THE INFLUENCE OF PERCEPTIONS OF EASE OF USE, EFFECTIVENESS, AND RISK ON INTEREST IN TRANSACTING

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Abstract: This research aims to examine the influence of perceived ease of use, effectiveness and risk on interest in making transactions using financial technology (fintech) among MSME actors with anchovy chili sauce chips in Pandan Village. This research used a sample of 43 MSME respondents for anchovy chili chili chips in Pandan Village. The data analysis method used is multiple linear regression analysis with the help of IBM SPSS version 24 software. The results of this study show that perceived ease of use has a significant positive effect on interest in transactions using financial technology (fintech), effectiveness has a significant positive effect on interest in transactions using financial technology. (fintech) , and risk has a significant positive effect on interest in transactions using financial technology (fintech). Because the results of simultaneous test calculations (F test) show that $_{calculated\ F} = 29.984 > F_{table} = 2.85$ and the sig value is $0.000 < 0.05$.

Keywords: Perceived Ease Of Use, Effectiveness, Risk, Interest, Financial Technology (Fintech)

Introduction

Current technological developments have developed very quickly, so that all needs and activities are very easy to do with just one hand. Current technological developments have changed people's lifestyles , especially the current millennial generation, where life is close to gadgets and the internet and is supported by digital technology-based service facilities that can make daily activities easier. And with the ever-growing development of technology, more and more companies are building businesses in the field of Financial Technology (fintech) and releasing products which are widely known as digital wallets which come in many varieties. In its development, digital payment systems or also called non-cash payments are influenced by changes in people's lifestyles and technological advances. According to the results of a survey conducted by the Indonesian Internet Service Providers Association (APJII), there are 215,626,156 million internet users in Indonesia or 78.19 % of the total population of Indonesia.

The emergence of fintech stems from changes in people's lifestyles , the majority of whom use fast-paced or lightning-fast information technology. Fintech provides many solutions and conveniences. Fintech is a series of technologies that utilize internet networks that began in 1966 with the aim of developing business

globally (Martineli, 2021) . Financial Technology or what is usually called fintech is digital technology with Blockchain, big data, investment consultants with artificial intelligence and is widely used in the financial world. From a competitor's perspective, unlike banks that offer consumers three main financial services, namely deposits, payments and loans. Some Fintech companies focus more on providing users with a better customer service experience. As traditional financial services companies, banks understand the importance of user experience and some of them have started to improve their competitiveness and core markets by acquiring shares or collaborating with Fintech companies (Hu et al., 2019) .

Micro, small and medium enterprises or what are commonly known as MSMEs are increasing. This increase was accompanied by increased business competition between MSMEs. MSMEs are businesses that are resilient to business failure. However, MSMEs have a main problem, namely credit funding to have business capital, especially micro and small businesses in Indonesia are hampered by the lack of collateral to obtain capital credit. MSMEs are one of the activities that have a very important role in improving the Indonesian economy. The business group that has the largest number and has proven to be resistant to various economic crisis shocks. The population of Micro, Small and Medium Enterprises (MSMEs) is still dominated by Micro Enterprises, namely 98.70% and the rest are small and medium enterprises (UKM) (Putri & Siregar, 2022) .

Financial technology is an innovation in the financial services industry that utilizes the use of technology. According to (Mujiatun et al., 2022) Financial technology (fintech) is a financial service innovation that uses technology so that people can easily access financial products and services and weaken barriers to entry. Meanwhile, according to (Gunawan et al., 2023) the term financial technology is used for financial services that use technology to make it easier for customers to carry out transactions anywhere and at any time. There are several types of financial technology according to (Nurdin et al., 2020) namely as follows: Payment Settlement and Clearing, Crowdfunding and P2P, Market Aggregator, Risk and Investment Management.

Transaction interest is a desire from within a person or to carry out an activity related to the transaction. Interest can be said to be a motivation that can encourage individuals to do something they want if the person is free to choose. According to (Rini& Sulistiyowati, 2022) Interest in transactions using fintech is basically the user's intention to adopt or use new technology services. According to (Pramella & Soleha, 2023) there are 5 indicators that influence interest, namely: feeling of wanting to use fintech products, always using funtech, wanting to try a fintech product, curiosity about fintech and continuing to use it in the future.

Perceived ease of use is a measure of where someone believes that the technology is easy to understand and easy to use. According to (Bahri & Listiorini, 2019) Perceived ease is the level to which a person believes that the use of a particular system can make that person free from effort . Meanwhile, according to (Sihombing & Juliasari, 2022) Perceived Ease of Use as the extent to which a person believes that using a technology will be effortless. This ease of use is also a matter of confidence regarding the decision-making process. According to (Marisa, 2020), there are 3 indicators of perceived ease of use, namely: easy and skilled in using a technology, easyto learn and easy to operate.

Effectiveness is a measure between the final results and the intended use of a

technology service in accordance with the expected results. If the individual is able to achieve the goal according to the predetermined target time, this will reflect the operational effectiveness of the company. According to (Khoirunnisa, 2023) Effective implementation refers to whether a job is carried out in accordance with predetermined methods or procedures or not. In order to achieve effectiveness and efficiency in the implementation of work, supervision is required. Meanwhile, according to (Noviyanti & Erawati, 2021) Effectiveness can be defined as usefulness, activeness, and the existence of suitability in an activity between a person carrying out a task and the goals to be achieved. There are several aspects of effectiveness according to (Makmur, 2015) , namely: aspects of tasks and functions, aspects of plans or programs, aspects of provisions and regulations, aspects of goals or ideal conditions. Indicators of effectiveness are studied from various points of view, the subject who evaluates them, and the object of the assessment. If we refer to the productivity angle, the assessment of effectiveness is the quality and quantity (output) of the goods and services produced. According to (Abdullah & Siregar, 2018) there are 5 indicators that influence effectiveness, namely: program understanding, right on target, on time, achievement of goals, real change.

Risk is the expectation of loss, where the assessment of loss is carried out subjectively by the individual, if the greater the loss, the greater the risk is deemed to exist. According to (Arumi & Yanto, 2019) Risk is considered as a customer's perception of uncertainty and also negative consequences for buying a product or using a service. Meanwhile, according to (Susanto et al., 2021) risk is a danger or consequence that can occur as a result of an ongoing process or future event. Risk is often understood in terms of reflective differences in the distribution of possible outcomes, the number of users, and the subjective judgment of users. The indicators are: there is a risk posed, there is a loss experienced, there is a perception that the product is risky.

Method
Types of Research
This type of research is survey research, survey research is research that aims to collect data by examining samples from an available population (Juliandi et al., 2018) . The research method used in this research is a quantitative method with an associative approach. Where the quantitative method is research data in the form of numbers and analysis using statistics (Sugiyono, 2019) , the Associative Approach according to (Sugiyono, 2019) is a research question that asks about the relationship between two or more variables. The population in this study were MSME actors of chili cap anchovy chips in Pandan Village, Central Tapanuli Regency, totaling 43 MSME actors of chili cap anchovy chips.

According to (Sugiyono, 2019) The sample is part of the number and characteristics of the population to determine the number/size of samples in this research using a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a member. Thus, the sample in this study was 43 MSME actors of anchovy chili chili chips in Pandan Village, Central Tapanuli Regency using a saturated sample. A saturated sample is a sample whose number is increased, it will not increase its representativeness so it will not affect the value of the information that has been obtained.

The data collection techniques used in this research are as follows: Namely collecting data by means of direct dialogue or conducting questions and answers with

authorized parties to provide the required data. The research conducted a document study using a data collection method by analyzing the contents of documents related to the problem under study, such as journals, books and websites, by applying them to the conditions that exist among small and medium scale entrepreneurs of anchovy chili chips in Pandan Village. According to (Juliandi et al., 2018) questionnaires are questions prepared by researchers to find out the opinions/perceptions of research respondents about a variable being studied. The distribution of questionnaires can be carried out by researchers using a Likert scale questionnaire. Questionnaires/questionnaires can be used if the number of research respondents is large enough. In obtaining small business actors with anchovy chili chili chips in Pandan Village . From the results of the collected data, researchers tried to analyze the data using quantitative analysis. The purpose of quantitative analysis is to test and analyze data by calculating numbers and then drawing conclusions from the examiner using the SPSS 24 application.

Results and Discussion
Multiple Linear Regression Analysis

This analysis technique is used to test the influence of the independent variable on the dependent variable. The statistical test tool used is the SPSS IBM 24 program.

Table 1. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	-3,597	5,747	
Perceived Easeof Use	,405	,148	,373
Effectiveness	,340	.124	,357
Risk	,432	,196	,236
a. Dependent Variable: Interest in Transactions Using Financial Technology (Fintech)			

Source: data processed by SPSS 24

Classic assumption test

The classical assumption test aims to see whether the regression model used in this research is the best model (Juliandi et al., 2018) . If the results are good then it is worth using as a recommendation for knowledge or for problem solving purposes.

Data Normality Test

Data normality testing is carried out to see whether in the regression model, the major variables and the dependent variable have a normal distribution or not. If the resulting data spreads around the diagonal line and follows the direction of the diagonalline, then the regression model meets the assumption of normality, the criteria for determining whether the data is normal or not, the probability value is looked at. Data isconsidered normal if the Kolmogorov Smirnov value is not significant or > 0.05 (Juliandi et al., 2018)
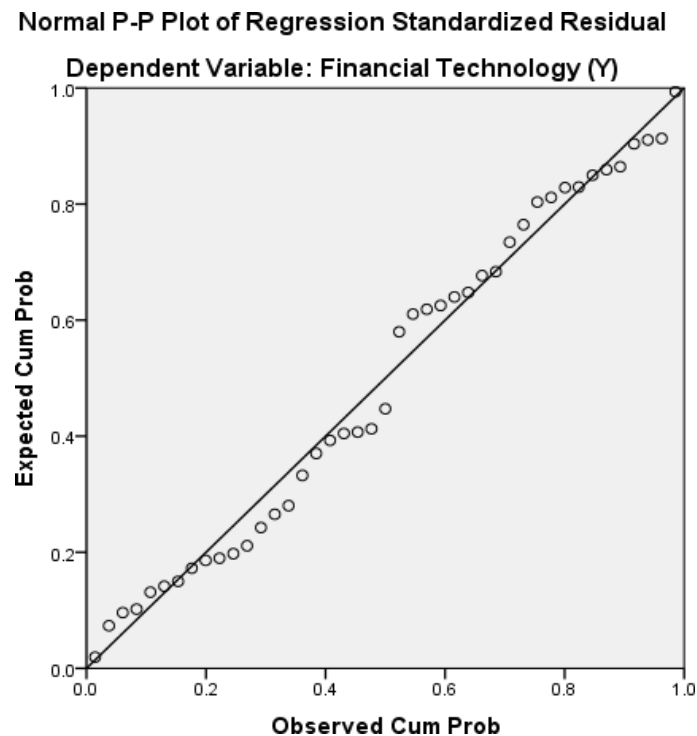
Figure 1. Normal P-Plot Graph NormalityTest

Source: SPSS 24 Data Processing Results (2023)

Multicollinearity Test

Multicollinearity is used to determine whether there is a strong correlation between the independent variables included in forming the model. To detect whether linear regression experiences multicollinearity, it can be checked using the Variance Infation Factor (VIF) for each independent variable, that is, if the independent variable has a VIF value that does not exceed 4 or 5, it means that multicollinearity does not occur (Juliandi et al., 2018) .

Table 2.
Multicollinearity Test Results

Coefficients a			
Model		**Collinearity Statistics**	
		Tolerance	**VIF**
1	(Constant)		
	Perceived Ease of Use (X1)	,418	2,395
	Effectiveness (X2)	,454	2,203
	Risk (X3)	,672	1,487
a. Dependent Variable: MBMFT			

Source: Data processed by SPSS

Heteroscedasticity Test

         Heteroscedasticity is used to test whether in the regression model, there is an inequality in the variance of the residuals from one observation to another. If the residual variation from one observation to another remains constant, it is called homoscedasticity, and if the variance is different it is called heteroscedasticity (Juliandi et al., 2018) .
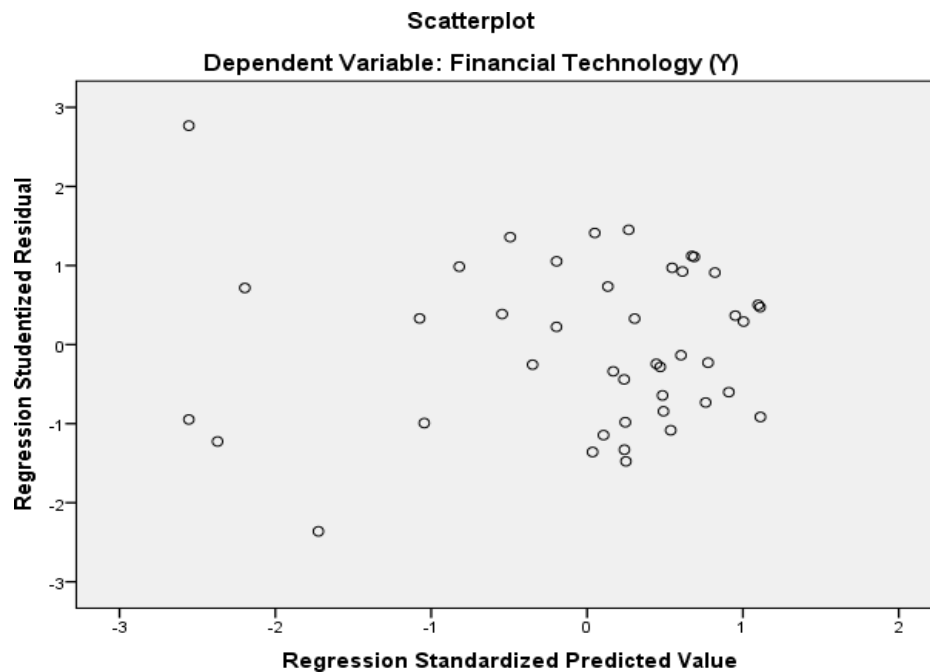

Figure 2. Heteroscedasticity Test Results

Source : SPSS 24 Data Processing Results (2023)

Hypothesis testing

         To prove that the hypothesis is accepted or rejected, testing is carried out partially (t test) or simultaneously (F test).

t Test (Partial)

         The t test is used to determine whether the influence of each independent variable individually has a significant effect on the dependent variable. If t is calculated > t table then it is said to be significant, that is, there is an influence between the independent variable studied and the dependent variable and vice versa.

Table 3. Partial Test (t-test)

Coefficients a				
Model	**Unstandardized Coefficients**	**Standardized Coefficients**	**Q**	**Sig.**
	B **Std. Error**	**Beta**		
(Constant)	-3,597 5,747		-.626	,535

Perceived Ease of Use	,405	,148	,373	2,734	,009
Effectiveness	,340	.124	,357	2,729	,009
Risk	432	,196	,236	2,198	,034
a. Dependent Variable: Interest in Transactions Using Financial Technology(Fintech)					

Source: Data processed by SPSS 24

F Test (Simultaneous)

The F test is used to determine the joint influence of independent variables significantly on the dependent variable. If F count > F table then it can be said that the independent variable has an effect on the dependent variable and vice versa. The F test is used to prove that there is an influence of the independent variable on the dependent variable simultaneously. The criteria for the simultaneous test are as follows:
1) If F count > F table, then H0 is rejected and Ha is accepted.
2) If F count <F table, then H0 is accepted and Ha is rejected .

Table 4. Simultaneous Test Table (F Test)

ANOVA ^{a}

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3231.612	3	1077.204	29,984	,000 ^{b}
	Residual	1401.132	39	35,926		
	Total	4632.744	42			
a. Dependent Variable: Interest in Transactions Using Financial Technology (Fintech)						
b. Predictors: (Constant), perceived ease of use, effectiveness, and risk						

Source: Data processed by SPSS 24

Coefficient of Determination (R square)

According to (Sugiyono, 2019) The coefficient of determination (R2) is a measure that can be used to determine the magnitude of the influence of the independent variable on the dependent variable.

Table 5. Coefficient of Determination Test (R)

Model Summary b				
Model	R	R Square	Adjusted R Square	Std. Error of theEstimate
1	.835 ^{a}	,698	,674	5.99387
a. Predictors: (Constant), perceived ease of use, effectiveness and risk				
b. Dependent Variable: Interest in Transactions Using Financial Technology (Fintech)				

Source: Data processed by SPSS 24

Discussion
The Influence of Perceived Ease of Use on Interest in Transactions Using FinancialTechnology (Fintech)

Hypothesis Test Results where t $_=$ 2.734 > t $_{table}$ = 2.02269 and sig value 0.009 <0.05. So it can be concluded that partially the perception of ease of use has a significant effect on the interest in making transactions using financial technology (Fintech) among MSME actors with anchovy chili sauce chips in Pandan Village. Perceived Ease of Use is closely related to a person's size. "perceived ease of use is a measure, namely a person believes that when using a technology, it can be used clearly without much effort, but it must be easy to use and easy to operate (Budiono, 2020)

This is in line with the respondents' answers where MSME actors of anchovy chili chips in Pandan Village know that financial transactions using fintech make work easier, transactions using fintech are able to find techniques for acting systematically,
fintech provides transaction services that are less complicated, understand the existing features in fintech, the payment feature using fintech is very easy to use, and fintech services really help with work, especially financial transaction services.

The results of this research are supported by research conducted by (Febriyani, 2018) and (Putra et al., 2016) which states that Perceived Ease of Use influences Interest in Transactions Using Financial Technology (Fintech) .

The Influence of Effectiveness on Interest in Transactions Using Financial Technology (Fintech)

The results of the Hypothesis Test have proven that there is an influence between Effectiveness and Interest in Transactions Using Financial Technology (Fintech) through the results of the calculations that have been carried out, where t $_{count is}$ 2.729 < t $_{table}$ 2.02269 and the sig value is 0.009 < 0.05. So it can be concluded that partially there is an influence between Effectiveness and Interest in Transactions Using Financial Technology (Fintech) among MSME players with anchovy chili chips in Pandan Village.
Effectiveness is defined as effectiveness, which is a calculation which means that previously set goals can be achieved, so what is meant by success in this research is when a transaction is successfully carried out using. Effectiveness in using financial technology can be seen through user confidence when using financial technology can make a positive contribution for themselves (Hanifah & Mukhlis, 2022) .

Basically, effectiveness can be said to be a person's belief that they can improve their work achievements. A product is determined by the intensity of its use, therefore the effectiveness felt by each individual is different, it can be felt when a system can speed up the process, increase effectiveness and productivity and be beneficial for the individual.

These results are in line with previous research conducted by (Nadhilah et al., 2021) which states that Effectiveness has an influence on Interest in Transactions UsingFinancial Technology (Fintech). Likewise, the results of research conducted by (Maulidya, 2022) also stated that there was an influence of effectiveness on interest in transactions using financial technology (Fintech) among MSME actors with anchovy chili sauce chips in Pandan Village.

The Influence of Risk on Interest in Transactions Using Financial Technology (Fintech)

The results of the Hypothesis Test have proven that there is an influence between Risk and Interest in Transactions Using Financial Technology (Fintech)

through the results of the calculations that have been carried out, where t $_{count\ is}$ 2.198 > t $_{table}$ 2.02269, and the sig value is 0.034 < 0.05. So it can be It was partially concluded that there was a significant influence between Risk on Interest in Transactions Using Financial Technology (Fintech) among MSME players with anchovy chili chips in Pandan Village.

Risk is a danger or consequence that can occur as a result of an ongoing process or future event. Risk is often understood in terms of reflective differences in the distribution of possible outcomes, the number of users, and the subjective judgment of users (Susanto et al., 2021) . Risk is considered as a customer's perception of uncertainty and also negative consequences for buying a product or using a service. Before using a technology, a person will certainly consider the risks of such use (Basalamah et al., 2022)

In this case, most MSME players are afraid of the risks that they will get if they use fintech in their financial transactions when selling, such as the risk that they are afraid of is when using fintech they are afraid of natural network disruptions. When making transactions, there will be risks they experience when they make the wrong choice. features, Fintech services have a negative impact, Using fintech is detrimental to sellers if buyers run away, hesitate to use financial technology services, There are still fintech applications that create doubts in transactions.

These results are in line with previous research conducted by (Siswanti, 2022) and (Saputro & Setyaningrum, 2019) which states that the risk of interest in transacting using financial technology (Fintech) has a significant influence on the MSMEs of anchovy chili chips in Pandan Village.

The Influence of Perceived Ease of Use, Effectiveness and Risk on Interest in Transactions Using Financial Technology (Fintech)

The results of Hypothesis Testing have proven that simultaneously Perception of Ease of Use, Effectiveness and Risk on Interest in Transactions Using Financial Technology (Fintech) has an influence through the results of calculations that have beencarried out, where F $_{count\ is}$ 29.984 > F $_{table}$ 2.85 and the sig value is 0.000 < 0.05 . So it can be concluded that simultaneously there is no significant effect between Perceptions of Ease of Use, Effectiveness and Risk on Interest in Transactions Using Financial Technology (Fintech) among MSME players with anchovy chili chips in Pandan Village .

Perception of the ease of a technology is defined as a measure of the extent to which a person believes that a computer can be easily understood and used. The intensity of use and interaction between the user and the system can also indicate ease of use. The system is used more frequently, indicating that the system is better known, easier to operate and easier to use. In this case, the effectiveness that the author means isthe result obtained from the use of a technology that is in accordance with the user's objectives, and risk is something that presents an individual assessment of the possibilities related to positive or negative results from a transaction regarding a situation.

So the perception of ease of use and effectiveness has a direct influence on interest in transactions using financial technology (Fintech) among MSME players. This indicates that with the existence of financial technology, it is easier for MSME players to manage their finances and provide effective results.

These results are in line with previous research conducted by (Nasir, 2021) and (Setiawan et al., 2020) that the perception of ease of use, effectiveness and risk regarding interest in transacting using financial technology (Fintech) has a significant

influence on MSMEs of anchovy chili chips in Pandan Village.

Conclusion

Based on results study And discussion Which has stated before then can taken conclusion is as following :

Partially Perceived Ease of Use (X1) has a significant effect on Interest in Transactions Using Financial Technology (Fintech)(Y) on MSME actors of anchovy chili chili chips in Pandan Village. Partially, Effectiveness (X2) has a significant effect on Interest in Transactions Using Financial Technology (Fintech) (Y) on MSME actors of anchovy chili chili chips in Pandan Village. Partially Risk (X3) has a significant effect on Interest in Transactions Using Financial Technology (Fintech) (Y) on MSME actors of anchovy chili chili chips in Pandan Village. Simultaneously, perceptions of ease of use (X1) , effectiveness (X2) and risk (X3) have a significant effect on interest in transactions using financial technology (Fintech) (Y) among MSME players with anchovy chili chips in Pandan Village.

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