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## EASE OF USE, SERVICE FEATURES AND INFORMATION SECURITY RISKS AGAINST INTEREST IN TRANSACTIONS FINANCIAL TECHNOLOGY DURING THE COVID-19 PANDEMIC

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### ABSTRACT

This study research aims to find outdetermine the influenceeffect of ease of use, service features, and information security risks on transaction interest by in making purchases using financial technology during the covid-19 pandemic. This study uses technology accepted model theory and planned of behavior theory to analyze data. This research is an associative research with a quantitative approach involving 110 respondents who useusing banking financial technology. Samples were selected using purposive sampling techniques and the data were analyzed using severalmultiple linear regression analysesanalysis with the help of SmartPLS 3 software. The results of this studyresearch show that the ease of use, service features, and information security risk variables have a significant positive influence on the interest in conductingmaking transactions using financial technology during the covid-19 pandemic. This study has limitations that is the observation period or research that is only done for two months. The results of this study are used as input for banks and fintech users. Banks can increase the quality of services by facilitating the use of fintech, adding more complete service features and improving the security system of finteh. Meanwhile, for users can choose fintech that is easy, complete, safe, effective and efficient.

**KEYWORDS:** Financial Technology; The Effect Of Ease; Service Features; And Information Security Risk.

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**INTRODUCTION**
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The development of information technology brings many changes and shifts. The rapid development of information technology makes the business world must be able to adjust, with no exception in the world of banking. The development of technology today is none other than to provide services to the community. In the world of banking, the development of this technology makes it easier for people to make transactions that were originally manual to be automated.

One of the latest technological developments in Indonesia is Financial Technology (Fintech). According to the definition described by the National Digital Research Centre (NDRC), Financial Technology is a term used to refer to innovation in the field of financial services (Jabar, 2017).

The concept of Financial Technology adapts the development of technology combined with the field of finance in banking institutions so that it is expected to facilitate the process of financial transactions between customers that are more practical, secure and modern (Siregar, 2016)., and modern (Siregar, 2016). Banking institutions need to utilize the application of Financial Technology to improve the efficiency of operational activities and the quality of bank services to their customers. Because, the use of financial technology is in line with the growing needs of the public for online-based financial services and the use of internet media for digital data access (Apriyani, 2016).

According to a survey by the Association of Indonesian Internet Service Providers (APJII) on Internet User Penetration and Behavior 2017, involving 2500 respondents, found that the highest access service of 89.35% was a chat feature, 87.13% of social media use, while banks occupied the lowest percentage of 7.39% (APJII, 2017). This indicates that there is an increase in internet users every year, but the level of use of financial technology benefits for access to banking institutions is still relatively low. According to Sharing Vision at 6 major banks in Indonesia, the number of internet banking users reached 5.7 million people in 2012 (Vision, 2012). In the development of financial technology in Indonesia, it is noted that Indonesian Fintech actors are still dominant in business payments (43%), loans (17%), and the rest in the form of aggregators, crowdfunding or fundraising for a project through the Internet and others. Thus, although internet usage in the community is increasing, internet use in the financial sector is still relatively low (APJII, 2017).(APJII, 2018).

On the other hand, it is known that until now the world is experiencing poor conditions due to the covid-19 pandemic. Various social restriction policies are carried out by the government to prevent the spread of covid-19 continues. Bank Indonesia (BI) recorded a decrease in cash transactions in line with the implementation of the Large-Scale Social Restriction (PSBB) policy. Bank Indonesia (BI) recorded the position of Currency In Circulation (UYD) in May 2020 reached Rp 798.6 trillion, growing negatively by 6.06 percent. Non-cash transactions using ATMs, Debit Cards, Credit Cards, and Electronic Money (EU) in April 2020 also decreased from -4.72 percent in March 2020 to -18.96 percent. Nevertheless, e-money transactions (EU) in April 2020 remained high at 64.48 percent and digital banking transaction volume in April 2020 grew by 37.35 percent Ramadhani (2020). This shows that financial technology in the banking world is needed by people who act as customers especially during the covid-19 pandemic as it is now to support government policies as well as efforts to minimize the decline in economic activity during the PSBB period.

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Technology Acceptance Model (TAM) is one of the theories commonly used to analyze and explain an individual's acceptance of the use of technology. The theory developed by

Davis in 1989 makes the variable perception of benefit (perceived usefulness) and perception of ease of use (perceived ease of use) as a measuring tool to analyze individual acceptance of the use of technology. There is one other theory used in this research to analyze the interest in transacting using Fintech, namely; Theory Planned Behavior (TPB). This theory was developed by Ajzen in 1991 which is used to explain that trust and risk can influence a person's interest in using technology.

Research with the theme of TPB was conducted by several previous studies such as Ratnaningrum (2013) the results of his research proved that the perception of benefits has a positive and significant influence on the interest in using internet banking. In his research, Harlan (2014) also proved that the results showed variable ease of use, trust has a positive and significant effect on the interest in transacting using e-banking. While the risk variables have a negative and significant effect on the interest in transacting using e-banking. While in the research conducted by Kallanmarthodi dan Vaithiyanathan (2012) revealed the results that the perception of risk has a positive and significant effect on the intention to use E-banking adoption.

Based on the background above, this research was conducted with the aim of analyzing to analyze how the effect of ease of use, service features, and information security risks to customers' transacting transaction interests using financial technology and clarify inconsistencies in risk variables and find out how much influence of ease of use variables, service features, and information security risks to .

### Research Hypothesis

#### *The effect of ease of use on the interest in transacting using financial technology during the current covid-19 pandemic.*

Based on several theories about the ease of use of fintech is defined as a level of individual belief that by using technology will facilitate their activities. Perceived ease of use is a belief in using a technology that can be easily used and understood Baridwan dan Tjini (2013). According to Nurrahmanto dan Rahardja (2015) the concept of ease of use indicates the degree to which one believes that the use of information systems in this case is an interest in using internet banking is easy and does not require a hard effort from the user to be able to use it. Research on ease of use has been conducted by Safeena *et al.* (2012), Pambudi (2014), and Wildan (2019) who stated that ease of use has a significant positive influence on transaction interest using financial technology. That is, the easier a technology is to use, the more interested one will be to use a technology. Based on the description, the hypotheses proposed are:

Ease of use is defined as a level of individual belief that using technology will bring them free from physical and mental effort (Gardner dan Amoroso, 2004). (Wang *et al.*, 2003) defines the ease with which future users consider a system to be barrier-free. Thus it can be concluded that the ease of use of technology is defined as a measure by which one believes that, technology can be easily understood and used. The results of the study (Chau dan Lai, 2003) showed that ease of use of the system has a significant positive influence on the re-interest in internet banking use. Based on the description, the hypotheses proposed are:

***H<sub>1</sub>***: *Ease of use has a positive effect on the interest in transacting using Financial Technology.*

575 *The effect of service features on the interest in transacting using financial technology*

Service features are one of the important factors to foster trust for consumers in deciding whether to make transactions online or not Amijaya dan Rahardjo (2010). To gain high trust from consumers high efforts must be made by online transaction operators, because trusts have a big influence on consumer intentions to make transactions online or not to do so. The appearance in the features of online services can also affect a person's interest in using an application. The more complete and interesting the higher one's interest in using it. This is supported by research by Marchelina dan Pratiwi (2018) and Rithmaya (2016) mentioning that service features have a significant influence on re-interest in using fintech e-banking. In research conducted by Theriady dan Ginting (2015) the service features in its regression equation are of positive value showing positive influence, which means the higher the service features the higher the re-interest in using. Based on the description, the hypotheses proposed are:

*H<sub>2</sub>: Service features has a positive effect on the interest in transacting using Financial Technology.*

Risk is the expectation of loss, where the assessment of losses is carried out subjectively by the individual, if the greater the loss then the greater the risk is considered to exist. In the world of technology the risk to information security is a major problem that often occurs. Such risks can occur in the form of data leaks that are sensitive or confidential and can be detrimental to some parties. Wulandari (2017) in his research on the influence of benefits, ease of use and risk to the interest in transacting using e-banking, which states that the risk has a positive influence on the interest of transactions using financial technology. Amijaya dan Rahardjo (2010) in his research mentioned that the risk has a positive influence on the re-interest of bank customers in using internet banking. Furthermore Kallanmarthodi dan Vaithyanathan (2012) revealed the results that the perception of risk has a positive and significant effect on the intention to use E-banking adoption. Meanwhile, in the research conducted by Harlan (2014) the risk of negative and significant influence on the interest in transacting using e-banking. Based on the description, the hypotheses proposed are:

*The effect of information security risk on transaction interest using financial technology.*

Risk is the expectation of loss, where the assessment of losses is carried out subjectively by the individual, if the greater the loss then the greater the risk is considered to exist. In the world of technology, the risk of information security is a major problem that often occurs. Such risks can occur in the form of data leaks that are sensitive or confidential and can be detrimental to some parties. (Amijaya dan Rahardjo, 2010) in his research mentioned that the risk has a positive influence on the re-interest of bank customers in using internet banking. Based on the description, the hypotheses proposed are:

*H<sub>3</sub>: Information Security Risk has a positive effect on the interest in transacting using Financial Technology.*

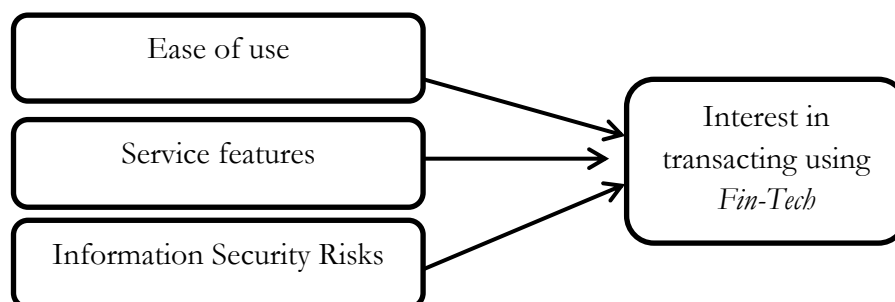


Figure 1. Frame of Mind Model

**METHOD**

Here are his research instruments:

Variable	Indicators	Statement	Source
<b>Ease of use</b>	Easy to learn	The use of fintech applications is easy to learn.	Amijaya dan Rahardjo (2010), Yahyapour (2018)(Amijaya dan Rahardjo, 2010), (Yahyapour, 2008)
		Using fintech applications can make time more efficient because there is no need to go to the Bank's location.	
	Easy to understand	The use of fintech applications is clear and easy to understand.	
	Flexible	Flexible use of fintech	
<b>Service Features</b>	Efficient	Using fintech applications can make the time more efficient because there is no need to go to the Bank's location.	Amijaya dan Rahardjo (2010)(Amijaya dan Rahardjo, 2010)
	Make Ends Meet	The use of fintech can do all kinds of transactions needed.	
	Interesting features	The service features available in fintech applications are interesting.	
	Full features	Each customer's needs will be met because of the complete fintech application facilities. The Bank provides complete transaction facilities in fintech applications.	
<b>Information Security Risks</b>	Some risks arise There are losses experienced	The cost of using fintech applications is very cheap.	(Wildan, 2019)
		The use of fintech has a high risk Transactions through fintech have high security	
	There are risks that arise.	Fintech can guarantee every customer's needs in conducting transactions.	
<b>Interest in transacting using fintech</b>	Interested to use	The Bank highly guarantees the security of transactions carried out through fintech applications.	Wildan (2019), Amijaya dan Rahardjo (2010)(Wildan, 2019), (Amijaya dan Rahardjo, 2010)
		I am interested in using fintech because the features offered are complete and interesting, Fintech is very suitable tofor my needs. Fintech application is very easy to transaction, so I always try to use it	
	Always trying to use	Fintech application is very easy to the transaction, so I always try to use it	
	Usage continues	I want to continue using fintech in the future	

**Table 1.**  
Research  
Instruments

This type of research is Associative with the quantitative approach. The population of this research is active banking customers. Meanwhile, sample withdrawal is done by the purposive sampling method, which is a sampling technique done with certain criteria. The sample criteria are customers aged 18-50 years, who have one or more banking financial technology products and actively use banking financial technology products. Based on the criteria that have been determined, a sample of 110 respondents was obtained. The data was collected by disseminating questionnaires through google form to selected samples.

**Research and Measurement Variables**

The independent variables of this study include ease of use, service features, Effectiveness of Internal Control, and Information Security Risk. While the dependent variable is the intention to transact using financial technology. The variable measurement scale uses a Likert scale of 5 scores namely: strongly agree(5), agree(4), neutral(3), disagree(2), and strongly disagree(1).

Data analysis techniques are performed in several stages, starting with data tabulation, descriptive statistical analysis, and hypothesis testing. The form of linear regression equations doubled this research as follows:

$$Y = a + b X_1 + b X_2 + b X_3 + e$$

Description:

- Y : Interest in transacting using financial technology (fintech)
- a : Constants
- X1 : Ease of Use
- X2 : Service Features
- X3 : Information Security Risk
- b : Regression Coefficient
- e : Error standard

Hypothesis testing is done by Partial Least Square (PLS) method by determining PLS value as follows:

1. Inner Model

The inner model is a measurement model to see the relationship between latent variables. Inner models include latent variable correlations (valid when  $r > 0.05$ ), part coefficients (if  $r$  is valid, then path coefficients are significant), and R-square ( $R^2$  defines the diversity of exogenous concentrates simultaneously) Latifah *et al.* (2019)(Latifah et al., 2019).

2. Outer Model

The outer model is a measurement model to see the relationship of the indicator with its latent variables. Evaluation of outer model includes, outer loading value (valid when outer loading  $> 0.5$  and ideally outer loading  $> 0.7$ ), average variance extracted (valid when AVE  $> 0.05$ ), and composite reliability (reliable when CR  $> 0.7$ ). The test was done with a t-test, obtained p-value  $\leq 0.05$  (alpha 5 %), then concluded significantly, and vice versa Latifah *et al.* (2019)(Latifah et al., 2019)

## RESULTS AND DISCUSSION

The research was conducted by taking data from June to July 2020 through questionnaires distributed to respondents online with a total sample of 116 respondents. Of the 116 respondents, 6 respondents did not meet the research criteria so that the number of samples processed amounted to 110 people. Here are the demographics of respondents:

**Table 2.** Demographic characteristics of respondents

Variable	Category	Amount	Percentage
<b>Gender</b>	Male	28	25%
	Female	82	75%
<b>Age</b>	18-20 years old	0	0%
	21-30 years old	107	97%
	31-40 years old	2	2%
	40-50 years old	1	1%
<b>Education</b>	High School	47	43%
	Diploma	6	5%
	Bachelor (S1)	55	50%
	Magister (S2)	2	2%
<b>Types of Jobs</b>	Student	57	52%
	Civil Servants	2	2%
	Private Workers	38	34%
	Self-employed	13	12%
<b>Types of Fintech</b>	E-banking	14	13%
	M-banking	94	85%
	Online Credit	1	1%
	Application	1	1%
	Other		
<b>Usage Frequency (1 month)</b>	1 time	15	13,6%
	2 times	17	15,5%
	3 times	17	15,5%
	More than 3 times	61	55,4%
<b>Fintech Use Needs</b>	Payment	106	96%
	Money loans	1	1%
	Stock Trading	2	2%
	Other	1	1%

**Table 2.**  
Demographic characteristics  
of  
Respondents

### Descriptive Statistical Analysis

Based on table 2 above, it can be seen that the ease of use variable (X1) has a minimum value of 17 and a maximum value of 25 with an average value of 22.62 it means that most respondents strongly agree that fintech is easy to use. Furthermore, the service feature variable (X2) has the lowest value of 12 and the maximum value of 20 with an average value of 16.17 it means that most respondents agree that fintech has quite complete and interesting features, Furthermore for information security risk variables (X3) has the lowest value of 11 and the maximum value of 20 with an average value of 15.34 it means that most respondents think fintech is safe enough to use.

The transaction interest variable (Y) has a minimum value of 12 and a maximum value of 20 with an average value of 17.12. this means that most respondents have an interest in using fintech, judging by the average value that is close to the maximum value.

	N	Minimum	Maximum	Mean	Std. Deviation
X <sub>1</sub>	110	17	25	22,62	2,184
X <sub>2</sub>	110	12	20	16,17	2,179
X <sub>3</sub>	110	11	20	15,34	2,121
Y <sub>1</sub>	110	12	20	17,12	2,187
<b>Valid N (listwise)</b>	110				

**Table 3.**  
Descriptive Statistics

**Model Test Results**

Model testing is performed using the Partial Least Square (PLS) method. For measurement model in PLS is divided into two, namely the Outer Model and Inner Model. Outer Model is carried out aimed at measuring the relationship of indicators with latent variables. While the inner model aims to measure the relationship between latent variables.

	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	Y
<b>Avg. Var. Extraced (AVE)</b>	0,570	0,587	0,547	0,675
<b>Composite Reability</b>				
<b>Cronbach's Alpha</b>				
<b>Composite Reability</b>	0,868	0,848	0,824	0,892
<b>Cronbach's Alpha</b>	0,809	0,759	0,717	0,840

**Table 4.**  
Outer Model

Table 4 shows that the average variances extracted value of each construct has a value  $\geq 0.5$  which indicates that the data is valid. Furthermore, for composite reliability and Cronbach's alpha of transaction interest (Y), all have a value of more than 0.7 the value indicates that the data is reliable. For Assessment with full collinearity VIF with an average value of  $\leq 3$  qualified  $< 5$ , with the results of that value research data, is declared free of multicollinearity.

R-square has a limit value of  $\leq 0.70$ ,  $\leq 0.45$  and  $\leq 0.25$  indicates a strong, moderate and weak model Ghozali dan Latan (2014). R-square in this study showed that ease of use, service features, effectiveness of internal control and information security risk can explain by 55% to the interest in transacting using financial technology. While 45% of variables asked to transact using fintech are explained by other variables that are not researched by this research.

	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>
<b>Path Coefficient:</b>			
<b>T Statistic</b>			
<b>P Value</b>	3,862	2,740	3,684
	0,000	0,006	0,000
<b>R-square</b>		0.550	

**Table 5.**  
Inner Model



### **The Effect of Ease of Use (X1) on Interest in Transacting Using Financial Technology (Y)**

Based on the results of research data testing that has been done, that variable ease of use has a significant effect on the interest in using financial technology during the covid-19 pandemic. Judging from descriptive statistics, out of 110 respondents the ease of use variable has a fairly high average value of 22.62 with a minimum value of 17 and a maximum of 25. And most respondents used fintech more than three times (55.4%). And judging from the results of path coefficient in Table 4 shows the ease of use has a positive and significant effect on the significant level of 5% (T statistics: 3,862, with P-Value: 0.000) on the interest in transacting using financial technology.

The results prove the theory of the Technology Accepted Model, that users of information systems will be influenced by several variables, one of which is the ease of use. The use of information systems will make it easier for users and does not require any effort to use them. The results show that this is by the theory Davis (1989) about perceived ease of use where one believes that the use of IT is easy and does not require hard effort from the wearer. This concept includes clarity on the purpose of using IT and the ease of use of the system for purposes by the user's wishes. As in the results of this research, fintech user customers argue that fintech is an easy-to-use application and easy to apply and influence their intentions in using fintech.

The results of this study are also consistent with previous research Safeena *et al.* (2012), Pambudi (2014), Salihu *et al.* (2019) and Wildan (2019) which stated that ease of use has a significant positive influence on transaction interest using financial technology. That is, the easier a technology is to use, the more interested one will be to use a technology.

### **The Effect of Service Features (X2) on The Interest in Transacting Using Financial Technology (Y)**

Based on the results of the study showed that service features have a significant positive influence on the interest in transacting using financial technology during the covid-19 pandemic. Judging from descriptive statistics, out of 110 respondents the service feature variable has an average value of 16.17 with a minimum value of 12 and a maximum of 20. And most respondents used fintech more than three times (55.4%) with the highest user lifespan of about 20 years to 30 years (97%). And judging from the results of path coefficient in Table 4 shows the service features have a positive and significant effect on a significant level of 5% (T statistics: 2,483, with P-value: 0.015) on the interest in transacting using financial technology.

According to Pavlou (2003) the trust factor in e-commerce is a subjective estimate where consumers believe they can conduct online transactions consistently and more fully by expected needs. The concept of trust here is trust in online transaction providers and trust in the completeness of service features contained in internet banking. So the more complete a service feature provided by online transaction organizers, it can affect a person's interest to want to make transactions using a technology.

The results of this study strengthen the findings Pangemanan (2013), Amijaya dan Rahardjo (2010) on the influence of information technology perception, convenience, risk and service features on the re-interest of bank customers in using internet banking, which states that the variable features of the service have a significant positive influence on the re-interest of transactions using mobile banking.

**581 The Effect of Information Security Risk (X3) on Interest in Transacting Using Financial Technology (Y)**

Based on the results of research data testing that has been done, that the variable risk of information security has a significant effect on the interest in using financial technology during the covid-19 pandemic. Judging from descriptive statistics, out of 110 respondents the information security risk variable has an average value of 15.34 with a minimum value of 11 and a maximum of 20. And most respondents used fintech more than three times (55.4%). And judging from the results of path coefficient in Table 4 shows the ease of use positively and significantly at the level significant 5% ( T-Statistics: 2,777, with P-value: 0.007) on the interest in transacting using financial technology.

The results of this study support the opinions expressed by Pangemanan (2013), Jarvenpaa *et al.* (2000), Im *et al.* (2018) and Kesharwani dan Singh Bisht (2012) who stated that the perception of risk plays a strong role to reduce consumer interest in taking part in transaction activities so that the perception of risk is possible to influence the conduct of a transaction. So if an uncertainty or consequence arising in a transaction using technology is high, then a person's interest in transacting using technology becomes low.

The results of this study strengthen the research Wulandari (2017) on the influence of benefits, ease of use and risk perception of the interest in transacting using internet banking, which states that the risk has a positive influence on the interest of transactions using financial technology.

**CONCLUSION**

Based on the results of data analysis and hypothesis testing can be found that ease of use variables, service feature variables and information security risk variables have a positive and significant effect on the interest in transacting using financial technology during the covid-19 pandemic.

Research has limitations that the observation period is only done for two months. Suggestions for further research should be to research by extending the research period and using other factors that have not been described in this research, as well as taking appropriate samples, by the respondent's ability to understand the variables studied. For banks to continue to improve the security of technology to minimize the risks that may arise so that customers have full confidence in the bank.

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