EFFECT OF PERCEPTION OF EASE OF USE, EFFECTIVENESS, AND RISK ON THE INTEREST OF USING TRANSACTION *FINANCIAL TECHNOLOGY (FINTECH)*

(Case Study on Community in Bantargebang, Bekasi City)

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Abstract – *This study aims to examine the effect of perceived ease of use, effectiveness, and risk on the interest in transacting using community fintech in Bantargebang, Bekasi City. Transactions using fintech are the most important thing as a benchmark for fintech providers in making fintech products to be used by all people, besides that interest in transacting using fintech is also to measure perceptions of ease of use, effectiveness, and risk in building this interest.*

This study uses an associative research strategy, which aims to determine the effect between one variable and another through research with a quantitative approach, which is measured using multiple linear regression using spss 26. The population of this study is the people in Bantargebang, Bekasi City who have ever transact using Fintech.

The sample was determined based on the purposive sampling method, with a sample size of 326 respondents. The data used in this study are primary data. The primary data collection technique uses a survey method through the community in Bantargebang, Bekasi City, the secondary data collection technique uses the official website of the Bekasi City Statistics Agency's official website in 2018: *www.bps.kotabekasi.co.id*

The results of the study prove that the Ease of Use variable has a significant positive effect on the Interests in transactions using fintech, the Effectiveness variable has a significant positive effect on the Interests in transactions using fintech, the Risk variables have a significant positive effect on the Interests in transactions using fintech, and the Perceptions Variables Ease of Use, Effectiveness, and Risk are together have a significant positive effect on interest in transactions using fintech.

Keywords: *Perceived Ease of Use, Effectiveness, Risk, Interest, and Fintech.*

Rohila [1] dan Muhammad Yusuf [2]

I. INTRODUCTION

Technological developments make life easier in today's era and technological advances in finance are currently becoming a very global issue among the public. Since the time of Tao Zhu Gong, human nature has never changed and the fact is that since ancient times humans still prefer something new to the old.

Currently there are two institutions that have the authority to regulate fintech namely Bank Indonesia (BI) and the Financial Services Authority (OJK). Through Bank Indonesia Regulation No. 18/40 / PBI / 2016 concerning the Implementation of Payment Transaction Processing, PBI No. 19/12 / PADG / 2017 concerning the Implementation of Financial Technology, PADG No. 19/14 / PADG / 2017 regarding Limited Trial Space (Regulatory Sandbox). Financial technology clearly regulates the procedure and process of testing in Regulatory Sandbox and Regulation of Members of the Board of Governors no. 19/15 / PADG / 2017 concerning Procedures for Registration, Submission of Information, and Monitoring of Financial Technology Operators.

Thousands of specific function application software packages (function-specific application software) has been willing to support specific applications for end users in business and other fields. For example, business application software that contains reengineering and automation of business processes with strategic electronic business applications, such as customer relationship management, enterprise resource planning. Another example is a package of a commercial trading application (electronic commerce) through the site or applied to functional areas of the business, such as resource management, accounting and finance.

In Indonesia there are many independent technology companies (startup) enter the market, as many companies startup the new one who finally joined the Association Financial Technology Indonesia (AFTECH) created in September 2015, the goal is to be partner which can be relied on to realize the ecosystem fintech Indonesia from Indonesian companies for the Indonesian people.

Financial Technology (Fintech) appears along with changes in people's lifestyles which are currently dominated by users of information technology the demands of a fast-paced life. With fintech, problems in buying and selling transactions and payments such as not having time to find goods to a shopping place, to a bank or ATM to transfer funds, reluctance to visit a place due to unpleasant services can be minimized. In other words, fintech help buying and selling transactions and payment systems to be more efficient and economical but still effective.

According to Suyanto's Research Results, Taufan Adi Kurniawan (2019) showing The ability to use computers (CSE) has a positive effect on Perceptions of Ease of Use (PEU) in Software fintech. Perceived Ease of Use (PEU) has a positive effect on the perceived usefulness (PUO) of software fintech. Perceived Ease of Use (PEU) has no positive effect on User Attitude (ATU) of Software fintech. User Attitude (ATU) Software fintech positive effect on behavioral interest (BEI). Behavioral Interest (BEI). Behavioral interest (IDX) has no positive effect on the use of (ACU) Software fintech.

RESEARCH PURPOSES

The purpose of this study was to determine and analyze the effect of perceived ease of use, effectiveness and risk on interest in using transactions *financial technology.*

II. LITERATURE REVIEW

1. Financial Technology (Fintech)

Financial technology or " *Fintech* "Is the use of technology to provide financial solutions. Another understanding regarding *fintech* is a term used to denote companies that offer modern technology in the financial sector. Meanwhile, according to Bank Indonesia circular letter No.18 / 22 / DKSP concerning the Implementation of Digital Financial Services (LDK) it explains that digital financial service activities are the use of technology-based *mobile* or based *the web* in payment system and financial service activities carried out in collaboration with third parties in the context of financial inclusion.

1.1 Types Fintech

Nowadays developments fintech in Indonesia is very fast. There have been many companies that have developed technology-based financial services. There are several types fintech in Indonesia, among them are Payment Settlement and Clearing, Crowdfundling, P2P, Market Aggregator, Risk and Investment Management.

1.2 Industry regulations Fintech in Indonesia.

Industry regulations fintech very important existence, considering the product fintech is a new thing in the world economy. There are not many regulations governing operations fintech in Indonesia currently it has been regulated by authorized institutions to protect the rights of product users fintech. In this case, Bank Indonesia, the Financial Services Authority and the Indonesian Ulema Council are the parties entitled to make these regulations, including:

a. Bank Indonesia Regulation No. 10/40 / PBI / 2016 concerning the Implementation of Payment Transaction Processing.
b. Bank Indonesia Regulation No. 20/6 / PBI / 2018 concerning Electronic Money.
c. Circular No. 18/22 / DKSP / 2016 regarding Digital Financial Services.

Regulations regarding industrial operations fintech very necessary to be used as a guide for the community. Especially people who use the product fintech to know the limitations of using transactions fintech.

2. System Accounting Information

In this era of globalization, manual data processing is no longer relevant and accurate for companies, because it is no longer able to neutralize the errors that occur within the company. As a result, the resulting information is no longer accurate for decision making. One of the developments in information technology that is often used by companies to carry out their current operations is information systems. The task of information systems is to collect, process, store, calculate, analyze, and disseminate information for specific purposes.

The accounting information system has a very important impact on the company because it is expected to assist the company in providing information that is useful in making decisions. The accounting information system in a company can provide added value for its users because in the end it will have an impact on improving the overall performance of the company.

According to Romney and Steinbert (2012: 30) the accounting information system is information intelligence that provides the process of collecting and storing data. Meanwhile, according to Mulyadi (2017: 3) the accounting system is an organization of forms, records and reports that are coordinated in such a way as to provide financial information with the aim of providing convenience to the company. So it can be concluded that the accounting information system is a collection of human resources and equipment resources on an organization that is designed in such a way about the information that has been collected and financial information so that it can facilitate decision making.

3. Payment Systems and Payment Instruments Payment
3.1 Systems

According to Aulia Pohan (2011: 16) System Payment is an agreed way to transfer a value (*value*) between the buyer and the seller in a transaction. According to Law no. 23 of 1999 concerning Bank Indonesia, a payment system is a system that includes a set of institutional rules and mechanisms used to transfer funds to fulfill an obligation arising from an economic activity. So it can be concluded that, the payment system is a system that deals with transferring an amount of money value from one party to another. This is being done with a wide variety of media, from the simplest to the most complex.

1. The components that make up the payment system
   a. Payment Instruments
      1. Cash payment instruments,
      2. Non-cash payment instruments.
   b. Payment system that processes various payment instruments. An important factor influencing is the use of information technology.
   c. Institutions that process the payment system.
      1. Bank Indonesia, which uses the BI-RTGS and SKNBI systems, PT. Indonesian Central Securities Depository (KSEI), which uses C-BEST.
      2. Switching or APMK Clearing Operator, which uses the Shared ATM Network, Shared Debit Network and Shared Credit Card Network System.
2. Channel Payment (Delivery Channel)
   a. Electronic Data Capturing (EDC)
   b. Teller Input or a bank teller
   c. ATM machine (Automatic Teller Machine)
   d. Internet, mobile banking and phone banking.
3. The Role of the Payment System in the Economy
   a. Ensuring the smooth operation of the market as a place for transactions.
   b. Allows specialization in production.
   c. Help determine how efficiently transactions are carried out and completed.
   d. Affect the rate and pace of economic growth as well as the efficiency of financial markets.
   e. An important element in the financial infrastructure to support the creation of financial system stability.
   f. As the main channel of monetary policy transmission to support a more effective and efficient monetary control policy.
   g. Support the efficiency and effectiveness of the intermediation function of financial institutions.
   h. Encouraging faster mobility of funds flow through a more diverse payment system service.

3.2 Payment Instruments

The payment instrument is one of the components that make up the payment system. Payment systems are objects that according to law must be accepted as a means of buying goods and services. There are two types of payment instruments, namely:

1. Cash Payment
   The cash payment instruments used mostly currency, namely coins and banknotes. Coin is money made of gold or silver metal which tends to be high and stable, its shape is easily recognized, and is not easily destroyed and durable. Meanwhile, paper money is money in the form of sheets made of paper or other paper-like material (according to the explanation of Law No.23 of 1999 concerning Bank Indonesia)

2. Non - Cash Payment Tool

Non-cash payments are payments made without using cash in circulation but using a check or bilyet giro (BG) and card payment instruments (ATM, credit card, debit card, prepaid). This can be seen in the availability of non-cash payment services by banks and non-bank institutions. Non-cash payment transactions with large value are carried out by Bank Indonesia through the BI-RTGS (Real Time Gross Settlement) system and the clearing system.

3. Types of Non-cash Payment

a. Non-cash payment instruments have developed and are increasingly being used by the community. Non-cash payment instruments require the use of one or more banks to complete the transaction.

b. Non-cash payment transactions have two process flows: a physical instrument flow and a cash flow. The two currents can differ in time and direction. Based on the flow of payment, the payment instruments can be grouped as payment instruments credit transfer and means of payment for debit transfer.

c. Credit transfer is an order for the placement of funds from the sender to the recipient through the transfer of funds from the sending bank to the receiving bank and is possible through other banks as intermediary.

d. Debit transfer is a fund transfer system in which a government debit transfer is made or authorized by the party who owns the funds.

e. There are three forms of payment media used, namely as follows:
   1. Paper-based payment media (paper based payment). For example, check or payment orders that can be written by hand or typewriter, such as credit notes and debit notes.
   2. Electronic payment media is instruction between banks without reliance on paper management or delivery.
   3. Card-based payment media. Card-based payments are used for consumer payments at the point of sale. For example, ATM cards, credit cards, and debit cards.

4. Perceived Ease of Use

Perception is a process by which we define our environment by compiling and interpreting sensory impressions. As a unit of process, perception always requires an object. The objects of perception are very diverse, one of which is self. As an object of perception, self is not a single object, but an object that has very complex aspects. In general the aspects of self it can be categorized into four categories: physical, psychological, socio-cultural and spiritual aspects. Perception research consistently shows that everyone can look at the same thing but differently in preparing for it.

The definition of perceived ease of use is based on the language " ease of use "Means a measure of the confidence of users of a particular technology that using something technology can provide flexibility not to spend more effort. Word ease which means ease shows freedom from trouble or more effort. Perceived ease of use is an individual assumption that if they use a certain system it will be free from effort. Someone will use a technological innovation in the financial industry if they think that technology in that field can be used easily. Thus it shows that a technological innovation in the financial sector was created to make it easier for users, not to make it difficult for users.

A technology in the financial sector is said to have an ease of use if it has the following indicators:
1. Easy and skilled in using a technology in finance.
2. Technology in the financial sector can be easily learned.
3. Very easy to operate.

5. Effectiveness

The word effective comes from English effective means it works, something that is done works well. The definition of effectiveness according to the large Indonesian dictionary comes from the word "effective" which means effect, effect, effect or can bring about results. In this case the effectiveness in question is the result obtained from the use of a technological innovation in the financial sector in accordance with the objectives of its users. The concept of effectiveness is a broad concept, covering various factors inside and outside, in this case the users and service product providers fintech. Effectiveness is a relationship between the output and goals. The bigger the contribution the output towards achieving goals, the more effective the service product fintech.

According to Ravianto (2014: 11), the definition of effectiveness is how well the work is done, the extent to which people produce outputs as expected. This means that if a job can be completed in accordance with the plan, both in time, cost, and quality, it can be said to be effective. According to Gibson et.al (2013: 46), the notion of effectiveness is an assessment made with respect to individual, group and organizational achievements. The closer their achievement is to the expected achievement, the more effective they are.

6. Risk

Risk is often understood as a form of reflective difference in a possible distribution of outcomes, possible users and their subjective judgments. Risk can be measured either by non-linearity in the form of revalued utility of money or by various forms of acceptable gains and losses. Risk is the expectation of loss, where the assessment of the loss is carried out subjectively by the individual, if the greater the loss, the greater the risk is assumed to exist. Based on this definition, it can be concluded that risk is an individual's negative perception of the loss or gain that may be received.

Risk assessment determine the state of the company's risk level if a specific action or process cannot be properly controlled. Not all risks can be anticipated and measured, but most businesses will be able to gain some understanding of the risks at hand.

Risk is an uncertainty that will be accepted by users in using fintech. Risk can be divided into five dimensions, including:

a. Psychological Risk, feelings, emotions or ego felt by individuals because of buying or using a product.
b. Financial Risk individuals feel financial problems after buying or use a product.
c. Performance Risk, individuals do not get the function of a product as they expect.
d. Physical risk, the negative impact of a product felt by users after using it.
e. Social risk, This risk is influenced by the environment around the user for the use of a product.

The higher the level of risk that the individual gets, the lower the level of individual confidence. Conversely, the lower the level of risk that the individual can get the higher the level of individual confidence.

The instrument that must be prepared after the public has an awareness of the needs of the financial services sector is a tool for the community to understand financial risk, the involvement of the community in the financial sector will turn into a disaster if the community does not understand the risks. It must be ensured that the public understands the risks they may experience when choosing a financial service product.

7.   Interests in Transaction

Interest is an individual's interest in an object that makes the individual feel happy with that object. Another opinion expressed by John Holland states that interests are activities or tasks that arouse feelings of curiosity, attention and provide pleasure or enjoyment.

In this study, interest can be interpreted as individual interest in using transactions fintech. Interests can be influenced by internal and external factors. There are three factors that can affect the interests of each individual, including:

1. Factors that come from within the individual who are related to body and spirit.
2. Social Motive Factors, namely the need to get awards and the environment the individual is in.
3. Emotional factor, which is a measure of the intensity of a person paying attention to a certain desire or object.

The interests of each individual depend on the factors that influence it, each individual has their own interests. Even though individuals have the same interest in something, it is motivated by certain factors.

To measure interest, there are several indicators that can be used including:

1. A sense of wanting to use.
2. Always use.
3. Continue to use in the future.
4. Advise others of their interests.

The results of the research by Chairul Iksan Burhanuddin and Muhammad Nur Abdi (2019) state that there is an effect of public perception on use *financial technology (fintech),* this can be seen from the community's belief in recommending services *Fintech* to use or say that *Fintech* it's easy to use because it can be done anywhere, *fintech* easy to use, the services provided by *fintech* fast *fintech* safe to use.

H1: There is a significant effect of perceived ease of use on interest in using transactions *Fintech.*

The results of research by Kim, Y. et.al (2016) show that the effectiveness in service promotion *fintech* type of payment, convenience and usability are the most important and influential variables in terms of interest in use *fintech,* while government deregulation and stronger security are needed for the institutional aspect.

H2: There is a significant effect of effectiveness on interest in using transactions *Fintech.*

The research results of Douglas W. et.al (2016) show a positive and significant influence between the risk of regulators and market players fintech. The results of research by Svetlana Saksonova et.al (2017) show that the risk is high with stable benefits. At the same time access to finance is one of the essential ingredients for the success of daily activities or business activities, fintech can contribute to reducing that risk, it can make an important contribution to the development of the economy as a whole.

H3: There is a significant effect of risk on the interest to transact using Fintech.

III. RESEARCH METHOD

The object of research used in this study is the result of filling out a questionnaire by people of productive age who use it *Fintech.* The location of this research is in the Bantargebang District, Bekasi City. The object of this research is the Perception of Ease of Use, Effectiveness, and Risk of Interest in Using Transactions *Fintech* conducted in December 2019 for data collection and data analysis. The population in this study were people of productive age in Bantargebang District who used the application *Fintech.* The population selection in this study is because the researcher

sees the number of users *Fintech* in Bantargebang District. The sample of this research is people of productive age in Bantargebang District who have transacted using *Fintech* The authors chose to be a sample of 326 respondents based on criteria, levels of productive age, gender, frequency of use *fintech*, purposes of use *fintech*. The sampling method used in this study was purposive sampling technique. Purposive sampling is a technique for determining research samples with certain considerations that aim to make the data obtained more representative (Sugiyono, 2017: 85).

The data collection method used in this research is questionnaire distribution using google forms. The data collection technique questionnaire was carried out by providing a set of written statements to respondents to be answered which were sent either directly or via the internet (Sugiyono, 2017: 99). The research data was obtained by accessing the official website of Bank Indonesia, the Financial Services Authority (OJK), the Indonesian Internet Service Providers Association (APJII) and BPS Bekasi City for the Bantargebang District area. The results of the respondents' answers are then measured using a range scale (1-4 point Likert scale).

Validity test is used to measure whether a questionnaire is valid or not, a questionnaire is declared valid when the questions on the questionnaire are able to reveal something that will be measured by the questionnaire.

Tabel 1.
Score Scale *Likert*

Answer Type	Score
Strongly Agree (SS)	4
Agree (S)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

Tabel 2.
Research Instruments

Variable Research	Definition	Indicator	Scale Measurement
Perceived Ease of Use (X1)	One of the users' assumptions in this case is the people in Bantargebang, Bekasi City that the fintech product application is easy to operate and users do not spend more effort.	Easy to use Easy to learn Easy to operate	STS TS S SS
Effectiveness (X2)	The effect that users get in this case is that the community in Bantargebang, Bekasi City in using fintech products can make their activities more effective.	Fintech user effects Benefits of using fintech Improve user performance	STS TS S SS

Risk (X3)	The uncertainty experienced by users in this case is the community in Bantargebang, Bekasi City which has negative consequences.	There are certain risks Loss The perceived risk	STS
			TS
			S
			SS
Interests of Transactions Using Fintech (Y)	The individual's interest in this is the community in Bantargebang, Bekasi City in making transactions using Fintech so that the individual tries to use, continue to use, and use it continuously.	Always interested in using it in daily activities. Always try to use continuous use.	STS
			TS
			S
			SS

The form of the statement that the author provides is a closed statement. According to Sugiyono (2017: 200) a closed statement is a statement that expects a short answer or expects the respondent to choose an alternative answer from each available statement. Therefore, closed statements are able to provide definite answers. Freedom of expression. Multiple linear regression analysis is used to solve existing problem formulations using the SPSS version 26 program, namely to determine and analyze the effect of perceived ease of use, effectiveness, and risk on interest in transactions using fintech both simultaneously and partially. In this study the regression equation used is as follows:

The multiple regression equation can be as follows:
MBMF = a + b1.PKP + b2.E + b3.R + e

Information:
MBMF = Interests in transacting using financial technology (fintech)
a = Constant
b1, b2, b3 = Regression Coefficient e: Standard error. PKP = Perceived Ease of Use (perceived ease of use)
E = Effectiveness
R = Risk
e = Standard error.

IV. RESULTS AND DISCUSSION

Descriptive statistics are presented in Table 3. Provide information about the characteristics of the research variables consisting of the number of observations, the minimum, maximum, mean, and standard deviation values. The results of the categorization are presented as follows:

Tabel 3.
Descriptive Statistical Analysis Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	326	7	28	22.1503	3.58013
Effectiveness	326	4	16	12.7393	2.28361
Risk	326	6	24	17.0675	4.00020
Interests of Transactions Using Fintech	326	6	24	18.8926	3.51666
Valid N (listwise)	326	7	28	22.1503	3.58013

Based on table 3. above, it explains that the number of respondents (N) there are 326 people. Of the 326 people on the variable of interest using transactions fintech The minimum answer for respondents is 6 and the maximum is 24, with an average of total answers 18.8926 and standard deviation 3,51666 .
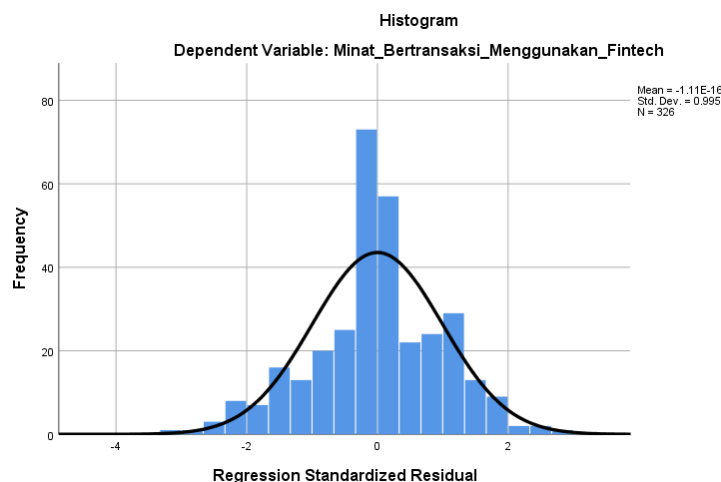
The results of the analysis using descriptive statistics on the perceived ease of use variable showed a minimum value of 7, a maximum value of 28 with an average of 22,1503 and a standard deviation of 3,58013.

The results of the analysis using descriptive statistics on the effectiveness variable showed a minimum value of 4, a maximum value of 16 with an average of 12,7393 and standard deviation of 2,28361.

The results of the analysis using descriptive statistics on the risk variable show a minimum value of 6, a maximum value of 24 with an average of 17,0675 and a standard deviation of 4,00020.

The normality test in this study was conducted to determine whether the data was normally distributed or not. The normality test was tested on each of the research variables, namely the perception of ease of use, effectiveness, risk.

Figure 1.
Graph Analysis Results

Histogram
Dependent Variable: Minat_Bertransaksi_Menggunakan_Fintech

Mean = -1.11E-16
Std. Dev. = 0.995
N = 326

Based on Figure 3 above, using the histogram normality test that the data is said to be normal if the curve is perfectly curved.

Multicollinearity test aims to test whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. To test the presence or absence of multicollinearity in the regression model, it can be seen through the Variance Factor (VIF) value and tolerance. Is VIF <10 and the tolerance value above 0.10.

Tabel 4.
Multicollinearity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	1.356	.914		1.484	.139		
Perceived_ Ease_of_Use	.242	.056	.246	4.306	.000	.414	2.417
Effectiveness	.760	.088	.494	8.663	.000	.416	2.406
Risk	.147	.033	.167	4.436	.000	.956	1.046

Based on table 4. above, it can be seen that each of the independent variables has a VIF value of not more than 10 and a tolerance value of more than 0.10. So you can It was concluded that between each independent variable there was no multicollinearity symptom in the regression model.

Heteroscedasticity test is performed to test the difference in residual variance from one observation period to another. If the residuals have the same variance, it is called homoscedasticity or heteroscedasticity does not occur. The regression equation is good if there is no heteroscedasticity. How to predict the presence or absence of heteroscedasticity in a model can be seen from the following scatterplot pattern.

Figure 2.
Scatterplot Graph of Heteroscedasticit Test

Scatterplot
Dependent Variable: Minat_Bertransaksi_Menggunakan_Fintech
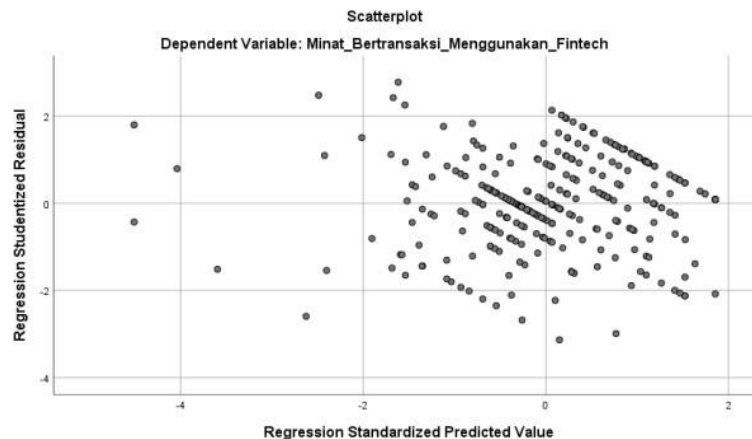
Based on the graph scatterplot In Figure 2. above, it can be seen that the dots spread randomly, and are spread either above or below the zero on the Y axis. It can be assumed that heteroscedasticity does not occur in the regression model, so the regression model is feasible to use.

Multiple linear regression analysis is used to determine the effect of the independent variable on the dependent variable, while the test results of multiple linear regression analysis are as follows:

Tabel 5.
Multiple Linear Regression Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	1.356	.914		1.484	.139		
Perceived_ Ease_of_Use	.242	.056	.246	4.306	.000	.414	2.417
Effectiveness	.760	.088	.494	8.663	.000	.416	2.406
Risk	.147	.033	.167	4.436	.000	.956	1.046

Based on the regression output above, the regression equation model can be determined as follows:
MBMF = a + b1.PKP + b2.E + b3.R + e
MBMF = 1.356 + 0.245PKP + 0.760E + 0.147R + e

The regression equation shows a constant value of 1.356. This means that in the absence of independent variables (perceived ease of use, effectiveness, and risk) the interest in using transactions fintech has reached the value 1.356.

Which means that if the perceived variables of ease of use (X_1), effectiveness (X_2), and risk (X_3) are assumed to be equal to zero, then the interest in transacting using fintech (Y) will increase. The coefficient value of the perceived ease of use variable (X_1) obtained a positive value of 0.245, meaning that if the perceived ease of use increases by one unit then the interest in transacting using fintech will increase. The coefficient value of the effectiveness variable (X_2) obtained a positive value of 0.760, meaning that if the effectiveness increases one unit of interest in the transaction using fintech will increase. The coefficient value of the risk variable (X_3) is obtained a positive value of 0.147, meaning that if the risk increases one unit of interest in the transaction uses fintech will increase.

Partial test (t test) was conducted to determine the effect of each independent variable on the dependent variable. Based on the results of the partial test table statistical test, it was found that the perceived ease of use variable obtained a tcount of 4.306 which means greater of the t value table namely 1,967359 or (t count> t table). The significance value in the table above is equal to 0.000, which means it is smaller than 0.05, so it can be concluded that perception ease of use has a

significant effect on the interest in using transactions fintech to the community in Bantargebang, Bekasi City.

The F test is carried out to determine whether the independent variable used is suitable for use or not as an explanatory or predictor variable. Based on the test results table f The value obtained from the f test is 0.000 which means it is smaller than 5% (0.05) and the value of f count>f table namely 167.408> 2.63 and with a significant value of 0.000 less than 0.05 (0.000 <0.05) It can be concluded that the perceived ease of use, effectiveness, and risk simultaneously affects the interest in using transactions fintech to the community in Bekasi City.

The coefficient of determination is used to measure the percentage of the influence of the independent variable (independent) on the dependent variable. The coefficient of determination ranges from 0 to 1. If the coefficient of determination approaches zero, the smaller the percentage of the independent variable explains the effect on the dependent variable. Conversely, if the coefficient of determination tends to approach one, the greater the percentage of the independent variable explaining the dependent variable. Based on the table of Model Summary test results obtained values Adjusted R Square amounting to 0.561 or 56.1%.

This means that the variables of perceived ease of use, effectiveness, and risk affect the interest in using transactions fintech 56.1%. Meanwhile, 0.439 or 43.9% is influenced by other factors not included in this study.

Based on the description above it can be concluded that H1 is accepted and H0 is rejected, meaning that the perceived ease of use variable in this study has a significant positive effect on the interest in transacting using fintech. Therefore this study succeeded in proving the first hypothesis which states that there is a positive effect of perceived ease of use on the interest in using transactions fintech.

The results of this study are in accordance with the result research from Siti Nur Annisa Amalia (2018) Perception of Ease of Use has a positive and significant effect on the Perception of Benefits variable. This shows that the higher the public's perception of the ease of paytren application, the higher the public's perception of the paytren usability.

Based on the description above it can be concluded that H2 is accepted and H0 is rejected, meaning that the effectiveness variable in this study has a significant positive effect on the interest in transactions using fintech, thus, it means that the hypothesis H2 is accepted because it is proven by the research that has been done.

The results of this study are in accordance with the results of research from Svetlana Saksonova et.al (2017) Effectiveness has a joint effect on traditional services and the achievement of banks (large client base, opportunity to attract lots of cheap financial resources, trust from clients) is the basis for the formation of a new financial company financial.

Based on the description above, it can be concluded that H3 is accepted and H0 is rejected, meaning that the risk variable in this study has a significant positive effect on the interest in transactions using fintech, thus, it means that the hypothesis H3 is accepted because it is proven by the research that has been done.

V. CONCLUSIONS AND SUGGESTIONS

Perceived ease of use has a significant positive effect on interest in using transactions fintech for people who live in Bantargebang, Bekasi City. This is because the more the perceived ease of use, the better the interest in using transactions fintech resulting from. And people who have more perceptions of convenience will find it easier to use the product fintech or can trade flexibly.

1. Effectiveness has a significant positive effect on interest in using transactions fintech for people who live in Bantargebang, Bekasi City. This is because the more effectiveness, the better the interest in using transactions fintech resulting from. And people who have more effectiveness will feel the product more fintech can assist transaction activities and in improving performance.

2. Risk, has a significant positive effect on interest in transactions using fintech for people who live in Bantargebang, Bekasi City. This is because the greater the loss, the greater the risk, but the better the interest to transact using fintech generated due to the product fintech very helpful for the community to support their daily activities.

3. Based on the results of the hypothesis in this study, it shows that the variable perceptions of ease of use, effectiveness, and risk have an effect together (simultaneously) on the interest in transactions using fintech to the community in Bantargebang, Bekasi City. The results of this study indicate that the higher the perceived ease of use, the more people feel the application fintech can help transaction activities and improve performance the greater the loss, the greater the risk, but the better the interest in using transactions fintech generated due to the product fintech really helps the community to support daily digital financial activities.

SUGGESTION

1. Further researchers should develop this research using independent variables other than in this study which affect the interest in using transactions fintech.

2. Further researchers should develop this research by selecting a wider range of objects.

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