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THE USE OF THE FINANCIAL TECHNOLOGY (FINTECH) SYSTEM IS REVIEWED FROM SOCIETY PERCEPTION: ATTITUDE, INTEREST, MOTIVATION, EXPERIENCE & HOPE (Empirical Study on Tangerang City Cashless Payment Users 2018)

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ABSTRACT

This study aims to examine the factors of Public Perception that influence the use of Financial Technology (Fintech) systems using multiple linear regression. This research was conducted in the area of Tangerang using the survey method. This study obtained 150 respondents who had used Cashless Payment (Example: OVO, T-Cash, etc.). The researcher used the SPSS.20 software to test the research data. The results of the analysis for this model show that the attitudes, interests, motivations, experiences and expectations of the community have a positive and significant effect on the Financial Technology (Fintech) Usage System.

KEYWORDS: *Community Perception, Financial Technology (Fintech) Usage System.*

PRELIMINARY

Tri Indah (2018) Financial technology abbreviated TekFin or Fintech. Financial Technology in Bank Indonesia regulation Number 19/12 / PBI / 2017 is the usage of financial system technology that produces new products, services, technology and new business models can cause monetary stability, financial system stability, efficiency, smoothness, security and payment system reliability. Financial technology provider which includes payment systems, market support, investment management and risk management, loans, financing and capital providers, and other financial services. Fintech is not a service that is provided by banks but a new business model that is currently very helpful to people's needs. The services provided by fintech companies help the community in carrying out financial transactions without having an account like those in banking in general. So that the community does not need to use personal identity in carrying out

financial transactions. Although fintech is not a financial institution like banking, fintech is still regulated by Bank Indonesia so that consumers or the public can be protected. Therefore, fintech companies must register their companies with Bank Indonesia or the Financial Services Authority. Taufik Akbar, Diah et al (2017) The role of information technology in human activities today is indeed very large. Information technology has become the main facilitator of business activities that contribute greatly to fundamental changes to the structure, operations and management of the organization. WiwikUtami and FitriIndriawati (2009), states that one's perceptions are influenced by the object of research that is received by the senses of the person and the way that person "interprets" the object

Table 1.1
Comparison of World and Asian Internet Users

Region	Population	Percentage	Internet User	Growth
	(2011)	World Population	(March 31 st , 2017)	(2011 - 2017)
Asia	4.148.177.672	55,2 %	1.873.856.654	184,29%
Rhe whole world	3.370.851.298	44,8 %	1.858.116.769	148,60%
TOTAL	7.519.028.970	100 %	3.731.973.423	164,60%

Source: *Internet World Statistics (2017) at www.internetworldstats.com*

Statista data in 2017 reports that the value of fintech transactions in Indonesia has reached USD 15 billion. One of the fintech that has been enjoyed by the public is the startup company in the form of an online motorcycle taxi, with payments in the form of go-pay and grab-pay. Payment services known as paytren, ovo, etc. Based on the development of data that more and more fintech is present in Indonesia and can be enjoyed directly by various layers of society. With a variety of ease of use, the public without realizing that they have used fintech in their financial transactions. Thus giving rise to public perception of the use of fintech. Things that give rise to someone giving a perception when using or consuming something in the form of attitudes, motivations, interests, experiences and expectations. For this reason, the writer aims to see the public perception of the use of financial technology (fintech).

Rizal & Dinda (2018) Electronic payment methods, mainly payments using smartphones significantly increase payment efficiency compared to conventional payment methods. FINTECH PAYMENT is done online so it does not take a lot of time and can reduce transaction costs. FinTech FINTECH PAYMENT services enable consumers, sellers, and other related parties to get information and conduct payment activities quickly, easily, without limitation of time and place. Telephone network operators are pioneers in FINTECH PAYMENT services in Indonesia. Telkomsel was a pioneer of FINTECH PAYMENT services with the launch of T-Cash in 2007. Then it was followed by Indosat with the launch of Dompotku in 2008 and XL Tunai in 2012. FINTECH PAYMENT services are usually used for telecom top-ups, utility bill payments, and remittance services. Not only telephone network operators that provide m-payment services, there are Go-Pay, genius, OVO, Sakuku, etc. that provide these services

Based on the description above, the researcher is interested in conducting a study to analyze the factors of Public Perception: Attitudes, Interests, Motivation, Experience and Expectations of the System Using Financial Technology (Fintech)

The purpose of this study is to prove empirically about:

1. Influence of public perception in attitudes towards the System of Using Financial Technology (Fintech).
2. Effect of public perceptions on interest in Systems Using Financial Technology (Fintech)
3. Effect of public perception on motivation towards the System of Using Financial Technology (Fintech).
4. Influence of community perceptions on experience of Systems Using Financial Technology (Fintech)
5. Influence of public perceptions on expectations for the System of Using Financial Technology (Fintech).

This research is intended as a consideration for related parties such as institutions and the Bank as a provider of Cashless Payment to improve performance and fintech systems, so as to increase the use of Fintech and concern for Fintech card users for their ethical behavior and the social impact that it creates.

The importance of the study of this study is in the hope that the Government is able to act as a supervisor and appraiser of the implementation of the Fintech system, and as a reference for establishing regulations and policies in the banking business sector to pay attention to factors that influence community behavior and interest in using the Fintech system

STUDY OF LITERATURE, THINKING FRAMEWORK AND HYPOTHESES

A. System for Using Financial Technology (Fintech)

Tri Indah (2018) Financial technology (Financial Technology) is abbreviated or called TekFin or Fintech. Financial Technology in Bank Indonesia regulation Number 19/12 / PBI / 2017 is the use of financial system technology that produces new products, services, technology and / or business models and can have an impact on monetary stability, financial system stability, efficiency, smoothness, security and payment system reliability. Financial technology provider which includes payment systems, market support, investment management and risk management, loans, financing

and capital providers, and other financial services. Fintech is not a service provided by banks but a new business model that is currently very helpful to people's needs. The services provided by fintech companies help the community in carrying out financial transactions without having an account like those in banking in general. So that the community does not need to use personal identity in carrying out financial transactions. Although fintech is not a financial institution like banking, fintech is still regulated by Bank Indonesia so that consumers or the public can be protected. Therefore, fintech companies must register their companies with Bank Indonesia or the Financial Services Authority. Fintech organizers have been established in Indonesia and are used by the community.

However, only a few companies have been officially registered and obtained permission from the Financial Services Authority. As of March 2018, as many as 40 companies that operate information technology-based money lending and lending services have been officially registered. So that people do not need to worry because they get consumer protection in utilizing fintech services in several companies that have been officially registered. Financial Technology has several criteria that exist in the organizing company, including the following:

1. Innovative,
2. Can have an impact on existing products, services, technology and financial business models,
3. Can provide benefits to the community,
4. And can be used widely

A. Definition of E-Commerce Systems

David Baum states that e-commerce is a dynamic set of technologies, applications and business processes that connect certain companies, consumers and communities through electronic transactions and trade in goods, services, and information that is done electronically. John and Dany (2006: 129) whereas according to Eric Albarda, e-commerce is a way to conduct business transactions through computers and telecommunications networks. John and Dany (2006: 129) simply put, the Association for Electronic Commerce defines e-commerce as a business mechanism electronically. Basically e-commerce transactions are different from ordinary trade transactions. E-commerce transactions have several characteristics, including:

a. Unlimited transactions

With the internet, small and medium entrepreneurs can market their products internationally simply by creating a website or by placing advertisements on internet sites without a 24 hour time limit, and of course customers from all over the world access the site and make transactions online.

b. Anonymous Transactions

The sellers and buyers in transactions over the internet do not meet face to face with each other. The seller does not require the name of the buyer as long as the payment has been authorized by the specified payment system provider, usually by using a credit card.

c. Digital and non digital products

Products such as computer software, music and other digital products can be marketed electronically by downloading them electronically.

d. Intangible goods products

Many companies are engaged in e-commerce by offering intangible items such as data software and ideas sold through the internet.

B. System for Using E-Toll (Consumer Behavior)

1. Perception of the society to use Financial Technology (Fintech)

Public perceptions can influence the use of Fintech systems, including the following:

1.1. Perception

Tri Indah (2018) Perception is the absorption of information through the senses through vision, hearing, smell and taste. In the Big Indonesian Dictionary the word perception has a direct response from something. According to Sugiharto et al, perceptions are the brain's ability to translate stimuli or processes to translate stimuli into the human senses. Human perception is different in terms of sensing. There are those who perceive something that is good or positive perceptions and negative perceptions that will affect human actions that are visible or real. Whereas according to Ben Walgito in Tri Indah (2018), perception is a process of organizing, interpreting the stimulus received by an organism or individual so that it becomes something meaningful, and is an activity integrated in the individual. Response as a result of perception can be taken by individuals in various forms. Which stimulus will get the response from the individual depends on the attention of the individual concerned. Based on this, feeling, thinking ability, experiences possessed by individuals are not the same, so in perceiving a stimulus, the perception results may be different between individuals one with another individual. From some of the meanings above it can be concluded that perception is the process of translating from a stimulus received by an individual based on feelings, the ability to think and experiences that produce a response or conclusion.

Stephen P. Robbins and Timothy in Tri Indah (2018) states that factors that influence a person giving a perception include the following:

1. Attitude is a reaction that occurs to someone who reflects a feeling towards objects, activities, events and other people.
2. Motivation is a factor that encourages a person to do a certain activity, therefore motivation is often interpreted as a driving factor for a person's behavior.
3. Interest is the urge or desire to do something
4. Experience is an event that has been experienced by someone so as to provide a response to the object.
5. Hope is a belief or belief in something that is desired will be obtained in the future.

1.2. Society

Society according to the large dictionary Indonesian Language is a group of people who live in a certain area with clear boundaries and become the main factor is the existence of a strong relationship between group members compared to relationships with people outside the group. From the above understanding, public perception is a process that occurs in a group of people who live and live together in a certain area that gives a response or conclusion to things or events received by a group of individuals.

1.3 Attitude

Attitude is an abstract conception of understanding human behavior. Someone will more easily understand the behavior of others when first knowing the attitude or background of the formation of attitudes on the person. The ongoing attitude change is a change in the system from a positive assessment to a negative or vice versa, feeling emotions and attitudes of agreeing or disagreeing with an object. The object of attitude itself consists of knowledge, judgment, feelings and attitude changes. Understanding the attitude expressed according to Syamsudin (1997: 10) is behavior or movements that appear and displayed in their interactions with the social environment. These interactions have a process of muting each other, influencing each other and adjusting to each other with the social environment. Furthermore, according to Mar'at (2000: 21) attitude is the level of affection (feeling), both positive and negative in relation to the object of psychology. Thus the feeling in responding to an object can be positive, that is feeling happy, accepting, open, etc. and can be negative, that is feeling unhappy, not accepting, not open, etc. With regard to work attitudes, Imprisoned details the work attitude that each student must have in his work, namely: cooperation, discipline, honesty, accessing and organizing information, responsibility, effective and efficient and independence. Mar'at also stated that attitude was interpreted as a construct to

enable the appearance of an activity. In line with this opinion, Newcomb in Mar'at (2000: 11) suggests that attitude is a unit of cognitive, affective and conative that has valence and finally integrates into a broader pattern. It can be concluded that attitudes are depictions of the state of self in humans that move to act or act in certain activities with certain feelings in response to objects in situations or conditions in the surrounding environment individually.

1.4. Interest

A person's interest in an object will be more visible if the object is targeted and related to the desires and needs of the person concerned (Sardiman, 1990: 76). According to Tampubolon (1991: 41) said that interest is a combination of desire and will that can develop if there is motivation. Whereas according to Djali (2008: 121) that interest is basically the acceptance of a relationship between oneself and something outside of oneself. Interest is very large in achieving achievement in a job, position, or career. It will not be possible for people who are not interested in a job to complete the job properly. Interest can be interpreted as feeling happy or unhappy in facing an object (Mohamad Surya, 2003: 100). Interest is related to feeling like or happy from someone towards something object. This is as stated by Slameto (2003: 180) which states that interest as a sense of preference and sense of attachment to a thing or activity, without anyone ordering. Interest is basically the acceptance of a relationship between oneself and something outside of oneself. The stronger or nearer the relationship, the greater the interest. According to KartiniKartono (1996: 12) natat is 9 moments and tendencies that are in the same direction intensively to an object that is considered important. According to Ana Laila Soufia and Zuchdi (2004: 116) explain that interest is a driving force that causes someone to pay attention to others, to other activities or objects. While Slameto (2003: 57) explains that interest is a fixed tendency to pay attention and remember some activities. Slameto further argues that an interest can be expressed through a statement that shows that students prefer a thing to other things, can also be manifested through participation in an activity. Students who have an interest in certain subjects tend to give greater attention to the subject. According to Sudirman (2003: 76) someone's interest in an object will be more visible if the object is targeted and related to the desires and needs of the person concerned. From some of the opinions of the experts above it can be concluded that interest is a tendency towards someone who is characterized by

pleasure or interest in a particular object accompanied by a concentration of attention to the object and the desire to engage in certain object activities, resulting in someone having the desire directly in an object or certain activity, because it feels like living for him and there is hope in going. From the opinion of the experts above the researchers concluded that the emergence of someone's interest was caused by several important factors, namely internal and external factors.

1.5. Motivation

According to Samsudin (2010: 281) suggests that motivation is the process of influencing or encouraging from the outside of a person or work group so that they want to implement something that has been determined. Whereas according to Liang Gie in Samsudin states that motivation is work done by managers in providing inspiration, enthusiasm and encouragement to others, in this case employees, to take certain actions. According to Sulistiyani (2003: 58), motivation is the process of giving encouragement to subordinates so that subordinates can work in line with the limits given in order to achieve organizational goals optimally. Whereas according to Richard M. Stears in Sedarmayanti (2009: 233), motivation is the power of the tendency of an individual to involve himself in activities that aim at work. This is not a feeling of pleasure that is relative to the results of various jobs as well as satisfaction, but rather a feeling of being willing / willing to work to achieve work goals. In addition, according to Siagian (2009: 102), states that motivation is the driving force for someone to contribute as much as possible for the success of the organization to achieve its goals. In contrast to the opinion of Edwin B. Flippo in Hasibuan (2010: 143), motivation is a skill, in directing employees and organizations to work successfully, so that the desires of employees and organizational goals are achieved. Based on the description of the opinions of the experts above, it can be concluded that motivation is an impulse or stimulus that makes a person do the job he wants willingly without feeling forced so that the work done can run well or produce something satisfying.

1.6. Experience

Experience can be interpreted as something that has been experienced, lived and felt, both long and recent (Mapp in Saparwati, 2012). Experience can also be interpreted as episodic memory, namely memory that receives and stores events that occur or are experienced by individuals at a time and place, which serves as

an autobiographical reference (Bapistaet al, in Saparwati, 2012). Experience is observation which is a combination of vision, smell, hearing and past experience (Notoatmojo in Saparwati, 2012). From some of these opinions it can be concluded that experience is something that has been experienced, lived and felt which is then stored in memory. Experience is an event that is captured by the five senses and stored in memory. Experience can be obtained or felt when an event has just happened or has been going on for a long time. Experience that occurs can be given to anyone to use and be a guide and human learning. (Notoatmojo dalam Saparwati, 2012).

Factors that influence experience Everyone has a different experience despite seeing a similar object, this is influenced by: the level of knowledge and education of a person, actor or factor on the party who has experience, factors objects or targets that are perceived and factors of the situation in which the experience . Age, education level, socio-economic background, culture, physical environment, occupation, personality and life experience of each individual also determine experience. (Notoatmojo in Saparwati, 2012) Everyone's experience with an object can be different because experience has a subjective nature, which is influenced by the contents of its memory. Anything that enters the senses and is noticed will be stored in its memory and will be used as a reference to respond to new things.

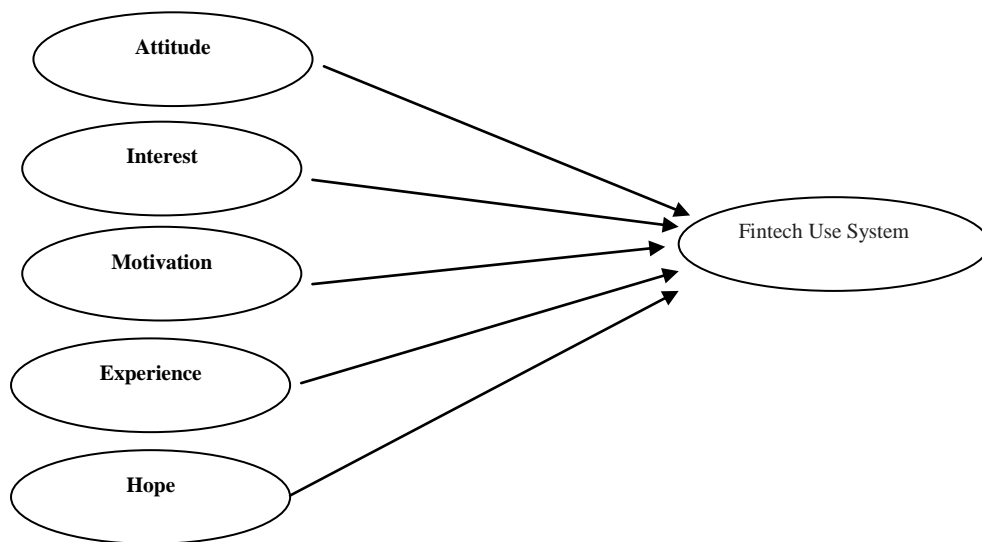
1.7. Hope

Snyder (2007) states that hope is the overall ability of individuals to produce pathways to achieve the desired goals, together with the motivation they have to use these pathways. Snyder, Feldman, and Rand (in Williams and Butler, 2010) explain that the concept of hope theory is a process of individual thinking about a goal, and has motivation and ways to realize that goal. Burns (2010) states that the expectation of having a target is the goal to be achieved and a goal that gives meaning to one's life. Pramita (2008) defines hope as something that can be formed and can be used as a step for change. Favorable changes can cause individuals to achieve a better life. Snyder, Feldman, Shorey, and Rand (in Williams et al., 2010) define the concept of hope as a process of thinking about a goal accompanied by motivation to move toward goals and ways to achieve that goal. Based on some of these opinions, it can be concluded that hope is a thought that is formed to achieve goals or desires, by generating energy as a motivation that moves individuals to take steps or efforts that have been produced.

C. ThinkingFramework and Preliminary Study

Framework of thought in this study is to describe the influence between independent variables and the dependent variable as follows:

Figure 3.1
Research Conceptual Framework



Some preliminary studies include Tri Indah (2018). The results of the study show that public perceptions of the use of financial technology (fintech) include attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. Auditio&Anggoro (2018)

The development of the concept of financial technology and e-payment products in Indonesia exceeds the predictions of providers. The tendency of Indonesian people to want to know and know a new product basically makes it easier for companies to develop and introduce their products. From the results of the study, it can be seen that the intentions of the Indonesian people (in East Java in particular) towards financial technology products are quite high. From the UKM side or the merchant and the customer side there are lots of advantages. The

sustainability and development of this product is supported by the company's resources and competencies that are clearly demonstrated. The surrounding environment also influences the existence of developing fintech products. The existence of competitors and partners can make customers choose according to their needs. Based on the results of interviews and research, the findings of the indicators in each of the Technology, Organization and Environment (TOE) frameworks on the theories previously described are appropriate. These aspects need to be considered in developing better and wider fintech products. Widi (2017) The results of the study, that UUPK and Law No.11 of 2008 concerning information and electronic transactions (UUITE) so that consumers can be active so that consumers who want to complain, come to the LPKSM office for consultation. If the consumer authorizes LPKSM, LPKSM then makes a power of attorney signed and approved by LPKSM consumers, actions taken first with family efforts. Factors that influence the effectiveness of the UUPK are; The government is less responsive to the development of society in electronic transactions, the absence of regulations that technically provide protection to consumers for the existence of online transactions, businesses and consumers do not understand their rights and obligations. The conclusion of this study, LPKSM as an extension of the government has been active but there is no policy that technically regulates and protects

consumers in electronic transactions, the factors that influence the effectiveness of UUPK are governments that are less responsive, ignorance of consumers and business actors regarding their rights and obligations.

F. Hypothesis

1. The effect of public attitudes towards the Fintech usage system

Tri Indah (2018) The results of the study show that the public perception of the use of financial technology (fintech) includes attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes for the fintech organizers to provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily ... Based on these descriptions, the research hypothesis is as follows:

H1: Public perception in influencing attitudes towards the Fintech usage system

2. The effect of Interest in the use of the Fintech system

Tri Indah (2018) The results of the study show that the public perception of the use of financial technology (fintech) includes attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. Based on the description, the research hypothesis is as follows:

H2: Public perception in interest influences Fintech usage system

3. The effect of Motivation on the Fintech usage system

Tri Indah (2018) The results of the study show that the public perception of the use of financial technology (fintech) includes attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it.

The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. Based on the description, the research hypothesis is as follows:

H3: Public perception in motivation affects the Fintech usage system.

4. The effect of society experience on the Fintech usage system

Tri Indah (2018) The results of the study show that the public perception of the use of financial technology (fintech) includes attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. Based on the description, the research hypothesis is as follows:

H4: Public perceptions of experience affect the Fintech usage system.

5. The effect of community expectations on the Fintech usage system

Tri Indah (2018) The results of the study show that the public perception of the use of financial technology (fintech) includes attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia

which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. Based on the description, the research hypothesis is as follows:

H5: Community perceptions in Hope affect the Fintech usage system

RESEARCH METHODS

This study uses a causal research method which aims to examine the effect, between a variable (Independent / Xn) and other variables (Variable Dependent / Yn). In this case it consists of: X1 = Community Attitude, X2 = Community Interest, X3 = Community Motivation, X4 = Community Experience, X5 = Community Expectation and Y = Fintech Use System This research requires testing hypotheses with statistical tests ..

A. Population and sample data

Population refers to the whole group of people, events, or things of interest to be investigated (Sekaran, 2006). The population used in this study is Fintech Users (OVO, GOPAY, GRABPAY, etc.) in the Tangerang city area. The sampling technique in this study was Convenience Sampling technique, by distributing questionnaires to Fintech Users in the municipality of Tangerang. The reason for choosing this sampling technique is to facilitate the sampling process. (Fikriningrum, 2012: 34). Roscoe (1975) in Sekaran (1992) which states that: 1. An adequate number of samples for the study ranged from 30 to 500. In studies using multivariate analysis (such as multiple regression analysis), the sample size must be at least 10 times greater than the number of independent variables.

Results of Hypothesis Analysis

Kode	Hipotesis	Kesimpulan
H ₁	Public perception in influencing attitudes towards the Fintech usage system is accepted	Accepted
H ₂	Public perception in interest influences Fintech usage system Accepted	Accepted
H ₃	Public perception in Motivation has an effect on the Fintech usage system Accepted	Accepted
H ₄	Public perceptions of experience affect the Fintech usage system. Be accepted.	Accepted
H ₄	Public perceptions in Harapan affect the Fintech usage system. Be accepted.	Accepted

Meanwhile, Hair et al. (1998) states that the minimum number of samples that must be taken when using multiple regression analysis techniques is 15 to 20 times the number of variables used.

The number of samples is determined by conditions as determined by the approach of Tabachnick and Fidell (1997) in (Hair, 1998), the sample size needed is between 5-10 times the number of parameters. With the number of research parameters, in this case there are 20 construct indicators, the ideal number of respondents is between 100-200 respondents ..

B. Data Analysis Techniques

The data analysis technique used is; 1. Test Validity and Reliability, 2. Descriptive statistical tests to provide an overview or description of a data seen from the mean, standard deviation, variance, maximum, minimum, sum, range, kurtosis and skewness; 3. The classic assumption test starts from the normality test, multicollinearity, and heteroskedastitas, all these assumptions must pass the test so that the regression equation can be trusted; 4. Model suitability test consisting of coefficient of determination and simultaneous test F; and 5. Hypothesis test, namely the t test which basically shows how far the influence of one explanatory variable or individually independent in explaining the variation of the dependent variable (Ghozali, 2013). In this study using multiple regression analysis for influence between two or more independent variables with one dependent variable, whether each of the independent variables is positively or negatively related to the dependent variable.

RESEARCH RESULT

Through test of the regression model that uses the variable Public Perception in Attitudes, Interests, Motivations, Experiences and Harapan the results have a positive and significant effect on the Fintech Use System. The results of hypothesis testing can be summarized in the table as follows:

From the table above, it can be concluded that society Perceptions in Attitudes, Interests, Motivation, Experience and Haarpan have a positive and significant effect on the Fintech Use System.

1) Hypothesis 1 Testing Results

The results of this study say that public perception in an attitude influences the use of Fintech systems. In the Tri Indah study (2018) The results of the study showed that public perceptions of the use of financial technology (fintech) included attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public's hope for fintech organizers to provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily, this research is in line with previous research which states the results of positive influence in people's perceptions of influencing the usage system Fintech.

2) Hypothesis 2 Testing Results

The results of this study say that public perception in interest affects the use of Fintech systems. In the Tri Indah study (2018) The results of the study showed that public perceptions of the use of financial technology (fintech) included attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public's hope for fintech organizers to provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily, this research is in line with previous research stating the results of community perceptions of interest in the Fintech system.

3). Hypothesis Testing Results 3

The results of this study say that public perception in motivation affects the use of Fintech systems. In the Tri Indah study (2018) The results of the study showed that public perceptions of the use

of financial technology (fintech) included attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it.

The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. This research is in line with previous research which stated the results of public perception in motivation affect the use of Fintech systems.

4). Hypothesis Testing Results 4

The results of this study say that public perception in experience affects the use of Fintech systems. In the Tri Indah study (2018) The results of the study showed that public perceptions of the use of financial technology (fintech) included attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. This research is in line with previous research which stated the results of public perceptions in influential experience with the Fintech usage system.

5). Hypothesis Testing Results 5

The results of this study say that community perceptions in Hope affect the Fintech usage system. In the Tri Indah study (2018) The results of the study showed that public perceptions of the use of financial technology (fintech) included attitudes, interests, understanding, motivation, and expectations. Where community attitudes towards the use of fintech, provide support for the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the public interest in using fintech has been proven from the results of interviews 9 out of 10 respondents are interested in using it. The community has understood the benefits

and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech. And the public hopes that fintech organizers will provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily. This research is in line with previous research which stated that the results of community perceptions in Hope affect the use of Fintech systems

CONCLUSION, IMPLICATIONS AND SUGGESTIONS

A. Conclusion

Based on the results of the discussion in the previous chapter, some conclusions from the results of this study are summarized as follows:

1. There is a positive influence on public perception in attitudes towards the Fintech usage system. The attitude of the community towards the use of fintech, provides support for the advancement of financial technology innovation in Indonesia which is very helpful to the community
2. There is a positive influence of public perception in the interest in the Fintech usage system. public interest in using fintech has been proven from the results of the questionnaire respondents were interested in using it.
3. There is a positive influence on public perception in motivation towards the use of Fintech systems. The community has understood the benefits and use of fintech because the use of fintech is more efficient and effective than other financial services so that people are motivated to use fintech.
4. There is a positive influence on public perception in the experience of the Fintech usage system. The higher level of experience in doing transactions with Fintech causes the greater desire and ability of users to do it again
5. There is a positive influence on community perceptions of expectations affecting the use of Fintech systems. people's expectation for the fintech organizers to provide socialization to the community and the ease or practicality of using services, so that people who do not understand technology can use it easily

B. Suggestions

The suggestions that can be given are as follows:

1. Fintech companies to provide socialization to the public to be better known by the public, as well as better improve product services so that they can be easily used, and maintain the security of users so as to avoid abuse.
2. The next researcher is to make the factors variables that influence people's perceptions with quantitative approaches, so that conclusions can be strengthened more by people's perception of the use of fintech.

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