statistic value of $0.180 < 1.645$ for perceived service on user interest supports this result. Perceived service on customer interest has a P value of $0.429 > 0.05$, indicating its existence. These findings imply that perceived utility has little effect on user interest. According to research by Dwi Marchelina and Raisa Pratiwi (2018), perceived usefulness has a negative impact on customer interest. Their findings corroborate this conclusion. [22][22]. The results of this examination also contradict the assertion made by Juanda (2020) that the degree to which users can derive benefits from a technology system is determined by its perceived usefulness. Of course, the perceived effectiveness of a system also affects how many users are interested in using it [19].

5. CONCLUSION

It is important to acknowledge the limits of this study, even if it has made a substantial contribution to the amount of information about how MSMEs' interest in using fintech is influenced by attitude, trust, perceived utility, and ease of usage. This conceptual paper's primary flaw is that it only examines the literature that is currently available to study the impact of attitude, trust, perceived usefulness, and simplicity of use on MSMEs' interest in utilizing fintech.. Subsequent investigations may build upon this concept and gather additional information to gain a deeper comprehension of how MSMEs' interest in utilizing fintech is influenced by perceived utility, attitude, simplicity of use, and trust.. Future research can examine the utilization of fintech services other than P2P lending. Future research can expand this analysis by looking at larger samples that have not been studied before or by including additional variables that can also affect

interest in using fintech. This study did not examine other potentially essential criteria, such as data security, effectiveness, risk and so on.

6. AUTHORS' CONTRIBUTIONS

The research study was conducted collaboratively, with the three authors making distinct and significant contributions. The first author was central in conceptualizing the research, designing the study, and supervising data collection and analysis. The second author took the lead in conducting an extensive literature review, gathering participant data, and performing data analysis. The third author contributed to the study's design, provided critical input on the manuscript, and participated in data interpretation. All authors were actively involved in the manuscript's preparation and provided final approval for publication, ensuring a well-rounded and rigorous research study.

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