THE EFFECT OF EASE OF USE, PRIVACY AND SECURITY ON INTEREST IN USING PAYMENT FINTECH

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ABSTRACT

This study aims to determine: (1) the effect of ease of use on interest in using payment fintech. (2) the influence of privacy on interest in using payment fintech. (3) the influence of security on interest in using payment fintech. (4) the effect of ease of use, privacy and security on interest in using payment fintech. The population in this study were students who were members of the Generasi Baru indonesia (GenBI) throughout Riau Province, totaling 331 students with a total sample of 100 students. Sampling using purposive sampling technique. The data was collected using a questionnaire and analyzed using the Hypothesis Test (T Test) and (Test F). The results of the study show that: (1) there is no effect of ease of use on interest in using payment fintech. (2) there is a significant positive effect of security on interest in using payment fintech. (4) there is a simultaneous effect of ease of use, privacy and security on interest in using payment fintech.

Keywords: Ease of Use, Privacy, Security, Interests, and Fintech.