Jurnal Ilmu Perbankan dan Keuangan Syariah
Vol. 7, No. 1 (2025), page 170-186
p-ISSN: 2963-3524 e-ISSN: 2686-6625
Journal homepage: http://jurnaljipsya.org/index.php/jipsya

Usage of Financial Technology: A Study on Lhokseumawe Community Based on UTAUT Model

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Received: April 2025	Revised: June 2025	Published: June 2025

ABSTRACT

This research aims to see the extent to which the people of Lhokseumawe City recognize and understand fintech payment, so that this recognition, knowledge, and understanding provide information on the use of fintech payment in daily life. This research uses random sampling. Based on the calculations, it was found that Fcount > Ftable, which is 59209 > 3.09, indicating that Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on fintech users have a simultaneous effect on the utilization of fintech. Partially, Performance Expectancy on fintech has a positive and significant effect on the utilization of fintech among the people of Lhokseumawe City. Partially, Effort Expectancy on fintech has a significant effect on the utilization of fintech among the people of Lhokseumawe City. Partially, Social Influence on fintech has a negative and insignificant effect on the utilization of fintech among the people of Lhokseumawe City.

Facilitating Condition in fintech has a negative impact on the utilization of fintech among the people of Lhokseumawe City. The influence of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on Utilization simultaneously shows that all variables have a positive and significant impact on the utilization of fintech among the people of Lhokseumawe City. The four variables in this study are important factors that support each other in increasing the utilization of the fintech system.

ARTICLE INFO

Keywords: *Utilization, Performance expectancy, Effort expectancy, Social influence, Facilitating conditions, Financial technology.*

Introduction

In the Fourth Industrial Revolution context, digitalization has become an imperative, touching nearly every aspect of society through the pervasiveness of

technology. In finance, it has also given rise to financial technology (fintech), a broad category that encompasses such innovations as electronic payment systems (e-payments), risk management solutions, investment platforms online, and peer-to-peer lending platforms. The National Digital Research Centre (NDRC), as cited by Ansori (2019), defines fintech as the facilitation of financial transfers by integrating financial systems and technology solutions1. Fintech thus not only revolutionizes modalities for transactions, but also has significant effects on monetary stability and integrity of national financial systems.

Millennials, also among Muslim communities, are the key adopters of fintech services. Having grown up in a digital world, they inherently have a knack for technology while still having a solid grounding in religious principles (Rahmatillah, 2020). In this regard, fintech is seen as an alternative given the constraints of conventional banking channels, particularly in regions like Lhokseumawe, where full digital integration is yet to be realized.This kind of observation is corroborated by country statistics. It shows an extremely high adoption rate for smartphones paired with a comparatively low degree of formal financial inclusion.

Empirical findings of Rahmawati and Maika's (2021) research show that most student respondents view non-cash payment services as useful; however, some still have concerns due to the lack of service infrastructure and trust issues4. These findings highlight the imperative of user understanding and acceptance in the diffusion of digital financial technologies.

Regulatory environments also responded accordingly. The Financial Services Authority (OJK) and Bank Indonesia (BI) have established key regulations—like PBI No. 19/12/PBI/2017 and PBI No. 18/40/PBI/2016—to oversee fintech operations5. Nevertheless, aside from regulatory sufficiency, users' participation with fintech also relies on psychological and social determinants. To make the understanding of the adoption processes easier, the present study uses the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003).

UTAUT comprises four primary constructs: performance expectancy (perceived usefulness of the technology), effort expectancy (perceived ease of use),

social influence (degree of social pressure or support for adoption), and facilitating conditions (available organizational and technical infrastructure to facilitate use)6. Existing research has reported heterogeneous results on the relative significance of these constructs in relation to behavioral intention to use fintech7. In light of the above, it is essential to establish how UTAUT constructs influence fintech adoption by the population of Lhokseumawe. This study not only aims to address current knowledge deficiencies in the literature but also to offer policymakers and practitioners empirically driven interventions to advance digital financial literacy and inclusive economic participation at the local level.

Theoretical Overview

Theory of Utilization

The word utilization comes from the basic word benefit which means use, benefit. In the Contemporary Indonesian Dictionary, it is stated that utilization means "the process, method or action that is useful." (Peter, 2002). (Peter, 2002). According to Poerwadarminto, utilization is an activity, process, method or act of making something that exists to be useful. The term utilization comes from the basic word benefit which means benefit, which gets the affix pe-an which means the process or act of utilizing. (Poerwadarminta, 2002). Utilization is an activity, way, process, or act of making something that exists useful. So, it can be concluded that utilization is a process carried out to obtain something better, more useful, and more valuable.

The concept of "utilization" has evolved beyond its conventional meaning of usage and benefit, particularly in the context of consumer behavior and technology adoption. Utilization is a crucial aspect of post-adoption behavior, according to recent research, in which people not only adopt but also incorporate technology systems into their everyday lives.(Chang et al., 2025)

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT was introduced and developed by a decade ago, based on eight models of Technology Acceptance Competition. These models and theories are Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM),

Motivational Model (MM), Theory of Planned Behavior (TPB), which is a model that combines the Technology Acceptance Model and Theory of Planned Behavior. Behavior (C-TAM-TPB), PC utilization model, Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). (Venkatesh, 2013)

This theory is based on four theoretical variables that represent the determinants of Usage Intention or Usage Behavior, which play an important role as a substitute for Technology Acceptance. these variables are: Performance Expectations, Effort Expectations, Social Influence, and Facilitating Conditions. In addition to these variables, the theory also considers moderating factors that moderate the relationship between various variables and Intention to Use. The moderators are Gender, Age, Experience, and Voluntariness of use.

Using the Unified Theory of Acceptance and Use of Technology (UTAUT) paradigm, examining important elements like perceived utility, performance expectancy, and supportive situations. These elements have a beneficial impact on behavioral intention, with vouchers serving as a strong inducement to use digital payments.(Hermawan et al., 2024)

The relevance of UTAUT in fintech research is further supported by Rehman et al.'s (2025) discovery that perceived utility and ease of use are key adoption determinants. Financial institutions can more effectively encourage the adoption and continued use of digital banking services by acting as a mediator, which emphasizes the significance of comprehending consumers' objectives and motives to promote positive usage behavior.(Tariq et al., 2024)

Financial Technology

An analytical framework that is strong enough to explain behavioral intention in the uptake of fintech services is offered by the UTAUT model. Incentives like digital vouchers, according to Hermawan et al. (2024), greatly increase behavioral intention, particularly among users of digital payments. Similar to this, (Pegan et al., 2025)extended the UTAUT2 model by incorporating ecological behaviors and personal values to comprehend the adoption of sustainable

consumption apps. This method is very applicable to fintech adoption studies in Indonesia.

Research Method

This study employs a quantitative research method, which focuses on measuring the values of one or more independent variables without necessarily establishing relationships or comparisons among them. Additionally, the research adopts a field research approach, where data is directly collected from the field—that is, from the actual setting or population that constitutes the object of the study.

The sampling technique in this study uses probability sampling, namely random sampling. Probability sampling is a sampling technique by providing equal opportunities for all members of the population to become sample members. The number of samples used in this study was 100 people. The research location is one of the cities in Aceh, namely Lhokseumawe City. To analyze the collected data, this study utilized regression analysis, which is appropriate for examining hypothesis testing within a quantitative framework. The data used were collected through a questionnaire that was first subjected to validity and reliability tests. After that, classical assumption tests, T-tests, F-tests, and regression were conducted.

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e$$

Keterangan Y = *Utilization*
X1 = *Performance Expectations*
X2 = *Effort expectancy*
X3 = *Sosial influence*
X4 = *Facilitating Conditions*

Analysis And Discussion

Based on the statistical test results, it can be clearly seen that partially (individually) the independent variables X1 (Performance expectancy), X2 (effort expectancy) have an effect on utilization (Y). While the independent variables X3 and X4 (Social Influence and Facilitating Condittion) have no effect on utilization (Y).

Tabel 1

Coefficients Regression

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,248	,773		-,321	,749
	X1	,108	,048	,149	2,260	,026
	X2	,445	,039	,774	11,379	,000
	X3	-,047	,037	-,077	-1,283	,203
	X4	,012	,035	,022	,357	,722
a. Dependent Variable: Y						

Sumber : SPSS Versi 21

Based on the results of the coefficients table, the regression equation can be made as follows:

$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + e$

$Y = -0,248 + 108X_1 + 445X_2 + (-0,047)X_3 + 0,012X_4 + e$

Description:

Y = Utilization

α = Constant

X1 = *Performance Expectations*

X2 = *Effort expectancy*

X3 = *Sosial influence*

X4 = *Facilitating Conditions*

e = *Error*

The results of the multiple regression equation provide an understanding that: Constant (α) = -0.248 , the negative constant value indicates the negative effect of the independent variable, where if the independent variable consisting of variables (X1), (X2), (X3), (X4) is considered equal to zero, then the variable Fintech user utilization is -0.248 units. Coefficient β1 = 0.108 X1 (Performance Expectancy). Indicates that the variable (X1) shows that the variable (X1) affects the utilization of Fintech users by 0.108 with a positive effect. Coefficient β2 = 0.445 X2 (Effort expectancy). Indicates that the variable (X2) affects the utilization of Fintech users by 0.445 with a positive effect. Coefficient β3 = -0.047 X3 (Social influence) Indicates

that the variable (X3) has no effect on the utilization of Fintech users of -0.047 with a negative effect meaning. Coefficient β4 = 0.012 X4 (Facilitating Conditions). Indicates that the variable (X4) has no effect on the utilization of Fintech users of 0.012 with a positive effect meaning.

Based on the results of the correlation coefficient test, it shows how strong the relationship is between the independent variable and the dependent variable. The following is a summary of the output model based on the findings reported by SPSS Version 21 seen in the summary model output, which is as follows:

Table 2
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,845[a]	,714	,702	1,11296

a. Predictors: (Constant), X4, X3, X1, X2

Based on the table above, it shows that the result of the coefficient of determinal value (R square) is 0.714. This value can be interpreted that the independent variables, namely (X1) (X2) (X3) and (X4) are able to explain (influence) the dependent variable, namely utilization (Y) by 71.4%. While the remaining 28.6% is certainly influenced by other variables that are not examined and not used in this study. Other variables include price value, hedonic motivation, behavior intention and use behavior which the author hopes can become further research.

This simultaneous test aims to test or confirm the hypothesis that explains Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions simultaneously affect the use of fintech. The results of the F test or simultaneous test can be seen in the table below:

Table 3
F test ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	293,365	4	73,341	59,209	,000[b]
	Residual	117,675	95	1,239		
	Total	411,040	99			

a. Dependent Variable: Y
b. Predictors: (Constant), X4, X3, X1, X2

Source: Primary Data Processed 2024

Based on the calculation obtained Fhitung of 59.209 with a significant level of 0.000, while Ftabel uses the formula (k; n-k) where k = 2 and n = 100, resulting in a value of (2; 102-2) = (2; 98) and Ftabel = 3.09. Based on the Ftable obtained, namely 3.09, Fcount> Ftable, namely 59.209> 3.09, it can be concluded that reject H0 accept Ha, namely Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on fintech users have a simultaneous effect on utilization.

T Test (Partial Test)

The t test in this study was used to test how the effect of each independent variable (X1, X2, X3, and X4) partially (individually) affects the dependent variable (Y utilization). The t test is done by comparing the tcount value with the ttable value. This test is performed under the following conditions: If tcount < ttable, then H0 is accepted and ha is rejected, which indicates that the independent variable has a negative influence on the dependent variable. If tcount> ttable, then H0 is rejected and Ha is accepted, which indicates that the independent variable has a positive influence on the dependent variable. The value of t table is seen based on the provisions of the formula, namely: t table = 0.05/2, n - k - 1.

The results of the t test using SPSS 21 software can be seen in the following table:

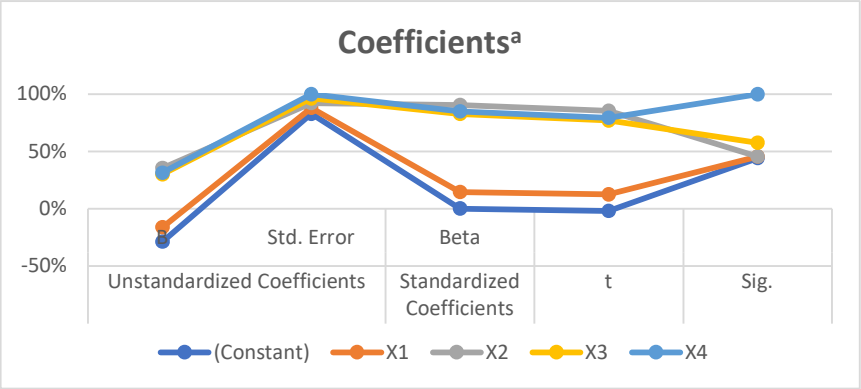
Table 4

T Test Results

Coefficients[a] Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,248	,773		-,321	,749

X1	,108	,048	,149	2,260	,026
X2	,445	,039	,774	11,379	,000
X3	-,047	,037	-,077	-1,283	,203
X4	,012	,035	,022	,357	,722

a. Dependent Variable: Y



Sumber: Data Primer 2024

Looking at the table above, the data shows that all independent variables have a partial and significant relationship with the dependent variable, namely:

The influence of Performance Expectancy (X1) on Utilization (Y) In this study, the significance of t-count for Performance Expectations (X1) is 2.260If compared to the t-table value = 0.05/2, 100 – 2 – 1 = 0.025; 97 = 1.988, then t-count > t-table = 2.260 > 1.988, thus it has a positive and significant effect because 0.026 < 0.05 on Performance Expectations, so H1 is proven/accepted.

The effect of Effort Expectancy (X2) on Utilization (Y) In this study, the significance of the t-statistic for Effort Expectancy (X2) is 11.379.If compared to the t-table value = 1.988, then t-count > t-table = 11.409 > 1.988, thus it has a (positive) and significant effect because 0.000 < 0.05 on Effort Expectancy, therefore H2 is proven/accepted.

The Influence of Social Influence (X3) on Utilization (Y) In this study, the significance of t-count for Social Influence (X3) is -1.283.If

compared to the t-table value = 0.05/2, 100 – 2 – 1 = 0.025; 97 = 1.988, then t-count > t-table = -1.290 < 1.988, thus it has a negative and non-significant effect because 0.200 > 0.05 on Social Influence, so H3 is not proven/not accepted.

The Influence of Facilitating Conditions (X4) on Utilization (Y)
In this study, the significance of t-count for Social Influence (X3) is 0.354. If compared with the t-table value = 0.05/2, 100 – 2 – 1 = 0.025; 97 = 1.988 then t-count > t-table = 0.354 < 1.987 therefore it has a negative and non-significant effect because 0.724 > 0.05 on Social Influence, so H4 is not proven/not accepted. Based on the calculations above, it is evident that 2 independent variables affect the dependent variable, namely Performance Expectancy and Effort Expectancy, with a t-value greater than the t-table value.

Simultaneously (together), all independent variables have an influence on interest (Y). The explanation of each variable's influence is as follows: The influence of Performance Expectancy (X1) on Utilization (Y). Based on the interpretation of the research results, a partial test (t-test) was conducted, yielding a t-value of 2.260 while the t-table value was 1.988. Therefore, since the t-value of 2.260 > t-table value of 1.988 and the significance level of 0.026 < 0.05, it can be interpreted partially.

Performance expectancy in fintech has a positive and significant impact on the utilization of fintech among the people of Lhokseumawe City. Performance expectancy is one of the main factors that influence a person's attitude and intention to use new technology.The easier a technology is to use, the more likely individuals are to adopt it. If a product is considered easy to use, users may feel less resistance or hesitation to try it.This can increase initial utilization and willingness to use the Fintech system.A positive experience in using a product, which is often influenced by its performance, can increase user satisfaction and contribute to the willingness to use the Fintech system in the future.

In line with the author's findings that the people of Lhokseumawe city agree that the fintech system can enhance effectiveness in daily activities.The community

tends to lean more towards the speed and practicality as well as the ease of use of the fintech system.

This is in line with Venkatesh's (2003) theory, which states that one of the factors influencing the utilization of fintech is the perception of performance expectancy.The results of this study are also in line with the research conducted by Gusti Putu Yudha and Made Ardwi Pradnyana.The research findings from this study indicate that there is a positive and significant influence of utilization perception in the use of Fintech among the people of Lhokseumawe City.(Rohila, 2020).

Thus, it can be concluded that the people of Lhokseumawe city have already experienced an improvement in performance when using the fintech system.The results of this study are in line with the research conducted by Kusumawardani et al., (2018), Chairia et al., (2020), Owusu Kwateng et al., (2018), and Mentaya et al., (2018), which state that performance expectancy has an influence on the utilization of the fintech system.

The influence of Effort Expectancy (X2) on utilization (Y). Based on the interpretation of the research results, a partial test (t-test) was conducted and obtained a t-value of 11.379 while the t-table value was 1.988, thus t-value 11.379 > t-table 1.988 and significant 0.000 < 0.05, which means that Effort Expectancy in Fintech partially has a (positive) and significant effect on the utilization of Fintech among the people of Lhokseumawe City.

The effort expectancy variable with the user-friendliness indicator received the highest score with a total of 11.379, which means users agree that sharing information has become easier with the fintech system, making their tasks easier.This also indicates that the people of Lhokseumawe city do not experience difficulties when using the fintech system.

This result is also consistent with the research (Muttaqin & Prihandoko, 2018) which states that the expectation of effort has a positive influence on the interest in utilization and use of office.

On average, the people of Lhokseumawe city acknowledge that transacting using the Fintech system is easier to do and easy to learn how to use.This shows that

there is still an intention from the community to transact through digital platforms of the fintech system.

The results of this study contradict the research conducted by Mentaya et al. (2018), Masa'deh et al. (2016), Ivan & Karina M.R. Brahmana (2018), which stated that effort expectancy does not have an influence on the behavioral intention to pay zakat through digital platforms.The high level of convenience provided by online zakat services influences the intention of the people of Lhokseumawe city to use the fintech system.

The Influence of Social Influence (X3) on Utilization (Y). Based on the interpretation of the research results, a partial test (t-test) was conducted and obtained a t-value of -1.283 while the t-table value was 1.988, thus t-value -1.283 < t-table 1.988 and significance 0.203 > 0.05, which means that partially, social influence on fintech has a negative and insignificant effect on the utilization of fintech among the people of Lhokseumawe City.

This is in line with the research findings conducted by Ainul Rizkiyah (2021). The research results show that social influence does not have a positive and significant effect on the interest in using mobile banking or fintech. Based on these results, it shows that social influence does not always have a positive impact on the interest in using fintech. This may be caused by several factors, such as the level of digital literacy among users, user experience with mobile banking technology, and so on.

The results of this study are in line with the research conducted by Mentaya et al. (2018), Chairia et al. (2020), which states that social influence does not have an impact on the interest in using fintech systems.This is because the people around them have not yet used digital platforms as a method of payment or transaction, which can influence the intention of the people in the city of Lhokseumawe to use the fintech system.

The Influence of Facilitating Conditions (X4) on Utilization (Y). Based on the interpretation of the research results, a partial test (t-test) was conducted, yielding a t-value of 0.357 while the t-table value was 1.988. Since the t-value of 0.357 < t-

table value of 1.988 and the significance level of 0.722 > 0.05, it can be interpreted that, partially, Facilitating Conditions in fintech have a negative impact on the utilization of fintech among the people of Lhokseumawe City.

This is in line with the UTAUT theory in the research conducted by Nahida Sultana.The research results show that facilitating conditions have a negative and significant impact on the interest in using fintech. The reason is that the ease of access and use of mobile banking, as well as the availability of supporting services, make it easier for consumers to use fintech.

In line with the research, the author found that many people still have difficulty adapting to the payment methods in the fintech system, resulting in the residents of Lhokseumawe being less interested in utilizing the fintech system. This research aligns with the UTAUT theory proposed by Venkatesh (2003), which states that facilitating conditions indicate the state of an individual who believes they will use a technology if the necessary facilities and resources are also available. Just like the people of Lhokseumawe city believe that resources and infrastructure, both organizational and technical infrastructure, related to the fintech system influence an individual's utilization of digital platforms to pay zakat.In addition, zakat institutions have provided good information about digital zakat payment programs through various publications, especially social media.

The Influence of Performance Expectancy (X1), Effort Expectancy (X2), Social Influence (X3), and Facilitating Conditions (X4) on Utilization (Y). Based on the research results from the statistical calculations conducted with the F-test, the F-count value obtained is 59.209 > F-table 3.09 and the sig value 0.000 is smaller than the significance level used (α = 0.05). This means that simultaneously, all variables have a positive and significant impact on the utilization of fintech among the people of Lhokseumawe city.

The four variables in this study are important factors that support each other in increasing the utilization of the fintech system. The simple process must be combined with strong security measures to ensure users feel comfortable and confident when using this system. Improving these four aspects will encourage the wider use of fintech systems in society. Performance Expectancy, Effort Expectancy,

Social Influence, and Facilitating Conditions interact with each other in influencing the utilization of the fintech. system.

Users who find the system easy to use but feel unsafe may be reluctant to transact, and conversely, even if it is safe, if the system is difficult to use, users will also hesitate. This is in line with the research conducted by Aisyah Defy Rahmayani Simatupang and Achmad Firdaus Ramadhan. The findings indicate that ease of use has a significant positive impact on the intention to use the fintech system. This can also be seen in its magnitude and contribution in the coefficient of determination test, which shows that the utilization variable has an R square of 0.714 or 71.4%. Meanwhile, the remaining portion is explained by other variables that were not used in this study. Other variables include price value, hedonic motivation, behavior intention, and use behavior, which the author hopes can be the subject of future research.

The results of the data analysis on the utilization variable show that the adjusted R Square is 0.702 or 70.2%. Meanwhile, the remaining 29.8% is explained by other variables not used in this study. The results of the coefficient of determination test indicate that there are still other independent variables affecting utilization. Therefore, further research development is needed regarding this topic.

Conclusion

Based on the discussion of the research results, it can be concluded as follows: Performance expectancy has a positive and significant effect on the utilization of Fintech (financial technology) among the people of Lhokseumawe City. Effort expectancy has a positive and significant impact on the utilization of Fintech (financial technology) among the people of Lhokseumawe City. Effort Excpectancy is most impact. Social influence does not have a negative effect and is not significant on the utilization of Fintech (financial technology) among the people of Lhokseumawe City. Facilitating conditions do not have a (negative) and significant impact on the utilization of Fintech (financial technology) among the people of Lhokseumawe City. Based on the research results, simultaneously, the variables of Performance expectancy, Effort expectancy, Social influence, and Facilitating

conditions have a positive and significant effect on the interest in using Fintech among the people of Lhokseumawe City.

These findings highlight the importance of perceived usefulness and ease of use in promoting Fintech adoption. Therefore, it is recommended that:

Fintech service providers should enhance user-friendly features and emphasize the practical benefits of their platforms through educational campaigns or demo sessions.

Users should be encouraged to explore digital financial tools by improving digital literacy and awareness about the security and efficiency of Fintech solutions.

Policy-makers and researchers should conduct further studies to investigate why social and infrastructural factors play a limited role, and to explore strategies for boosting trust and accessibility, especially in less urbanized regions.

This research contributes to a deeper understanding of user behavior toward Fintech and serves as a valuable reference for both business and policy-level decision-making

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