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Adoption of Fintech by Labuhanbatu Students

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ABSTRAK

Industri jasa keuangan menyaksikan perubahan struktural besar-besaran karena berbagai inovasi teknologi. Inovasi di mana-mana yang dikenal sebagai Financial Technology (Fintech) mengubah perbankan tradisional dan keuangan perusahaan. Penggunaan Fintech kini telah meluas dan mengubah pola keuangan masyarakat. Fintech memberikan berbagai kemudahan dalam berbagai aktivitas terkait pembayaran, pengiriman uang, bahkan pengelolaan tabungan itu sendiri, bahkan penggunaan Fintech saat ini sangat berperan dalam kemajuan usaha kecil dan menengah. Di berbagai kota besar di Indonesia, usaha kecil milik masyarakat sudah terbiasa menggunakan Fintech sebagai pembayaran. Namun berdasarkan pengamatan peneliti, diketahui bahwa di Labuhanbatu penggunaan Fintech masih jarang. Oleh karena itu, penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi niat menggunakan Fintech di Labuhanbatu. Penelitian ini menggunakan pendekatan kuantitatif dan analisis data menggunakan software Smart PLS3. Sampel dalam penelitian ini adalah siswa di Labuhanbatu. Penelitian ini menggunakan teknik PLS yang merupakan SEM berbasis varian yang cocok untuk penelitian ini karena ukuran sampel dan kompleksitas hipotesis. Dari hasil penelitian diketahui bahwa semua variabel prediksi berpengaruh positif dan signifikan terhadap niat penggunaan Fintech mahasiswa Labuhanbatu.

ABSTRACT

The financial services industry is witnessing massive structural changes due to various technological innovations. The ubiquitous innovation known as Financial Technology (Fintech) is changing traditional banking and corporate finance. The use of Fintech has now become widespread and has changed people's financial patterns. Fintech provides various conveniences in various activities related to payments, money transfers, and even the management of savings itself, even the use of Fintech currently plays a significant role in the progress of small and medium enterprises. In various big cities in Indonesia, small community-owned businesses are familiar with using Fintech as payment. However, based on the observations of researchers, it is known that in Labuhanbatu, the use of Fintech is still infrequent. Therefore, this study aims to analyses the factors which affect the intention to use Fintech in Labuhanbatu. This study uses a quantitative approach and data analysis using the Smart PLS3 software. The sample in this study was students in Labuhanbatu. This study uses the PLS technique which is a variance-based SEM which is suitable for this study due to the sample size and complexity of the hypothesis. From the study's results, it was found that all predictive variables had a positive and significant influence on the intention to use Fintech by Labuhanbatu students.

1. INTRODUCTION

FinTech has become an important dimension of the financial services industry due to continuous innovation. Today, the reach of FinTech services has gone beyond e-banking and the digitization of traditional financial services. Currently, the financial services industry focuses on the consumer perspective to successfully develop and introduce innovative technologies to meet users' financial needs and demands. FinTech services have the potential to increase efficiency, reduce risk and contribute to inclusive growth (Barbu et al., 2021; Nurhayati et al., 2022). Moreover, these technological innovations can substantially influence the traditional business models of the highly regulated financial services industry to offer differentiated customer experiences (Leong et al., 2017; Palmié et al., 2020). FinTech

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helps in assessing the rapid development of financial systems and financial institutions. It has made consumption of financial services convenient by making technological advances in basic services and building new applications for delivery such as making payments, saving, borrowing, managing risk and seeking financial advice (He et al., 2017; Kumar et al., 2022; Palmié et al., 2020). With digital transformation in other industries, consumers have an increasing demand for technology-based financial solutions. FinTech companies fulfill this consumer demand with a convenient and cheaper way to transfer, borrow or invest money. FinTech is not limited to banking services and investment funds but is adopted by retail groups and telecommunications operators who innovate to offer financial services through existing networks (Broby, 2019; Mention, 2019; Yuniarti & Rasyid, 2020). Several FinTech service providers are offering and enhancing FinTech services, and there is still limited selective adoption of FinTech services. Thus, it is very important to study the factors influencing the adoption and use of these services. The adoption process can be easily carried out using simple and easy-to-understand designs, real-time insights, and greater transparency in providing information (Lee & Shin, 2018; Leong et al., 2017; Palinggi, S., & Allolinggi, 2020). Thus, it is very important to study the factors that influence the adoption and use of these services. The adoption process can be easily carried out using simple and easy-to-understand designs, real-time insights, and greater transparency in providing information.

In line with previous study that found significant in assessed 152 empirical publications, conference proceedings, books and popular market reports published over the last 15 years in the area of sustainable human use (Qekaj-Thaqi & Thaqi, 2021). The outstanding conclusion of this study is that the main antecedents influencing the variables of intention to use are perceived usefulness, perceived ease of use, subjective norms and perceived security. With the advent of FinTech and its integration with the financial services industry, behavioral intention to use has become an important dimension to demonstrate the possible use and adoption of FinTech services by users (Feng et al., 2014; Kaba & Touré, 2014). Various studies have identified that behavioral intentions are influenced by many factors. Accessibility of technology, information about its utility and use and hands-on experience of using technology enable users to form stable behavioral intentions for sustainable use in the future. Behavioral intentions are also assessed through behavioral and technological factors with two main constructs: ease of use and usefulness (Davis, 1989; Venkatesh & Davis, 2000). Perceived ease of use is the degree to which a person believes using a technology will be effort-free. It is further defined as the extent to which technology is required to make it easy to use. Perceived usefulness is defined as the degree to which a person believes that using a particular system will improve his or her job performance and perceived ease of use is defined as the extent to which a person believes that using a particular system will be free of effort. Perceived ease of use has direct and indirect effects on adoption intentions through perceived usefulness (Arpaci & Basol, 2020; Prasojo et al., 2020). Therefore, this construct affects Perceived Usefulness and Attitude. It is further defined as the extent to which technology is required to make it easy to use. Perceived usefulness is defined as the degree to which a person believes that using a particular system will improve his or her job performance and Perceived Ease of Use is defined as the extent to which a person believes that using a particular system will be free of effort (M. Y.-C. Jiang et al., 2021; Persada et al., 2019). Perceived Ease of Use has direct and indirect effects on adoption intentions through Perceived Usefulness; therefore, this construct has an effect on Perceived Usefulness and Attitude. It is further defined as the extent to which technology is required to make it easy to use.

In terms of behavior, subjective norms may have a direct causal effect on behavioral intentions due to the need to meet certain expectations. Subjective norms refer to the perceived social pressure that comes from certain important references to perform certain behaviors (Ajzen & Madden, 1986; C. Jiang et al., 2016). These references usually involve relatives, friends, and other people who are closely related to the individual. A particular individual is likely to behave in a way that he or she thinks is expected of the reference. Thus, individuals are encouraged to meet the expectations of these references. According to previous study found that Perceived security to be the most important determinant of user intentions for mobile wallet services (Shin, 2009). Other study perceived security (PS) refers to the perceived security of the risks associated with cellular transactions, especially the risk of losing confidential data, which will cause financial losses (Ooi & Tan, 2016; Ribeiro et al., 2021). This is one of the main reasons why perceived security is considered a fundamental factor in the adoption of financial technology. Therefore, this study aims to analyse the factors which affect the intention to use Fintech in Labuhanbatu.

2. METHODS

Prior to conducting the main data collection, the study conducted repeated discussions to (1) identify emerging drivers of FinTech adoption during financial transactions and (2) refine and finalize the main survey instrument. The set of questions was created taking into account the latent constructs of an

in-depth review of the relevant literature on technology adoption and online banking. This study follows a quantitative and confirmatory approach based on a hypothesis testing design that uses a cross-sectional survey to collect data. Here adopted structural equation modeling (SEM) to define and estimate the linear relationship model (Kline, 2011; Weston & Gore, 2006). This research is explanatory research, which explains the phenomenon of causal relationship between variables. Explanatory research will test existing models and use them to strengthen, weaken or reject the research hypotheses (Cooper & Schindler, 2014; McKim, 2017).

Quantitative methods are used in this study to test certain theories by testing the relationship between variables. The type of data used in this research is cross sectional. This study uses the PLS technique which is a variance-based SEM which is suitable for this study due to the sample size and complexity of the hypothesis. PLS-SEM is implemented using SmartPLS 3. PLS-SEM is often referred to as a distribution-free "soft modeling approach". PLS-SEM loosens the multivariate normality assumption required for maximum likelihood-based SEM estimation. PLS-SEM is based on a series of ordinary least squares regression models that present minimum demands on sample size and generally achieve high levels of statistical power (Joe F. Hair et al., 2014; Reinartz et al., 2009). In contrast, covariance-based techniques involve constraints regarding the number of observations and small sample sizes which often lead to biased results. PLS-SEM offers solutions with small sample sizes when the model consists of many constructs and a large number of items (Joseph F. Hair et al., 2019).

3. RESULTS AND DISCUSSIONS

Results

Validity Test

Table 1. Convergent Validity Test Results

	Perceived Security	Perceived Usefulness	Ease of Use	Intention to Use	Subjective Norms
KA	**0.897**	0.598	0.129	0.237	0.129
KA2	**0.780**	0.588	0.057	0.141	0.121
KA3	**0.852**	0.606	0.061	0.147	0.223
KG1	0.633	**0.929**	0.058	0.156	0.197
KG2	0.630	**0.743**	0.031	0.023	0.222
KG3	0.611	**0.870**	0.030	0.115	0.186
KP1	0.132	0.092	**0.879**	0.076	0.041
KP2	0.066	0.009	**0.904**	0.061	0.070
KP3	0.078	0.040	**0.880**	0.070	0.007
NI1	0.193	0.140	0.019	**0.859**	0.153
NI2	0.047	0.005	0.138	**0.725**	0.150
NI3	0.243	0.164	0.076	**0.908**	0.124
NS2	0.172	0.202	0.007	0.086	**0.813**
NS3	0.181	0.181	0.076	0.178	**0.901**
NS4	0.119	0.175	0.088	0.090	**0.793**
NS1	0.133	0.194	0.066	0.156	**0.868**

Based on Table 1 above, it can be seen that all the items have met the existing prerequisites, meaning that these items are able to explain the research variables well. If the loading value has a correlation with other constructs, the correlated items can be omitted, because these items cannot explain the research variables well. Research items can be said to be valid if the loading value ranges from 0.4 to 0.7. The result of discriminant validity test is show in Table 2.

Table 2. Discriminant Validity Test

	Perceived Security	Perceived Usefulness	Ease of Use	Intention to Use	Subjective Norms
Perceived Security	0.844				
Perceived Usefulness	0.700	0.851			
Ease of Use	0.106	0.050	0.888		

	Perceived Security	Perceived Usefulness	Ease of Use	Intention to Use	Subjective Norms
Intention to Use	0.218	0.145	0.078	0.834	
Subjective Norms	0.180	0.219	0.037	0.164	0.845

Based on Table 2, it can be seen that each variable can be declared discriminantly valid. Discriminant validity is the extent to which a construct is completely different from another construct according to empirical standards. One way to find out whether a construct is discriminantly valid is to use the Fornell-Larcker Criteria. The Fornell-Larcker criterion is an approach that compares the square root of the AVE value with the correlation of the latent variables.

Reliability Test

Reliability test is used to measure the reliability or level of consistency of a questionnaire if it is used as a measuring tool at different times. The result of realibility test is show in Table 3.

Table 3. Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Perceived Security	0.806	0.886	0.881	0.713
Perceived Usefulness	0.837	0.944	0.886	0.724
Ease of Use	0.866	0.872	0.918	0.788
Intention to Use	0.789	0.865	0.872	0.695
Subjective Norms	0.871	0.941	0.909	0.714

Base on Table 3, the reliability test table above shows Cronbach's Alpha and Composite Reliability values. Based on the table, Cronbach's value shows a value greater than 0.70. So it can be said that all variables in this study are reliable and have consistency when used as a measure from time to time.

Inner Model Testing

The test of the inner model aims to test the path relationship and the research hypothesis. In this study, testing was conducted to test the three hypotheses in this study by looking at the path coefficient value (β) and the significance of the p value. If the path coefficient value is positive, it indicates that the exogenous construct is positively related to the endogenous construct, whereas if the path coefficient value is negative, the exogenous construct is negatively related to the endogenous construct and the significance value of p value which shows a value of less than 0.05 (significant at the 5% level) indicates that the hypothesis is supported. Hypothesis test results is show in Figure 1.

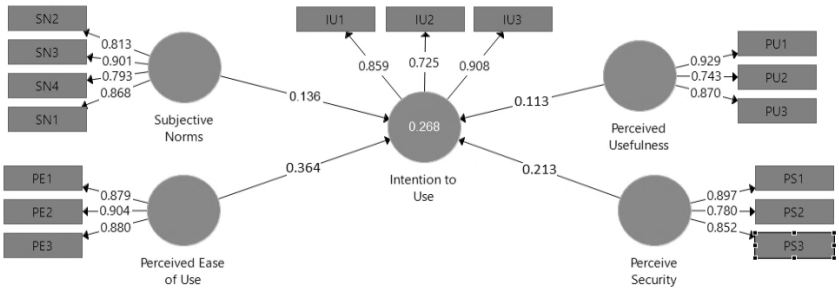

Figure 1. Hypothesis Test Results with Structural Model

Based on the Figure 1, it is known that all the items used in this study have reached the lower limit of the loading value, so it can be said that these items can be used as a measuring tool and can be tested further. The result of path coefficient and p-value is show in Table 4.

Table 4. Path Coefficient and P-value

	Path Coefficient	P Values	Information
Perceived Security -> Intention to Use	0.213	0.001	Supported
Perceived Usefulness -> Intention to Use	0.113	0.009	Supported
Ease of Use -> Intention to Use	0.364	0.000	Supported
Subjective Norm -> Intention to Use	0.136	0.000	Supported

Base on Table 4, the path coefficient table shows all the relationships between the variables studied in this study. it can be seen that all path relationships have p-values less than 0.05 so that it can be said that all relationships between variables have a significant relationship and the hypothesis in this study is supported.

Discussion

Based on the results of the study, it can be concluded that subjective norms have a significant and positive effect on students' intention to use Fintech in Labuhanbatu. This means that the higher the level of subjective norms owned by Labuhanbatu students, the higher the intention of a student to use Fintech in everyday life. Previous study stated that technology must be minimal effort or easy to use, this statement is in line with the results of current research which states that ease of use has a positive and significant effect on students' intention to use Fintech in Labuhanbatu (Suni Astini, 2020). In this era of very fast technological development at this time, of course, it is very difficult to sort out which technology is considered suitable for adoption and use. Therefore the market there are so many applications that offer various advantages of each, therefore in addition to the importance of the ease of use owned by Fintech, of course usability must also be attached to Fintech itself (Glosten & Rauterberg, 2018; Leong et al., 2017). Moreover in this study it was found that perceived ease has a positive influence and significant to the intention to use Fintech students in Labuhanbatu. This means that easier to use the Fintech application, the more students will be interested in using the Fintech application. Fintech is an application in which customer money is stored or where customers make financial transactions, of course transaction security is also very necessary, because customers will be very disadvantaged if their money is lost.

It is in line with previous study have purpose to find out how FinTech lending affects the relationship between Entrepreneurship Education and Entrepreneurial intention nowadays (Purwanto, 2020). The result found that students who want to be an entrepreneur affected by entrepreneurial learning with using of fintech lending; it can make students start a new business after they learn entrepreneurship. Other study also supports the finding of current result. Previous study try to integrated model by combining the extended technology acceptance model (TAM) with the perceived enjoyment as an independent variable and electronic word of mouth (eWOM) as a moderator variable simultaneously (Al-Okaily et al., 2021). The result confirmed that perceived usefulness and perceived enjoyment have a significant and positive influence on users' decision to use FinTech services. The implication of this study is provide overview related to adoption of fintech by labuhanbatu students. The limitation of this study lies on on limited variabl ethat focuses in this study. For future research, the researcher urges that all these variables can be investigated in future research. Since the examination has been carried out on the basis of a self-structured questionnaire, it may lead to possible bias. retesting this research by adding other variables or testing using qualitative methods will add more support and positive contribution in scientific literacy.

4. CONCLUSION

The description in the previous section shows that the p-value and path coefficients meet the criteria to support the hypothesis, so it can be concluded that all hypotheses in this study are supported and have a significant effect on investment decisions. Subjective norms have been shown to have a positive and significant effect on intention to use Fintech. Ease of use has been shown to have a positive and significant effect on intention to use Fintech. Perceived usefulness has been shown to have a positive and significant effect on intention to use Fintech. Perceived security has been shown to have a positive and significant effect on intentions to use Fintech.

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