American Journal of Humanities and Social Sciences Research (AJHSSR)
e-ISSN : 2378-703X
Volume-5, Issue-5, pp-428-436
www.ajhssr.com
Research Paper Open Access

The Influence of Perceived Risk, Perceived of Usefulness, and Perceived Ease of Use on the use of Financial Technology

Ni Made Sari Pirdayanti[1], Ni Luh Putu Wiagustini[2]
[1,2]*Udayana University*
[1,2]*Facultyof Economy and Business, Bali, Indonesia*

ABSTRACT: In this era of globalization as it is now occurs in many fields, one of which is the financial sector. This is indicated by the emergence of the financial technology or fintech. This study aims to explain the influence of perceived risk, perceived usefulness, perceived ease of use on the use of financial technology. The research was conducted at Faculty of Economic and Business, Udayana University. The number of samples are 100 respondents with sampling method is non-probabality sampling with purposive sampling. The data was collected by distributing the questionnaires via googleform. The analysis technique used are factor analysis and multiple linear regression. Based on the result of the analysis found that perceived risk has positive effect on the fintech usage, perceived of usefulness has positive effect on fintech usage and perceived ease of use has positive effect on fintech usage.

KEYWORDS : *Perceived risk, perceived of usefulness, perceived ease of use, financial technology*.

I. INTRODUCTION

In this era of globalization, all activities can be carried out and accessed online. One of the developments caused by this globalization is in the financial sector, this development in the financial sector is marked by the emergence of Financial Technology. Based on data f rom fintech.sg in 2017, f in tech value has been disclosed at US$176.75 million, while in staticca.com in 2020 it's estimated that financial technology in Indonesia will have a value of US$38.016 million with the largest segment in mobile payments. This shows that the interest and development of fintech in Indonesia is quite large.

In the research conducted by Kumari and Khanna (2017) regarding changes in behavior in non-cash payments for economic growth, it's said that there are several highlights regarding the existence of non-cash payments such as non-cash transactions, which are a form of modernization of the payment system, non -cash transactions make payments more efficient, non-cash transactions can be used to manage inflation and encourage economic growth, using cash is also considered to have a big risk, so that using non-cash transactions can reduce several negative impacts such as corruption, high cash handling, and fraudulent a ct ivity that can occur when money transactions are made by cash.

The use of fintech which can't be separated from the use of the internet makes people have to depend on the internet in order to access services on fintech. In 2018 APJII conducted a survey of internet usage based on age which found that the most internet users in Indonesia are aged 15-19 years a nd 20-24 years. This is similar to the previous APJII research conducted in 2016, which found that the penetration of internet users in Indonesia as much as 89.7% are college students and 69.8% are students.

Perceived of risk is closely related to a decision that consider risk as someone's action that could give some adverse outcomes (Peter and Ryan, 1976), this subjective evaluation explains why often consumers don't move from the desire stage to the action stage (make the actual purchases). Based on some previous researches of Hapsara (2015) and Kusumawati (2015) who found that perceived risk has positive ef fect on the use of fintech, Putritama (2019) found thatfinancial risk, legal risk and security risk are dominant effects in term of perceived risk of mobile payment users in Indonesia. Based on literature review a nd em pirical studies, the hypothesis arranged as follows:

H1: Perceived risk has a positive influence on the use of financial technology.

Through the technology acceptance model theory foundby Davis (1989) states that the usefulness f elt by someone from the existence of a technology is able to influence someone in a ccepting a technological progress. Perceived of usefulness refers to how a technology can be useful for their performance. Someone will choose to try usinga service if they think those fintech applications are able to give a positive im pact on their

performance (Ryu, 2017). The result about the use of fintech that found by Kurniawatiet al. (2017), Mustofa (2018), Wiradimaja and Rikumahu (2019) show that perceived usefulness significantly affects the use of fintech GoPay. Based on literature review and empirical studies, the hypothesis arranged as follows:

H2: Perceived of usefulness has a positive influence on the use of financial technology.

Perceived ease of use can be described as a person's perception of the use of technology without feeling any pressure on learning it, which affects the ease of use without requiring a lot of time allocation (Raza et a l., 2017). Research conducted by Eltin (2019), Ikhsan (2019) and Rahayu (2018) found that perceived ease of use positively and significantly affects the use of fintech Gopay. Based on literature review and empirical studies, the hypothesis arranged as follows:

H3: Perceived ease of use has a positive influence on the use of financial technology.

II. RESEARCHMETHOD

This research type is a quantitative research. Quantitative research conducted using data in the form of numbers as a tool for analyzing a phenomenon. This study conducted to determine the influence of perceived risk, perceived usefulness, and perceived ease of use on the use of financial technology. The area of this research conducted in the Faculty of Economics and Business, Udayana University. The research indicators used are showed in the Table 1 below:

TABLE1.
RESEARCHINDICATORS

Variables	Indicators	Sources
Perceived Risk	Risk awareness Adverse outcomes User privacy	Wildan (2019), Fernando et al., (2018)
Perceived of Usefulness	Effectiveness No time and place limitation Technology development Helpfulness	Mustofa (2018), Fernando et al., (2018), Hutasoit (2020)
Perceived Ease of Use	Downloading fintech services on internet is very easy Learning about fintech services is very easy Using fintech on transactions is more effective than using cash	Chuang et al., (2016) and Hansen et al., (2017)
The Use of Financial Technology	Users use fintech every time they make transactions Users always use fintech because it helps their activities Users think that fintech is very useful as a payment	Cahyo (2014) and Rahayu (2018

The population used in this research were college students of the Undergraduate Study Program (S1) of the Faculty of Economics and Business at Udayana University who had used financial technology services, especially OVO. The sample used were 100 people. The data in this study were obtained from research instrument using questionnaire which was measured using Likert Scale with 5 points, from 1 = strongly disagree to 5 = strongly agree. The questionnaire itself will be distributed via google form with the sampling m ethod used in this study is non-probability sampling with purposive sampling. The data analysis technique used a re factor analysis and multiple linear regression with SPSS 25 statistical software

III. RESULTSANDDISCUSSION

3.1Validity and Reliability Test

TABLE2.
VALIDITYTEST

Variable		R-Calculated	R-Table	Description
Perceived Risk	$X_{1.1}$	0,806	0,1975	Valid
	$X_{1.2}$	0,818	0,1975	Valid
	$X_{1.3}$	0,854	0,1975	Valid
Perceived of Usefulness	$X_{2.1}$	0,677	0,1975	Valid
	$X_{2.2}$	0,677	0,1975	Valid
	$X_{2.3}$	0,770	0,1975	Valid
	$X_{2.4}$	0,828	0,1975	Valid
Perceived Ease of Use	$X_{3.1}$	0,830	0,1975	Valid
	$X_{3.2}$	0,847	0,1975	Valid
	$X_{3.3}$	0,855	0,1975	Valid
The Use of Financial Technology	$Y_{1.1}$	0,867	0,1975	Valid
	$Y_{1.2}$	0,883	0,1975	Valid
	$Y_{1.3}$	0,741	0,1975	Valid

Source: Processed primary data (2020)

Based on the results of Table 2, it shows that r-calculated > r-table, so that it can be concluded that the variables used in this study, namely perceived risk, perceived usefulness, perceived ease of use and the use of financial technology are all valid and can be used in this research

TABLE3.
RELIABILITYTEST

Variabel	*Cronbach's Alpha*	Minimum value of *Cronbrach's Alpha*	Description
Perceived Risk	0,766	0,60	Reliable
Perceived Usefulness	0.725	0,60	Reliable
Perceived Ease of Use	0.798	0,60	Reliable
Theuse of Fintech	0,778	0,60	Reliable

Source: Processed primary data(2020)

Table 3 shows that all of the variables used in this research have Cronbach's alphavalue greater than 0.60, so that all variables used in this research are reliable.

TABLE4.
ANALYSIS FACTOR (KMO AND BARLETT'S TEST)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,801
Bartlett'sTestof Sphericity	Approx. Chi-Square	348,583
	Df	45
	Sig.	0,000

Source: Processed data(2020)

Based on Table 4 the KMO and Bartlett's test above, it can be seen that the KMO Measure of sampling Adequacy (MSA) number is 0.801. Because the value is 0.801 (0.801 > 0.5) this indicates the adequacy of the sample used. The KMO and Bartlett's test numbers of 348.583 (shown in the chi-square value) and the significance of 0.000 indicate that there is a correlation between variables and it is feasible for further processing.

TABLE5.
COMMUNALITIESVALUE

Variable	Indicators	Communalities
Perceived Risk	$X_{1.1}$	0,484
	$X_{1.2}$	0,515
	$X_{1.3}$	0,626
Perceived of Usefulness	$X_{2.1}$	0,460
	$X_{2.2}$	0,458
	$X_{2.3}$	0,600
	$X_{2.4}$	0,679
	$X_{3.1}$	0,553

Perceived Ease of Use	$X_{3.2}$	0,596
	$X_{3.3}$	0,660

Source: Processed primary data(2020)

Table 5 shows that the perceived risk variable has the value of the three statements of the perceived risk variable sequentially, namely 0.484, 0.515 and 0.626, this shows that the third item has the greatest value of communalities so that the third item statement is a statement that reflects the factors of perceived risk va riable. Perceived usefulness variable has the value of communalities from the four statements of the perceived usefulness variable sequentially, namely 0.460, 0.458, 0.600 and 0.679, this shows that the fourth item has the greatest value of communalities so that the fourth item statement is a statement that reflects the f actors of the perceived usefulness variable. The variable perceived ease of use has the communalities va lue of the three statements of the perceived ease of use variable sequentially, namely 0.553, 0.596 and 0.660, this shows that the third item has the greatest value of communalities, so that the third item statement is a statement that reflects the factors of perceived ease of use variable.

BLUE Test

A good regression model is a regression model that shows an unbiased linear estimator or Best Linear Unbiased Estimator, in order to obtain an unbiased examiner value, it's necessary to conduct tests to meet the requirements of the classical assumptions, which carried out as follows:

TABLE6.
RESULTOFNORMALITYTEST

One Sample Kolmogorov Smirnov Test		
Unstandardized Residual		
N		100
Normal Parameters[a,b]	Mean	0E-7
	Std.Deviation	1,51766370
Most Extreme Differences	Absolute	0,087
	Positive	0,087
	Negative	-0,073
Test Statistic		0,874
Asymp.Sig.(2-tailed)		0,430

Source: Processed primary data(2020)

The result of table 6 shows that the value of significance using the Asymp test. Sig. (2-tailed) is 0 .430 > 0.05, it can be concluded that the regression model used in this study is normally distributed.

TABLE7.
AUTOCORRELATIONTESTRESULT

ModelSummary[b]

Model	R	RSquare	Adjusted RSquare	Std.Errorofthe Estimate	Durbin-Watson
1	0,693[a]	0,480	0,464	1,541	1,957

a.Predictors:(Constant),Perceived Ease of Use, Perceived of Usefulness, Perceived Risk
b.Dependent Variable: The Use of Financial Technology

Source :Processed primary data(2020)

The result of table 7 explains that the Durbin Watson value (d-count) is 1.957. Therefore, the Durbin Watson value (d-count) is in accordance with the conditions for passing autocorrelation, namely du ≤ d ≤ (4 - du), where 1.7364 ≤ 1.957 ≤ 2.2636, so it can be concluded that there is no positive and negative autocorrelation.

TABLE8.
HETEROSCEDASCISITYTESTRESULT

Coefficient[a]		
	Unstandardized Coefficients	Standardized Coefficients

Model		B	Std.Error	Beta	t	Sig.
1	(Constant)	1,256	0,562		2,234	0,028
	Perceived Risk	-0,127	0,146	-0,111	-0,868	0,387
	Perceived of Usefulness	0,079	0,114	0,074	0,691	0,491
	Perceived Ease of Use	0,026	0,138	0,024	0,118	0,851

a.DependentVariable:ABS_RES1

Source:Processed primary data(2020)

Table 8 shows that all of the independent variables have significance value greater than 0 ,05, so it means there is no heteroscedasticity in the regression model.

TABLE9.
MULTICOLLINEARITYTESTRESULT

Coefficients[a]

Model	Collinearity Statistics	
	Tolerance	VIF
Perceived Risk	0,629	1,589
Perceived of Usefulness	0,899	1,112
Perceived Ease o fUse	0,627	1,595

a.Dependent Variable: The use of Financial Technology

Source: Processed primary data(2020)

The result of table 9 shows that all of the variables in this multiple regression model have a tolerance value greater than 0.1 and a VIF value less than 10, so it can be concluded that the regression model used is multicollinear free.

TABLE10.
MULTIPLEREGRESSIONANALYSIS

Coefficient[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std.Error	Beta	T	Sig.
1	(Constant)	3,821	0,874		4,370	0,000
	Perceived Risk	0,658	0,227	0,268	2,893	0,005
	Perceived of Usefulness	0395	0,178	0,172	2,218	0,029
	Perceived Ease of Use	0,971	0,215	0,420	4,519	0,000

a. Dependent Variable: The Use of FinancialT echnology

Source: Processed primary data(2020)

The result of table 10shows that multiple regression equation can be written as follows:Y=3,821+0,658X1+0,395X2+0,971X3.

TABLE11.
F-TESTRESULT

ANOVA[a]

Model	Sum of Squares	Df	Mean Square	F	Sig
1Regression	210,613	3	70,204	29,556	0,000[b]
Residual	228,027	96	2,375		
Total	438,640	99			

a. Dependent variable: The Use of Financial Technology
b. Predictors: (Constant), perceived ease of use, perceived of usefulness, perceived risk

Source: Processed primary data(2020)

Table 11 shows the result of F-Test (simultaneous significance test) has significance of 0 ,000 . This significance value of 0,000 smaller than 0,05 explains that perceived risk, perceived usefulness, and perceived ease of use precisely predict the use of financial technology and indicate that the model is feasible to use.

TABLE12.
DETERMINATIONCOEFFICIENTANALYSISRESULT

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,693[a]	0,480	0,464	1,541

a. Predictors:(Constant),PerceivedEaseofUse,PerceivedofUsefulness,PerceivedRisk
b. Dependent variable: The Use of Financial Technology

Source: Processed primary data(2020)

Table 12 shows the value of adjusted R2 in this research is 0,464 means 46.4% changes (increase and decrease) in the use of financial technology is influenced by perceived risk, perceived usefulness, and perceived ease of use, the remaining 53,6% by the other variables beyond this research.

TABLE13
T-TESTRESULT

Coefficients[a]

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std.Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	3,821	0,874		4,370	0,000
Perceived Risk	0,658	0,227	0,268	2,893	0,005
Perceived of Usefulness	0,395	0,178	0,172	2,218	0,029
Perceived Ease of Use	0,971	0,215	0,420	4,519	0,000

a. Dependent Variable: The use of Financial Technology

Source: Processed data(2020)

Based on table 13, the t test results of the influence of perceived ease of use, perceived usefulness, a nd perceived risk on the use of fintech have significant value smaller than 0,05. This explains that each of the variables significantly affects the use of financial technology, so that all hypotheses in this study are accepted.

II. DISCUSSION

The Influence of Perceived Risk on the Use of Financial Technology

This study result found that perceived risk affects the use of financial technology. I n this study, this shows that perceived risk positively affects the use of financial technology, this is indicated by the value of significance (0,005 < 0,05) and the regression coefficient (0,658 which is positive). This means that if the perceived risk as measured by the indicator "OVO can protect user privacy" is better, it will increase the use of financial technology, conversely, if perceived risk is getting worse, the use of financial technology will decrease. Although there are possible risks when using fintech, it does not decrease their desire to continue using fintech because fintech provides benefits for their activities. Users may feel that there is a possibility that their data is unsafe and can be accessed by others, but many still believe that the existing financial technologies that exist so far are believed to be able to protect their data (Putritama, 2019).

According to Ricciardi (2008) perceived risk involves subjective judgments that a person uses in evaluating risk and the level of uncertainty, he also sa id that the theory of financial behavior has explained how cognitive and affective problems occur during the financial decision-making process in terms of how investors perceive risks from various types of investment instruments and financial services so that risk has an emotional influence as an important aspect of decision making. Perceived of risk is closely rela ted to a decision that consider risk as someone's action that could give some adverse outcomes (Peter and Ryan, 1976). This research is supported by the other findings of Amijaya (2010), Wahyuningsih (2019), and Rohila. R (2020) which states that perceived risk positively and significantly affects the use of financial technology.

The Influence of Perceived of Usefulness on the Use of Financial Technology

This study result found that perceived of usefulness affects the use of financial technology. I n this study, it shows that perceived usefulness has a positive effect on the use of financial technology, this indicated by the value of significance (0,029 < 0,05) and the regression coefficient (0,395 which is positive). This result means that if the perceived of usefulness as measured by the indicator "OVO is a useful application" is better, it will increase the use of financial technology, conversely, if the perceived of usefulness is getting worse, the use of financial technology will decrease. This shows that students of FEB at Udayana University f eel a positive impact when using fintech applications. With the use of fintech applications, students experience how f in tech affects their activities as a result of the benefits they feel when using fintech applications.

The results of this study also supported by the other findings of Chuang et al., (2016) Kurniawati et al., (2017), and Fadlan, A (2018) who found that perceived usefulness has a positive effect on the use of fintech.

The Influence of Perceived Ease of Use on The Use of Financial Technology

This study found that perceived ease of use has an influence on the use of financial technology. The results shows that perceived ease of use has a positive effect on the use of financial technology, this is indicated by the value of significance (0,000 < 0,05) and the regression coefficient (0,971 which is positive). This means if perceived ease of useas measured by indicator "Make a transaction using OVO is more effective than cash" is better, then the use of financial technology will also get better, conversely, if the perceived ease of use is getting worse, the use of financial technology will be even worse. Cashless transactions make students feel ea sy when making payment transactions or purchasing a product and service they wa nt , with the convenience f elt by students of FEB at Udayana University, it will certainly increase the use of financial technology.

The theory of technology acceptance model explains that perceived ease of use refers to how ea sy a technology is for users to use, the perceived ease of use has several indicators that can affect such a s direct experience of use, and how the system works. The results of this study also supported by the other findings of Silva et al., (2013), as well as Safitri and Diana (2020) found that perceived ease of use positively and significantly affects on the use of fintech. Gefen and Straub (2000) state that perceived ease of use in technology is related to user motivation based on aspects of technology use and the processes involved in it.

IV. CONCLUSIONSANDSUGGESTIONS

Conclusions

Based on data analysis and discussion that has been described in the previous chapter, it can be concluded that:

1 Perceived risk positively affects the use of OVO fintech of FEB students at Udayana University
2 Perceived of usefulness positively affects the use of OVO fintech of FEB students at Udayana University
3 Perceived ease of use positively affects the use of OVO fintech of FEB students at Udayana University

Suggestions

Some suggestions that can be given based on the result of the study are:

1. This research is limited, so it is recommended for the next researchers to expand the sa mple to the millennial generation who are fluent in using technology and analyze variables outside the variables studied in this study.
2. For OVO companies, the use of fintech can be increased by:
   a. Increase the OVO application securities in order to protect user privacy so that it ca n overcome the risk of user data leakage
   b. Improve the quality of the OVO application and add service features so that it can add benefits to users in supporting their activities.
   c. Expanding OVO cooperation with payment partners so that transactions through OVO will be more effective than cash.
3. OVO users or potential users can take this research into consideration for using OVO, especia lly in terms of risks, benefits, and ease of use.

.

REFERENCES

[1]. mijaya, G. R., & Rahardjo, S. T. (2010). Pengaruh Persepsi Teknologi I nf ormasi, Kem udahan, Resiko Dan Fitur Layanan Terhadap Minat Ulang Nasabah Bank Dalam Menggunakan I nternet Banking (Studi Pada Nasabah Bank Bca). Doctoral Dissertation, Perpustakaan FE UNDIP.

[2]. Cahyo, W. S. (2014). Pengaruh Persepsi Kebermanfaatan, Keamanan, Kepercayaan Dan Persepsi Kemudahan Penggunaan Terhadap Penggunaan Online Banking Pada Mahasiswa S1 Fa kultas Ekonomi Universitas Negeri Yogyakarta. Universitas Negeri Yogyakarta.
[3]. Chuang, L. M., Liu, C. C., & Kao, H. K. (2016). The adoption of fintech service: TAM perspective. International Journal of Management and Administrative Sciences, 3(7), 1 -15.
[4]. Davis, F.D. (1989). Percived Usefulness, Perceived Ease of Use and User Acceptance Of Information Technology. MIS Quarterly, 13(3), 319-340.
[5]. Eltin, G. Q. (2019). Pengaruh Kepercayaan, Persepsi Kegunaan, Dan Persepsi Kemudahan Penggunaan Terhadap Niat Berperilaku Dalam Mengadopsi Financial Technology (Fintech). Universitas Lampung.
[6]. Fadlan, A. (2018). Pengaruh Persepsi Kemudahan Dan Persepsi Kegunaan Terhadap Penggunaan Mobile Banking (Studi Pada Mahasiswa Pengguna Mobile Banking Universitas Brawijaya). Doctoral Dissertation, Universitas Brawijaya.
[7]. Fernando, E. (2019). Analysis of the Influence of Consumer Behavior Using FinTech Services with SEM and TOPSIS. International Conference on Information Management and Technology (ICIMTech), 93 - 97.
[8]. Gefen, D., & Straub, D. W. (2000). The relative importance of perceived ease of use in IS adoption: A study of e-commerce adoption. Journal of the association for Information Systems, 1(1), 8.
[9]. Hapsara, Radityo Febri. 2015. "Pengaruh Kegunaan, Kemudahan, Resiko dan Kepercayaan Terhadap Penggunaan Mobile Banking (Studi Pada Nasabah Bank Bri Kantor Ca bang Solo Ka rtasura)". Skripsi Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Surakarta.
[10]. Hutasoit, S. H. H. (2020). Niat Adopsi Fintech Di Indonesia: Pendekatan Technology Acceptance Model (TAM). Universitas Lampung.
[11]. Ikhsan, M. (2019). Pendekatan Technology Acceptance Model (Tam) Dalam Menganalisis Minat Perilaku Penggunaan E-Money Pada Mahasiswa Uin Sunan Gunung Djati Bandung. Jurnal Teknologi Dan Komunikasi Pemerintahan, 1(1), 32-41.
[12]. Hansen, J.M, Saridakis, G., Benson, V. (2017). Risk, Trust , and the Interaction of Perceived Ease of Use and Behavioral Control in Predicting Consumers' Use of Social Media f or Tra nsactions. Comput. Human Behavior.
[13]. Karim, M. A. (2018). Pengaruh Penerimaan Sistem Pembayaran Go-Pay Menggunakan Tam (Technology Acceptance Model) Terhadap Intensitas Penggunaan Layanan Gojek Fakultas Ekonomi Universitas Islam Indonesia. Universitas Islam Indonesia.
[14]. Kumari, N., & Khanna, J. (2017). Cashless payment: A behaviourial change to economic growth. Qualitativeand Quantitative Research Review, 2(2).
[15]. Kurniawati, H. A., Arif, A., & Winarno, W. A. (2017). Analisis minat penggunaan mobile banking dengan pendekatan Technology Acceptance Model (TAM) yang telah dim odif ikasi. e-Journal Ekonomi Bisnis dan Akuntansi, 4(1), 24-29.
[16]. Kusumawati, Ervina. 2015. Pengaruh Persepi Resiko, Persepsi Manfaat, dan Persepsi Kemudahan Penggunaan Internet Banking Terhadap Kepercayaan Nasabah dalam Menggunakan Layanan Internet Banking di BRI KCP Tanjung Agung. Lampung: Universitas Lampung.
[17]. Peter, J. P., & Ryan, M. J. (1976). An investigation of perceived risk at the brand level. Journal of Marketing Research, 13(2), 184–188.
[18]. Putritama, A. (2019). The Mobile Payment Fintech Continuance Usage Intention in I ndonesia. J. Econ, 15(2), 243-258.
[19]. Raza, S. A., Umer, A., & Shah, N. (2017). New determinants of ease of use and perceived usefulness for mobile banking adoption. International Journal of Electronic Customer Relationship Management, 11(1), 44-65.
[20]. Rahayu, R. W. (2018). Pengaruh Persepsi Manfaat, Persepsi Kem udahan, Persepsi Risiko, da n Inovasi Teknologi Terhadap Aplikasi GO PAY Dari PT. GOJEK Indonesia (Studi Pada Masyarakat di Kabupaten Sleman dan Kota Yogyakarta). Universitas Islam Indonesia.
[21]. Ricciardi, V. (2008). The psychology of risk: The behavioral finance perspective. Handbook of finance, 2. Rohila, R. (2020). Pengaruh Persepsi Kemudahan Penggunaan, Efektivitas, Dan Risiko Terhadap Minat Bertransaksi Menggunakan Financial Technology (Fintech) (Studi Kasus Pada Masyarakat Di Bantargebang, Kota Bekasi). Doctoral Dissertation, Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta.
[22]. Safitri, D. D., & Diana, N. (2020). Pengaruh Persepsi Kegunaan Dan Persepsi Kemudahaan Pengguna Pada Minat Penggunaan Dompet Elektronik (Ovo) Dalam Transaksi Keuangan. Jurnal Ilmiah Riset Akuntansi, 9(5).

[23]. Silva Bidarra, S. H., Muñoz-Leiva, F., & Liébana-Cabanillas, F. (2013). Analysis and Modeling Of The Determinants Of Mobile Banking Acceptance. The International Journal Of Management Science And Information Technology (IJMSIT), 1-27.

[24]. Sijabat, Y. P., Hirawati, H., & Giovanni, A. (2020). Pengaruh Persepsi Kemudahaan Dan Persepsi Manfaat Terhadap Niat Penggunaan Teknologi Keuangan Sebagai Alat Pembayaran. Jurnal Riset Entrepreneurship, 3(1), 46-53.

[25]. Sun, Ryu. (2017). What Makes Users Willing Or Hesitant To Use Fintech?: The Moderating Ef fect Of User Type. Industrial Management & Data Systems Article information.

[26]. Wahyuningsih, S. A. (2019). Pengaruh Persepsi Kemudahan, Kemanfaatan Dan Risiko Terhadap Minat Nasabah Menggunakan Internet Banking Dengan Kepercayaan Sebagai Variabel Intervening (Studi Kasus Nasabah BNI Syariah KC Yogyakarta). Doctoral Dissertation, IAIN SALATIGA.

[27]. Wildan, M. (2019). Pengaruh Persepsi Kemudahan Penggunaan, Efektivitas Dan Risiko Terhadap Minat Bertransaksi Menggunakan Financial Technology (FINTECH). Doctoral dissertation, UIN Walisongo Semarang.

[28]. Wiradimaja, M. F., & Rikumahu, B. (2019). The Effect Of Risk Factors and Trust Factors On Adoption Of Electronic Wallet Using Tam Models (Case Study: E-Wallet OVO in Bandung). Proceeding of Management, 6(2), 2457–2465.