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Evaluation of Fintech Use Using Methods Technology Acceptance Model (TAM)

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ABSTRACT

The rapid increase in the use of technology, especially finance (fintech) in recent years has changed the way we conduct financial transactions with digital payment systems. However, the acceptance and adoption of this technology are still a concern for researchers and practitioners in this field. This study aims to evaluate the use of fintech in the context of digital payments by applying the Technology Acceptance Model (TAM) method version 2 where the TAM model will be used to measure and analyze the factors that influence user acceptance of the use of fintech in digital payments. Through this research, it is hoped that a better understanding can be obtained of the factors that influence user acceptance of fintech in digital payments, especially for the benefit of further development. The approach used in this research is quantitative by using a questionnaire as a data collection tool. Respondents for this study were selected from groups of users of digital payment applications such as OVO and Gopay.

Introduction

In this digital era, all activities have shifted to technology, including fintech (financial technology) in the scope of digital payments. Fintech makes it easier to make electronic transactions faster, safer, and more efficient (Arindy & Suzianti, 2020). However, the use of fintech itself, especially in Excuse me, ladies and gentlemen journal editors, we have corrected the manuscript. please process it again and please publish it immediately (Narulita, Suhaji, & Ginanjar, 2022).

Thank you. According to the IMF report (Purwanto, Yandri, & Yoga, 2022), global economic growth is projected to decline from 3.4% in 2022 to 2.9% in 2023, with the projection rising again to 3.1% in 2024. Fintech adoption is key in helping to boost global economic growth. In addition, Fintech also plays an important role in improving financial access for the unbanked or underbanked (Hidayatullah, Ariyanto, Mubarok, & Yohannes, 2020).

However, the results of the research on "User Innovativeness and Fintech Adoption in Indonesia" by Budi, et al. revealed that user attitudes have the most significant direct

impact on individuals' intentions to use Fintech. Where the study proves that attitude variables are the most significant determining factor, and conversely, user financial literacy contributes the least to the adoption of Fintech (Naution, Hasibuan, & Prayoga, 2021).

The results of the research on "User Attitude and Intentions Towards FinTech in Bangladesh" by Ayoungman, et al. who researched that consumers in Bangladesh are generally inadequate to access FinTech services. This study determined the acceptance of FinTech in Bangladesh. The attitude of local users is very positive towards FinTech services and products (Ningsih, Jogianto, Jessica, & Tanesia, 2022). The results show that perceived costs and perceived trust have a strong effect on consumers. They stated that if FinTech companies provided them with easy accessibility, they would prefer to start using these services and products (Aliyudin, 2020).

The authors chose the Technology Acceptance Model (TAM) Version 2 as the theoretical framework because this model has proven relevant in predicting technology adoption, including Fintech. According to the research of Budi, et al. (Nabilla, 2021), user attitudes have the most significant direct impact on individuals' intentions to use Fintech. Therefore, this research will expand or add new dimensions such as cultural factors and geographical location of respondents to modify the theoretical framework (Ayoungman, Chowdhury, Hussain, & Tanchangya, 2021). In addition, this research will focus on Fintech services such as OVO and Gopay to evaluate consumer acceptance of digital payments. The results of this research can be used as a reference for improving or improving digital payment applications so that they can provide quality services to customers (Mahardika, 2021).

This study aims to analyze the level of acceptance and use of digital payments in the community. Through factors that affect the use of the application such as perception of usability, perception of ease of use, and perception of security related to the perception and attitude of users towards data security and privacy in the use of fintech, as well as the perception of self-control over the user's intention to use fintech and evaluate fintech in facilitating digital transactions and making it easier to manage financial transactions for users. In this study, the number of research objects using digital payment applications used by users in Indonesia.

Research Methods

The research methodology used in this study is quantitative research with the research population being Fintech users in the context of digital payments in Indonesia, especially UKSW students with expected respondents of around 200 respondents.

The scientific reason that encourages the selection of the population of fintech users in Indonesia, especially students, as the subject of the study is because the majority of fintech users in Indonesia are in the age range of 25-35 years. In addition, students are considered a group that is active in using technology and has the potential to become fintech users in the future. In addition, previous research has also shown that students have a strong level of understanding and satisfaction with the use of fintech. Therefore,

the selection of the population of fintech users in Indonesia, especially students, as the subject of the study is considered relevant and can provide important insights in the context of fintech adoption in Indonesia.

In this study, the research sample was taken using the purposive sampling technique and the data collection technique used was an online questionnaire through a survey platform that could be accessed by respondents. The questionnaire used consisted of questions related to the variables in the TAM version 2 model, as well as additional factors such as financial literacy, user attitudes towards Fintech, cultural factors, and the geographical location of respondents who use digital payment applications.

The data obtained will be analyzed using multiple regression analysis to determine the influence of each variable on user intention in adopting Fintech digital payment applications. Multiple regression analysis is a statistical technique used to evaluate the relationship between two or more independent variables and one dependent variable. In addition, this study uses a conceptual diagram in the form of the TAM Version 2 model to clarify the relationship between the variables in this study. Additional factors such as financial literacy, user attitudes, cultural factors, and geographic location are also included in the analysis to provide deeper insights into how these factors affect Fintech adoption in Indonesia.

The validity and reliability of the collected data are ensured by using relevant statistical techniques. The validity in the study states the degree of accuracy of the research measuring instrument to the actual content measured. The validity test is a test that is carried out to ensure that the measuring tool used in this study can accurately measure the variable in question. Meanwhile, reliability refers to an understanding that the instruments used in research to obtain the information used can be trusted as a data collection tool and can reveal actual information in the field. Reliability tests were conducted to ensure that the measuring tools used in this study could produce consistent and reliable data. The statistical tool used for this study is IBM SPSS Statistics.

Data Collection

The data collected in this study was obtained from respondents' answers distributed online using Google Forms. Furthermore, in this study, 202 digital payment user (fintech) respondents were obtained with the criteria of student users. By looking at the data presented, it can be concluded that the majority of respondents are men as many as 60.9%, and women as many as 39.1%. There is a variation in the number of respondents based on the year of the batch, with the > class of 2023 having the highest number of 73 respondents (36.1%), followed by the class of 2020 with 63 respondents (31.7%). Meanwhile, the distribution of respondents by faculty also varied, with Information Technology having the highest number of respondents as many as 54 (27.7%), followed by Teacher Training and Education with 33 respondents (16.3%). This information provides a complete overview of the diversity and contribution of respondents in the framework of this study. The following is Table 1 which is a breakdown of the questionnaire respondents.

Table 1
Detail Respondent

Category	Percentage of Respondents
Gender	
Male	60.9%
Woman	39.1%
Force	
> 2023	73 (36.1%)
2022	15 (7.4%)
2021	40 (19.8%)
2020	63 (31.7%)
< 2020	11 (6%)
Faculty	
Language and Art	14 (6.9%)
Biology	2 (1%)
Economics and Business	30 (14.9%)
Law	4 (2%)
Social Sciences and Communication Sciences	11 (5.4%)
Interdisciplinary	5 (2.5%)
Medicine and Health Sciences	17 (8.4%)
Teacher Training and Education	33 (16.3%)
Psychology	6 (3%)
Science and Mathematics	7 (3.5%)
Electronics and Computer Engineering	6 (3%)
Agriculture and Business	10 (5%)
Information Technology	54 (27.7%)
Theology	3 (1.5%)

Results and Discussion

Initial Test Data Presentation

1. Validity Test

The Validity Test has a significant role in evaluating the strength of the conclusions and the inference of the test results, which is the basis for confirming the existing facts (Putra, 2022). The validity test procedure involves the application of correlation techniques, specifically by examining the correlation value of the r-count. The validity of the measuring tool is stated if the correlation value of the r-count exceeds the predetermined r-table value. The validity assessment was carried out by comparing the r-count (RH) value and the r-table (RT) value, and if the RH > RT, then the question item was considered valid. The determination of the r-table value was carried out using a degree of significance of 5% in a two-way test. This means that to consider an instrument valid, the r-count correlation value must exceed the r-table value at a significance level

of 5%. The validity test results show that the correlation value of the r-count for each variable is higher than the set r-table value. Therefore, all indicators on the measured variable can be considered valid. So with high validity results, it can be relied on that the instruments used in this study can measure these variables accurately.

Table 2
Validity Test

Variable	Indicator	Value r_{hitung}	Value r_{tabel}	Information
Financial Literacy	X1.1	0.879	0.138	Valid
	X1.2	0.878	0.138	Valid
User Attitude	X2.1	0.783	0.138	Valid
	X2.2	0.742	0.138	Valid
	X2.3	0.875	0.138	Valid
	X2.4	0.826	0.138	Valid
	X2.5	0.846	0.138	Valid
Cultural and Geographical Factors	X3.1	0.733	0.138	Valid
	X3.2	0.847	0.138	Valid
	X3.3	0.822	0.138	Valid
Perceived Usefulness	X4.1	0.834	0.138	Valid
	X4.2	0.820	0.138	Valid
	X4.3	0.794	0.138	Valid
Perception of Ease	X5.1	0.848	0.138	Valid
	X5.2	0.841	0.138	Valid
	X5.3	0.844	0.138	Valid
Intention To Use	X6.1	0.739	0.138	Valid
	X6.2	0.783	0.138	Valid

	X6.3	0.744	0.138	Valid
	X6.4	0.364	0.138	Valid
Actual Usage Behavior	Y1.1	0.861	0.138	Valid
	Y1.2	0.837	0.138	Valid

2. Reliability Test

The Reliability Test aims to evaluate the level of accuracy of the measuring instrument. The reliability test process includes an assessment of the durability or consistency of measurement results, especially if it is carried out at the same time (Sarwono, 2011). In testing reliability, Cronbach's Alpha Value is used as an indicator, with the comparison of the Alpha Value to the commonly used Limit Value, which is 0.60. Based on the questionnaire data collected. Reliability is considered met if the Cronbach's Alpha (CA) value exceeds the Limit Value (NB).

Based on the data collected from the questionnaire, the results of the reliability test showed that the Cronbach's Alpha value in each variable (Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, Intention to Use, and Actual Usage Behavior) exceeded the standard Limit Value of 0.60. Based on these criteria, it can be concluded that all variables in this study are considered reliable because the value of Cronbach's Alpha exceeds the predetermined Limit Value. Thus, the results of the reliability test show that the measurement instruments used in this study are reliable and provide consistent results, increasing the validity of the data obtained from the respondents. In other words, the questions or indicators used in this study have adequate relevance and accuracy, increasing confidence in the validity of the data obtained from the respondents. The results of the reliability test are concluded through calculations using Cronbach's Alpha formula with the help of the SPSS application, as seen in Table 3.

Table 3
Reliability Test

Variable	Cronbach's Alpha Values	Limit Value	Information
Financial Literacy	0.704	0.600	Reliable
User Attitude	0.873	0.600	Reliable
Cultural and Geographical Factors	0.718	0.600	Reliable
Perceived Usefulness	0.747	0.600	Reliable

Perception of Ease	0.796	0.600	Reliable
Intention To Use	0.854	0.600	Reliable
Actual Usage Behavior	0.612	0.600	Reliable

3. Residual Normality Test

The Normality Test was carried out to evaluate the extent to which the distribution of the data obtained reflected normal conditions. To identify this, a normality test was carried out using One-Sample Kolmogorov-Smirnov with a significance level of 0.05 . In the context of parameter normality, the research data with N=202 shows a mean of about 0.0000000 and a standard deviation of about 1.13807140. The results of the normality test produced a statistical test of 0.040, with a significance value (asymp. Sig. 2-tailed) of 0.200d. Therefore, the normality test of this parameter provides an overview of the distribution of data. Despite the extreme differences, significance values greater than the commonly used significance level (0.05) indicate that the data are relatively normally distributed. This indicates that the assumption of normality can be considered to meet the requirements, and validates the reliability of the statistical analysis performed. The results of the normality test are documented in Table 4. Based on the results of the Kolmogorov-Smirnov normality test, the significance value was obtained at 0.200d, which exceeded the value of 0.05. Thus, it can be concluded that the data has a normal distribution.

Table 4
Residual Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		202
Normal Parameters	Mean	.0000000
	Std. Deviation	1.13807140
Most Extreme Differences	Absolute	0.040
	Positive	0.021
	Negative	- 0.040
Test Statistic		0.040
Asymp. Sig. (2-tailed)		0.200d

Multiple Linear Regression Test Data Presentation

a. T Test or Sig Test (Partial Influence)

The T-test was carried out to evaluate the influence of each independent variable, namely Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, and Intention To Use, partially on the bound variable, namely Actual Usage Behavior [21]. If the value of T Calculate > the value of Table T, it can be concluded that there is an influence. Details of the results of the T-test can be identified in Table 5.

Tabel 5
Uji T Coefficients[a]

Model		Unstandardized	Coefficients	Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.360	0.543		0.63	0.508
	Financial Literacy (X1)	0.141	0.084	0.130	1.683	0.094
	User Attitude (X2)	0.065	0.041	0.137	1.569	0.118
	Cultural and Geographical Factors (X3)	-0.046	0.036	-0.071	-1.284	0.201
	Perceived Usefulness (X4)	0.081	0.052	0.109	1.576	0.117
	Perception of Ease (X5)	0.163	0.045	0.242	3.655	<0.001
	Intention To Use (X6)	0.206	0.039	0.327	5.331	<0.001

b. Dependent Variable: Actual Usage Behavior

Based on the table, the multiple linear regression equation is obtained as follows:

Y = 0,360 + 0,141 X1 + 0,065 X2 + (-0,046 X3) + 0,081 X4 + 0,163 X5 + 0,206 X6

The constant value in the Unstandardized B column yields a positive number, which is 0.360. All variable values X1-X6 in the Unstandardized B column have a combination

of positive and negative values. This illustrates that each variable, both positive and negative, has an impact on the value of the Actual Usage Behavior variable. For example, the Financial Literacy variable has an impact of 0.141 on Actual Usage Behavior. User Attitude has an impact of 0.065. Cultural and Geographical Factors had an impact of -0.046. Perceived Usefulness has an impact of 0.081. Perception of Ease had an impact of 0.163. and Intention to Use had an impact of 0.206.

In this test, the significance value used was 0.05. The t-table value obtained is 1.972. Therefore, the results of the T-test can be concluded as follows:

1. Financial Literacy has a t-count value smaller than the t-table value, which is 1.683 < 1.972, and a significance value greater than 0.05, which is 0.094 > 0.05. This means that the Financial Literacy variable is not proven to affect the Actual Usage Behavior variable (**H1 is rejected**). Rejection of H1 indicates that the level of financial literacy of respondents, although considered important in the theory of technology adoption, does not directly affect fintech usage behavior in the context of this study. This is due to 2 factors: first, respondents may have basic knowledge of finance but do not apply it significantly in the decision to use fintech applications. Second, the fintech applications used may be intuitive or user-friendly, making financial literacy less relevant in influencing usage decisions.
2. User Attitude had a t-count value smaller than the t-table value, which was 1.569 < 1.972, and a significance value greater than 0.05, which was 0.118 > 0.05. This means that the User Attitude variable is not proven to affect the Actual Usage Behavior variable (**H2 is denied**). Rejection of H2 indicates that although positive or negative attitudes toward fintech applications may exist, these attitudes are not strong enough to influence the decision to use fintech applications significantly. Factors that cause this rejection include user attitudes that are not always present when using the application. In addition, other factors, such as ease of use and intention to use the application, have more influence on user decisions than their attitudes.
3. Cultural and Geographical Factors have a t-count value smaller than the t-table value, which is -1.284 < 1.972, and a significance value greater than 0.05, which is 0.201 > 0.05. This means that the Cultural and Geographical Factors variable is not proven to influence the Actual Usage Behavior variable (**H3 was rejected**). The study shows that cultural factors and geographic location do not significantly affect the use of fintech applications. This means that cultural and residential differences among respondents do not affect the way they use the application because fintech applications are already designed to address these differences well.
4. Perceived Usefulness has a t-count value smaller than the t-table value, which is 1.576 < 1.972, and a significance value greater than 0.05, which is 0.117 > 0.05. This means that the Perceived Usefulness variable is not proven to affect the Actual Usage Behavior variable (**H4 rejected**). Rejection of H4 indicates that while users may perceive fintech apps as useful, this perception is not strong enough to influence their decision to use the app. This is because even though something is perceived as useful, it does not necessarily mean that people will actively use it if other factors, such as ease of use or intention, are more influential in their decision.

5. Perception of Ease has a t-count value greater than the t-table, which is 3.655 > 1.972, and a significance value of less than 0.05, which is <0.001, which is smaller than 0.05. This means that the Perception of Ease variable is proven to influence the Actual Usage Behavior variable (**H5 is accepted**). Acceptance of H5 confirms that the ease of use of fintech applications is a key factor in influencing whether users will use the application. Respondents indicated that the fintech application is easy to use, and they are more likely to adopt it. Factors that support this acceptance include an intuitive interface, simple processes, and minimal technical barriers that make users feel comfortable using the application.

Intention To Use has a t-count value greater than the t-table, which is 5.331 > 1.972, and a significance value of less than 0.05, which is <0.001, which is smaller than 0.05. This means that the Intention To Use variable is proven to influence the Actual Usage Behavior variable (**H6 accepted**). Acceptance of H6 indicates that users' intention to use a fintech application greatly influences their decision to actually use it. This suggests that when users have a strong intention to use an application, they are more likely to do so. Factors such as effective marketing campaigns, promotions, or attractive features can increase user intention and, in turn, influence application usage behavior.

c. F Test or Sig Test (Simultaneous Influence)

The F test was used to evaluate the extent to which all independent variables, namely Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, and Intention to Use, collectively affected the bound variable, namely Actual Usage Behavior [22]. Detailed F-test results can be seen in Table 6 below.

Table 6.
Uji F ANOVA[a]

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	313.168	6	52.195	39.095	<0.001[b]
	Residual	260.337	195	1.335		
	Total	573.505	201			

a. Dependent Variable: Actual Usage Behavior

b. Predictors: (Constant), Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, Intention To Use

Based on the above test data, the F value of Table was obtained at 2.145. The significance value used is 0.05. Based on the F test table, the F value of Calculate for all

independent variables is greater than the F value of the Table, which is 39.095 > 2.145, and the significance value is <0.001b. This means that the variables Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, and Intention To Use all have a significant effect on the Actual Usage Behavior variable (**H7 accepted**). Acceptance of H7 means that although each factor, such as Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, and Intention To Use, have different effects, the combination of all these factors as a whole significantly affects the behavior of fintech application users. This shows that when designing and developing fintech applications, it is important to consider all these factors together to increase the adoption and usage of the application.

d. Coefficient of Determination (Adjusted R Square)

Table 7 provides an explanation of the analysis carried out to understand the relationship between two or more independent variables (X) and bound variables (Y) simultaneously or simultaneously.

Table 7 Coefficient of Determination
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.739[a]	0.546	0.532	1.15545

Predictors: (Constant), Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, Intention To Use

Based on the data in the table above, information can be obtained that the Adjusted R-Square value reaches 0.532. This indicates that together, the variables Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, and Intention To Use have an influence of 53.2% on the Actual Usage Behavior variable.

The results of the analysis show that from the whole study, there are several findings, namely the following.

1. From the results of the analysis of the Evaluation of Fintech Use, it can be concluded that based on the results of multiple linear regression analysis, an equation is found:

Y = 0,360 + 0,141 X1 + 0,065 X2 + (-0,046 X3) + 0,081 X4 + 0,163 X5 + 0,206 X6

The above equation provides a mathematical model that explains the relationship between the free variable and the bound variable. The coefficient values in the equation contribute each variable to the bound variable.

2. Based on the Adjusted R-Square value of 0.532, the findings indicate that around 53.2% of variations in Fintech usage behavior can be explained by the independent variables studied (Financial Literacy, User Attitude, Cultural and Geographical

Factors, Perceived Usefulness, Perception of Ease, Intention To Use). Meanwhile, the remaining 46.8% was influenced by other factors that were not included in the model. These results highlight the significant contribution of independent variables to Fintech usage behavior but also acknowledge the complexity of the phenomenon that may be affected by the variability of external factors that have not been considered in detail in the study.

3. The results of the analysis showed that the Financial Literacy variable had t-count values < t-table (1,683 < 1,972), User Attitude t-count > t-table (1,569 < 1,972), and Cultural and Geographical Factors t-count > t-table (-1,284 < 1,972). For the Perceived Usefulness variable, t-count < t-table (1.576 < 1.972), while the Perception of Ease, t-count > t-table (3.655 > 1.972), and Intention To Use t-count > t-table (5.331 > 1.972). Therefore, H1 is rejected, H2 is rejected, H3 is rejected, H4 is rejected, H5 is accepted, and H6 is accepted. The rejection of the H1, H2, H3, and H4 hypotheses indicates that these variables have no significant influence. On the contrary, the acceptance of the H5 and H6 hypotheses indicates that the variables Perceived Usefulness and Intention To Use have a significant impact on the behavior of Fintech users. These results provide important insights into the factors that critically affect the adoption of Fintech, becoming the basis for the development of more appropriate strategies or policies in encouraging the adoption and use of such financial technologies.
4. Through the F-test linearity test, an F-count value of 39.095 with a probability of <0.001 was obtained, indicating that the regression model can be used for Fintech Use Evaluation. Furthermore, it can be concluded that together, all independent variables X (Financial Literacy, User Attitude, Cultural and Geographical Factors, Perceived Usefulness, Perception of Ease, Intention To Use) have a significant influence on the bound variable Y (Actual Usage Behavior). This means that these factors collectively play an important role in shaping Fintech usage behavior, and these findings provide valuable guidance for the development of more focused policies and strategies in increasing the adoption of these financial technologies.

Conclusion

This study consistently reveals that the variables Perception of Ease and Intention to Use have a significant role in shaping the actual usage behavior of an application or service. These findings have profound implications for the design and development of products or services, highlighting the need for improved user experience, especially in terms of ease of use and intent to use. Although factors such as Financial Literacy, User Attitude, Cultural and Geographical Factors, and Perceived Usefulness have often been considered important in the literature, the results of this study show that these variables do not have a significant impact on user behavior. The recommendation to further focus on improving the Perception of Ease and Intention to Use provides clear guidelines for developers to detail product or service development strategies as it underscores the importance of these factors in guiding digital product development decisions. The recommendations given emphasize the need to adjust product or service development

strategies to strengthen the perception of ease of use and increase user intent to adopt. In this context, marketing strategies and product design approaches need to be tailored to the findings that these aspects have a significant impact on user behavior.

From an empirical perspective, this study reveals consistent findings, highlighting the important role of the Perception of Ease and Intention To Use variables in shaping the actual usage behavior of a digital payment application or service. These results provide a concrete foundation for product or service developers to prioritize improving user experience, especially in terms of ease of use and intent to use. The recommendations given for adjusting the product or service development strategy based on these empirical findings offer concrete guidance. Emphasizing the need to improve ease of use and user intent to adopt, marketing strategies and product design can be adjusted to better suit the dynamics of user behavior.

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