Cashless Society: The Effect of Financial Ability, Ease and Security on Behavior of the Use of Financial Technology System

ABSTRACT

This study aims to examine the factors that influence the system using Financial Technology (Fintech) by using multiple linear regression. This research was conducted in the Jakarta, Bogor, Depok, Tangerang and Bekasi areas using survey methods. This study obtained 200 respondents who had used Cashless Payment (Example: GO-PAY, GRAB-PAY, FUNDS, LINKS, TAPCASH, OVO, T-Cash, etc.). Researchers used SPSS 22 software to test research data. The results of the analysis for this model show that Financial Capability, Ease and Safety have a positive and significant effect on the Use of Financial Technology (Fintech) System.

1. INTRODUCTION

Detik.com [1] In the last few years, the development of fintech products began to bloom in Indonesia. Some of the most familiar ones including OVO, Go-Pay, LinkAja, and Dana digital wallet applications. These products appear with reason, by looking at the development of digital technology, some existing companies and start-ups are encouraged to create fintech products. The rise of this fintech product is a proof that digitalization is a demand that must be faced today. Digitalization, the Internet of Things, and other information technology developments may change in almost all layers of people's lives, including in the economic sector. So that issues and phenomena of cashless society emerge, which is an economic situation in which public financial transactions no longer depend on paper money and physical coins. Money is no longer valued in physical form alone, and can be transferred through digital information transfer. The development of the use of a non-cash payment system is considered reasonable given the advantages offered by the system. One of them is security; Non-cash payment systems are considered safer than using physical money. For example, when using physical money stored in a wallet, if you lose your wallet, the money you have also disappears. But when using electronic money, which relies on smartphones as the main instrument, even if the smartphone is lost either due to theft or scattered, the money owned will not be lost. The popularity of electronic money is also supported by millennial behavior that dominates Indonesia's population. Millennial tend to be more familiar with information technology, plus millennial society which is increasingly "mager" so that it requires an efficient system so that it does not need much effort to carry out economic activities. Electronic money and non-cash payment systems exist as a solution to this problem

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 usage 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. Taufik Akbar, Diah et al (2017) The role of information technology in human activity today is indeed so great. Information technology has become the main facilitator of business activities that contributes to fundamental changes to the organization's structure, operations and management.

Cnnindonesia.com (2019) Non-cash transactions are indeed getting good prospect in Indonesia, especially from the rapid development of infrastructure supporting this trend. According to eMarketer research, a digital marketing research institute, the number of active smartphone users in Indonesia is predicted to reach more than 100 million people in 2018. It can make Indonesia became the country with the fourth largest active smartphone user in the world after China, India, and America. Meanwhile, the Association of

Internet Service Providers (APJII) in its survey entitled 'Penetration and Behavior of Indonesian Internet Users 2017' said internet users in Indonesia increased to 143.26 million users. The number of internet users has increased by 10.56 million compared to the previous year which reached 132.7 million people. The number of internet users represents 54.7 percent of the total population. This condition makes the providers of digital financial services (financial technology / fintech) for payment transactions more mushrooming in Indonesia.

Rizal &Dinda (2018) Electronic payment methods, especially payments using smartphones, significantly increase payment efficiency compared to conventional payment methods. FINTECH PAYMENT can be done online so it doesn't take much time and can reduce transaction costs. FinTech FINTECH PAYMENT services enable consumers, sellers, and other related parties to obtain information and conduct payment activities quickly, easily, without time and place restrictions. Telephone network operators are pioneers in FINTECH PAYMENT services in Indonesia. Telkomsel is a pioneer of FINTECH PAYMENT services with the launch of T-Cash in 2007. Then followed by Indosat with the launch of Dompetku in 2008 and XL Cash 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, but also there are Go-Pay, geniuses, OVO, Sakuku, and others who provide these services

Indrawan (2016) conducted a research with the results of his research showing that: (1) The variable of financial ability has a significant positive effect on interest by 17.2%. (2) The variable of financial ability has a positive effect on convenience by 54.7%. (3) Ease variable has positive and significant effect on consumer behavior by 82.4%. (4) Ease variable has a positive and significant effect on interest by 66.8%. (5) The variable of consumer behavior has a significant positive effect on interest by 69.3%.

Based on the description above, the researcher is interested in conducting a study to analyze the Cashless Society: The Effect of Financial Ability, Ease and Security on the Behavior of the Use of Financial Technology (Fintech) Systems

The purpose of this research is to prove empirically about:

1. Influence of financial capability on the Behavior of Using Financial Technology (Fintech).
2. Effect of convenience on the Behavior of Using Financial Technology (Fintech) Systems
3. The effect of security on the Behavior of Using Financial Technology (Fintech).

This research is intended to a material consideration for related parties such as institutions and banks as Cashless Payment providers to improve performance and fintech systems, so as to increase the use of Fintech and care for Fintech card users regarding ethical behavior and the social impact that it causes.

This research also contributes to science and economic development as well as being a reference material for further research. This research is also useful as a source of literature on the conditions of using electronic money in Jakarta, Bogor, Depok, Tangerang and Bekasi. The importance of the studies of this research is that the Government will be able to act as a supervisor and assessor of the application of the Fintech system, and as a reference for setting regulations and policies in the banking business sector and financial institutions to pay attention to the factors that influence people's behavior and interest in using the Fintech system.

2. LITERATUR AND HYPOTHESIS DEVELOPMENT

A. The use of Financial Tecnology (FINTECH)

SystemThe Technology Acceptance Model (TAM) developed in 1989 explains the acceptance of technology that will be used by technology users. This theory was adopted from several models that were built to analyze and understand the factors that influence the acceptance of the use of new technologies (PriyankanSurendran, 2012: 175). It is Developed based on two theories of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB), TAM was developed into a model that has a primary focus on adopting new technologies of an organization, community, company or in a broader context is the development of technology in a country for market development and more advanced economic growth (Gatignon and Robertson, 2007: 12). Although TAM is designed to predict the adoption of the use of information technology

applications in workplace organizations, many researchers have modified the original model to explain the many needs (Keat and Mohan, 2004: 404). Davis tried to develop

TAM models further to see the acceptance of computer technology users where the use of technology is determined by behavioral interest, where the behavioral interest itself is determined from attitudes toward behavior and perceived usefulness (Davis, Bagozzi and Warshaw, 1989: 982). Perceptions of the usefulness and perceptions of the ease of use of technology affect individual attitudes towards the use of the technology itself, which will further determine whether the individual has an interest in using the technology. An interest in using technology will determine whether people will use technology. In TAM, Davis found that the benefits of technology also affect the perception of ease of use but do not apply otherwise. Thus as long as the individual feels that technology is useful in his duties, he will be interested in using it regardless of whether the technology is easy or not easy to use. This TAM model shows that when users are presented with a new technology, there are a number of variables that influence their decisions about how and when they will use it. There are two specific variables, perceived usefulness and perceived convenience, which are believed to be the basic determinants of technology user acceptance (Davis, Bagozzi and Warshaw, 1989).

a. Perceived Usefulness. Usability perception is defined as the subjective probability of a potential user using a particular application system to improve its performance.
b. Perceived Ease of Use. Perceived convenience is based on the extent to which prospective users expect the new system to be used free from difficulties.
c. Attittude towards Using. Attitudes toward behavior are defined as positive or negative feelings from someone who originate from perceptions of usefulness and perceived ease of use that will influence the interests of actors in new technological systems.
d. Behavior Intention to Use. An interest is a person's desire to do a certain behavior.
e. External Variable. External variables will directly affect the perception of usefulness and perceived convenience. Perceived ease of use is influenced by external variables with regard to characteristics

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a. Be innovative
b. Have an impact on products, services, technology, and financial business models that already exist,
c. Provide benefits for the community,
d. Can be used widely

Indrawan (2016) In one publication of the Bank for International Settlement defines electronic money as a Stored-Value or Prepaid Product in which money is stored in an electronic medium owned by someone. (Basel: BIS, 1996: 1). Electronic money in question is an electronic payment instrument obtained by first depositing a

sum of money to the issuer, either directly, or through issuing agents, or by debiting an account at a bank, and the value of the money is entered into the value of money in the electronic money media, which is stated in Rupiah, which is used to make payment transactions by directly reducing the value of money in the electronic money media (VeithalRivai, 2001: 1367). According to Bank Indonesia Regulation NUMBER: 11/12 / PBI / 2009, Electronic Money is a means of payment that meets the following elements:

a. Issued on the basis of the value of money paid in advance by the holder to the issuer.
b. Value of money is stored electronically in a medium such as a server or chip.
c. Used as a means of payment to merchants who are not the issuers of electronic money.
d. The value of electronic money deposited by holders and managed by the issuer is not a deposit as referred to in the law governing banking

Electronic money in Indonesia according to Bank Indonesia Regulation No. 16/8 / PBI / 2014 based on the record has 2 types, namely registered and unregistered. Electronic money (registered electronic money) is electronic money whose holder's identity data is registered and registered with the issuer. Unregistered electronic money is electronic money whose holder's identity data is not registered and not recorded with the issuer. Based on the recording of electronic money (electronic money) is different, the facilities offered are also different. According to Bank Indonesia regulation No.16 / 8 / PBI / 2014 concerning changes to Bank Indonesia regulation No.11 / 12 / PBI / 2009 concerning electronic money the difference is in the transfer of funds and cash withdrawals. Electronic registered money has a fund transfer and cash withdrawal facility, while unregistered electronic money does not have both facilities. Some other differences between the two types of electronic money according to Bank Indonesia Circular No. 11/11 / DASP of 2009. Both of these differences are the maximum limits of value contained in electronic money. The maximum limit for registered electronic money is IDR 5,000,000 while unregistered electronic money is IDR 1,000,000. However, both have a maximum limit of the number of monthly transactions of Rp 20,000,000. From the explanation above, it can be concluded that electronic money is a medium or a tool for payment as a substitute for physical money in the issuance stage, the prospective

holder deposits a sum of money to the issuer of electronic money, and then the nominal will be the value of money in the media.

B. Community Behavior Perception of the Use of Financial Technology (Fintech) Systems

Public perception can influence Fintech's use of systems as follows:

1. Perception

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

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

a. Attitude is a reaction that occurs to someone who reflects a feeling towards objects, activities, events and other people.
b. Motivation is a factor that pushes a person to do a certain activity, therefore motivation is often interpreted as a factor driving a person's behavior.

c. Interest is the urge or desire to do something
d. Experience is an event that has been experienced by someone to give a response to the object.
e. Expectation is belief in something that is desired to be obtained in the future.

2. Behavior

Behavior theory by understanding Theory of Planned Behavior (TPB) is a development of TRA. TPB develops TRA by adding a construct that is perceived behavioral control (perceived behavioral control) will affect interest and behavior (Ajzen, 1991: 179). In Theory PB there are three main factors as determinants of interest, first is the attitude that reflects the extent to which individuals have an assessment agree or not agree to conduct behavior. Second, social factors, also called subjective norms, refer to perceived social pressures to do or not do behavior. Last is behavior control, which refers to the perception of the ease or difficulty of doing behavior. Ajzen (1991: 200) shows that attitudes, subjective norms, and behavioral control are felt to be positively related to interests about behavior. An interest in such behavior will predict the actual behavior of consumers.

3. Society

Society according to the big Indonesian dictionary is a group of people who live in a certain area with clear boundaries and the main factor is the existence of a stronger relationship between group members compared to relationships with people outside the group. From the above understanding that community perception is a process that occurs in a group of people who live and live together in a particular area that provides a response or conclusion to the things or events received by that group of individuals.

4. Financial Ability

Ability is the capacity of an individual to perform various tasks in a job. Ability is a current assessment of what a person can do. Basically, the ability consists of two groups of factors (Stephen, 2007: 57), namely: 1) Intellectual ability (ability) is the ability needed to perform various mental activities of thinking, reasoning and problem solving Physical ability (physical ability), namely the ability to perform tasks tasks that demand stamina, skills, strength and similar characteristics. According to Hailwood (2007: 37) financial literacy will influence how people save, borrow, invest and manage finances further, financial skills here also place more emphasis on the ability to understand the basic concepts of economics and finance, to how to apply them appropriately. Financial intelligence is needed so that someone is not trapped in two poles of financial problems, lack of money or excess money (Imam Supriyono, 2004: 9). Research conducted by Hogart (2002: 48), shows that people who have a higher level of financial literacy tend to be better at managing finances including investing in various types of financial products. So, financial ability is the ability of a person to solve a problem or manage his finances, whether obtained from salary or pocket money which means referring to the economic situation where the situation will affect product selection and purchasing decisions for a particular product.

C. Ease

Ease is defined as an individual's belief that if they use a certain system it will be free of effort (Mathieson, 1991). So if someone believes that a technology is easy to use then that person will use it. So this convenience variable gives an indication that a system is made not to complicate the user, but rather a system created with the aim of providing convenience for the wearer. Thus, someone who uses a particular system will work easier when compared to someone who works manually. Several previous studies have proven that ease of perception has an influence on the attitude of the use of technology, including research conducted by Ramadhani (2008). Ease is also defined as the extent to which a person believes that using a technology will be free from effort (Jogiyanto, 2007: 115). From this definition it can be seen that the Ease of Use is also a belief about the decision making process. If someone feels confident that the information system is easy to use then he will use it. Conversely, if someone feels sure that the information system is not easy to use then he will not use it. From the explanation above convenience can be interpreted as a belief about the decision making process about the level of difficulty obtained in a matter. If someone feels confident that the information system is easy to use then he will use it. Conversely, if someone feels confident that the information system is not easily used then he will not use it, Ease of Use is also defined as the extent to which someone believes

that using a technology will be free from effort (Jogiyanto, 2007: 115). From this definition it can be seen that the Ease of Use is also a belief about the decision making process. If someone feels confident that the information system is easy to use then he will use it. Conversely, if someone feels sure that the information system is not easy to use then he will not use it.

In TAM, the perception factor towards the Ease of Use of technology and the perception of the usability of a technology are related to one's attitude towards the use of the technology. Usability and Ease of Use are two characteristics that are widely studied in depth because they are the main things in TAM. From the above definition, it is known that Ease of Use is an attitude in which someone thinks that using a technology will be free of effort. Based on the description above, then in the context of this study the indicators for the Ease of Use variable are easy to learn, easy to understand, simple and easy to operate (Jogiyanto, 2007: 129). Davis (1989: 320) provides several indicators of perceived ease of use in information technology including:

1) Very easy to learn.
2) Work easily what the user wants.
3) Very easy to operate.

D. Security

In the point of view of data communication network security, one thing to be achieved on the concept of security in general is the creation of a secure condition where evil entities are not in it. For this reason, a protection mechanism is needed to create a situation where there are no malicious entities that can provide a threat to the security of data communication networks. Desmayanti (2012) An information system can be said to be good if the security of the system is reliable. This system security can be seen through user data that is safely stored by an information system. In the case of every report, everyone really expects the name of confidentiality and security. All those who report something to an institution or body are expecting confidentiality from the report. That is, the report must not be published to the public because it is a privacy. So, if the confidentiality is maintained then they will assume the report can be properly secured.

Data security is the protection of data in a system against unauthorized authorization, modification, or destruction and protection of the computer system against unauthorized use or modification. There are four main aspects in data and information security, namely:

1. Privacy / Confidentiality, which is an effort to protect personal information data from people who are not entitled to access it.
2. Integrity is an effort to keep data or information from being changed by unauthorized persons.
3. Authentication is an effort or method to find out the authenticity of the information, for example whether the information sent is opened by the correct person or the service from the server provided is true from the server in question.
4. Availability relates to the availability of systems and data (information) when needed.

Data security can be divided into two categories, namely physical security and system security. Physical security is a form of physical security from the server, terminal / client router to cabling. Whereas system security is security in the operating system or more specifically in the scope of software, for example by the use of cryptography and steganography.

E. Framework for Thinking and Preliminary Study

the framework of thought in this study is to describe the influence of independent variables with the dependent variable as follows:

Some preliminary studies include Tri Indah (2018) The results of the study indicate 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 to the advancement of financial technology innovation in Indonesia which is very helpful to the community, while the community's interest in using fintech has been proven from interviews 9 out of 10 respondents are interested in using it. The public is so familiar with the benefits and use of fintech because the use of fintech is more efficient and effective compared to other financial services so that people are motivated to use fintech. And the hope of the community to the fintech organizers is to provide socialization to the community and the ease or practicality of using services, so that people who lack understanding of technology can use it easily.
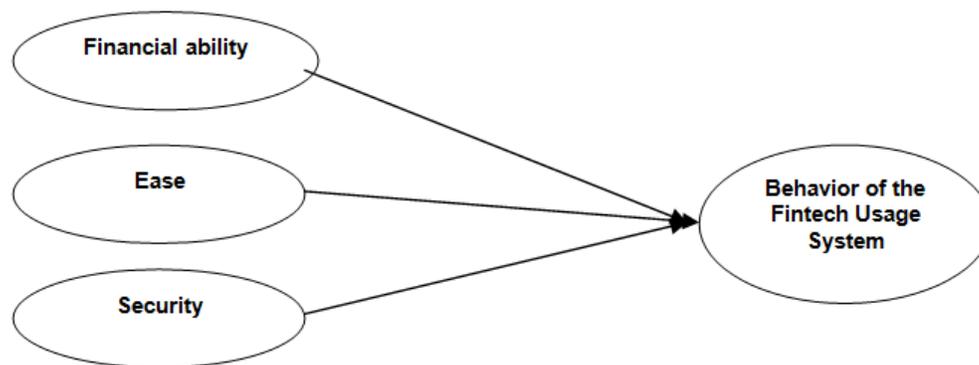
Fig. 1. Research conceptual framework

Auditio&Anggoro (2018) The development of the concept of financial technology and e-payment products in Indonesia exceeds the predictions of the provider companies. 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 SME or merchant side and the customer side gets a lot of benefits. The sustainability and development of this product is supported by the company's resources and competencies that are clearly demonstrated. The environmental aspects also affect the existence of developing fintech products. The presence of competitors and partners allows customers to choose according to their needs. Based on the results of interviews and research, the indicator findings on each of the Technology, Organization and Environment (TOE) frameworks in the theory previously presented are appropriate. These aspects need to be considered in developing better and broader fintech products.

Widi (2017) The results of the study, that the 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 the LPKSM, the LPKSM then makes a power of attorney signed and approved by the LPKSM consumer, the action taken first with a family effort. The factors that influence the effectiveness of UUPK, namely; The government is less responsive to the development of society in electronic transactions, there are no regulations that technically provide consumers

with protection against 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 less responsive government, ignorance of consumers and business actors related to their rights and obligations.

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Desmayanti (2012) An information system can be said to be good if the security of the system is reliable. This system security can be seen through user data that is safely stored by an information system. Data security is the protection of data in a system against unauthorized authorization, modification, or destruction and protection of a computer system against unauthorized use or modification.

3. RESEARCH METHODS

3.1 Research Design

This study uses a causal research method that aims to test the effect, between a variable

(Independent / Xn) with other variables (Dependent Variable / Yn). In this case consists of: X1 = Financial Ability, X2 = Convenience, X3 = Security, and Y = Behavior of Fintech Usage System This research requires testing hypotheses with statistical tests.

3.2 Population and Data Samples

Population refers to the whole group of people, events, or interests that they want to investigate (Sekaran, 2006). The population used in this study were Fintech Users (OVO, GOPAY, GRABPAY, etc.) in the Jakarta, Bogor, Depok, Tangerang and Bekasi areas. The sampling technique in this research is the Convinience Sampling technique, by distributing questionnaires to Fintech Users in Jakarta, Bogor, Depok, Tangerang and Bekasi. The reason for choosing this sampling technique is to simplify the sampling process. (Fikriningrum, 2012: 34). Roscoe (1975) in Sekaran (1992) which states that: 1. The number of samples sufficient for research ranges from 30 to 500. In studies that use multivariate analysis (such as multiple regression analysis), the minimum sample size must be 10 times greater than the number of independent variables. 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 with conditions as determined by the Tabachnick and Fidell (1997) approach in (Hair, 1998), the required sample size is between 5-10 times the number of parameters. With the number of research parameters, in this case a construct indicator number of 20, the ideal number of respondents is between 100-200 respondents.

3.3 Analysis Method

Data analysis techniques used are;

1. Test Validity and Reliability
2. Descriptive statistical tests to provide an overview or description of data that is seen from the mean (standard), standard deviation, variance, maximum, minimum, sum, range, kurtosis and skewness
3. The classic assumption test starts from the tests of normality, multicollinearity, and heterosciences, all of these assumptions must pass the test so that the regression equation can be trusted

4. Test the suitability of the model consisting of the coefficient of determination and simultaneous test F
5. Hypothesis testing, namely the t test which basically shows how far the influence of one explanatory or independent variable individually in explaining the variation of the dependent variable (Ghozali, 2013).

In this study using multiple regression analysis to determine the effect between two or more independent variables with one dependent variable, whether each independent variable is positively or negatively related to the dependent variable.

4. RESULTS AND DISCUSSION

4.1 Result

In testing the regression model that uses the variables of financial ability, ease and safety the results have a positive and significant effect on the Behavior of Fintech Usage System. As for the results of the test of the suitability of the model and test the hypothesis as follows:

Based on the ANOVA test in the table above, the calculated F value is 4.833 with a significant level of 0.003. While in table F in the appendix with significant, it is known df 1 (number of variables - 1) or 3-1 = 2, and df 3 (n - k - 1) or 200-2 - 1 = 197 (n is the number of samples and k is the number of independent variables), obtained a figure of 2,420. Based on the determined F test criteria obtained F count> F table (4,833> 2,420) and a significant level <0.05 (0.003 <0.05). This shows that the regression model can be used to see the effect of the variable Financial Capability, Ease and Security influences the Behavior of Fintech User Systems (Cashless Payment) in Jakarta, Bogor, Depok, Tangerang and Bekasi.

The Statistical t test was used to see the significance of the independent effect individually on the dependent variable by comparing t arithmetic and t tables at a significance of 0.05. The t statistic test basically shows how far the influence of one explanatory or independent variable individually in explaining the variation of the dependent variable. Based on table t with a significant level of 0.05 / 2 = 0.025 (two-tailed test) and degrees of freedom df = n - k- 1 or 200 - 3-1 (n is the number of samples and k is the number of independent variables), then obtained t table 0.675. The results of the statistical t test are as follows.

Test Results F

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	379.644	4	,497	4,833	,003[b]
	Residual	3465.465	195	,295		
	Total	3524.132	199			

a. Dependent Variable: Behavior of Fintech (Cashless Payment) User Systems
b. Predictors: (Constant), Financial Ability, Ease, Security

Test Results T

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.809	21.455		1.876	.542
	Kemampuan *Financial*	.687	.861	.345	1.717	.001
	Kemudahan	.676	.389	.356	1.468	.002
	Keamanan	.348	.225	.139	1.372	.000

a. Dependent Variable: Behavior in the Use of Fintech (Cashless Payment) Systems

Based on the table above, it can be explained that the results of the partial test are as follows:

1) Financial Ability Variable (X1)

From the results of the statistical test t obtained value of t is 1.717 with a significant level of 0.001. This means t arithmetic> t table (1,717>0.675) and a significant level <0.05 (0.001 <0.05 means that Financial Capability significantly influences the behavior of the Fintech User System (Cashless Payment) in Jakarta, Bogor, Depok, Tangerang and Bekasi.

2) Ease Variable (X2)

From the results of the t statistic test, the value of t is 1.468 with a significant level of 0.002. This means t arithmetic> t table (1,468>0.675) and a significant level <0.05 (0.002 <0.05 means Ease has a significant effect on the behavior of the Fintech (Cashless Payment) System in the areas of Jakarta, Bogor, Depok, Tangerang and Bekasi.

3) Security Variable (X3)

From the results of the statistical t test, the t value of 1,372 was obtained with a significant level of 0,000. This means t arithmetic> t table (1,372>0.675) and a significant level <0.05 (0,000 <0.05 means that security significantly influences the behavior of the Fintech (Cashless Payment) System in the areas of Jakarta, Bogor, Depok, Tangerang and Bekasi

Hypothesis testing is done by using multiple linear regression analysis with the help of the SPSS program, to see the effect of Financial Ability, Safety and Security the results have a positive and significant impact on the Behavior of Fintech (Cashless Payment) System Use in Jakarta, Bogor, Depok, Tangerang and Bekasi. The following shows the results of SPSS output on data analysis performed using multiple linear regression. Based on the results of the SPSS output on the data analysis in the table above we get the multiple linear regression equation as follows:

Behavior of Fintech Usage System = 10,809 + 0,687Financial Ability + 0,676Ease + 0.348Security + e

From the regression equation above, it can be seen that the regression coefficient of Financial Capability, Ease and Security is positive, which means that if the level of Financial Capability, Ease and Security increases, the Fintech (Cashless Payment) System is used in Jakarta, Bogor, Depok, Tangerang and Bekasi will also increase. A constant value of 10.809 means that if there is no Financial Capability, Ease and Safety, then the Behavior of the Use of Fintech (Cashless Payment) Systems in the areas of Jakarta, Bogor, Depok, Tangerang and Bekasi is 10.80%.

The results of hypothesis testing can be summarized in the following table:

Hypothesis Analysis Results

Code	Hypothesis	Conclusion
H_1	Financial ability affects the behavior of the Fintech usage system	Accepted
H_2	Ease of influence on the behavior of the Fintech operating system	Accepted
H_3	Security affects the behavior of the Fintech usage system	Accepted

From the table above, it can be concluded that Financial Capability, Ease and Security have a positive and significant effect on the Fintech Usage System.

1) Hypothesis Testing Results 1

The results of this study say that Financial Capability influences the behavior of the Fintech usage system. This study is in line with previous research Indrawan (2016) the results of his study showed that: (1) The variable of financial ability had a significant positive effect on interest by 17.2%. (2) Financial ability variable has a positive effect on convenience by 54.7%. (3) Ease variable has positive and significant effect on consumer behavior by 82.4%. (4) Ease variable has a positive and significant effect on interest by 66.8%. (5) The variable of consumer behavior has a significant positive effect on interest by 69.3%.

2) Hypothesis Testing Results 2

The results of this study say that Ease affects the behavior of the Fintech usage system. This study is in line with previous research Indrawan (2016) the results of his study showed that: (1) The variable of financial ability had a significant positive effect on interest by 17.2%. (2) Financial ability variable has a positive effect on convenience by 54.7%. (3) Ease variable has positive and significant effect on consumer behavior by 82.4%. (4) Ease variable has a positive and significant effect on interest by 66.8%. (5) The variable of consumer behavior has a significant positive effect on interest by 69.3%.

3) Hypothesis Testing Results 3

The results of this study say that security affects the behavior of the Fintech usage system. This research is in line with previous research Desmayanti (2012) which states that an information system can be said to be good if the security of the system is reliable. This system security can be seen through user data that is safely stored by an information system. Data security is the protection of data in a system against unauthorized authorization, modification, or destruction and protection of a computer system against unauthorized use or modification.

5. CONCLUSION AND SUGGESTIONS

5.1 Conclusion

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

There is a positive influence of Financial Ability on the behavior of the Fintech usage system. This can be assumed because the greater a person's financial ability, the more likely a person is to save it in savings and if someone has a high enough financial ability will make it easier to fill electronic money (Cashless Payment), so that access to electronic money (Cashless Payment)) is not blocked:

1. There is a positive effect of Ease on the behavior of the Fintech usage system. This can be assumed that the easier the product offered, if the product is indeed very useful, the greater the person's interest in using the product and the greater the convenience offered, the greater one's interest in using electronic money (Cashless Payment)
2. There is a positive influence of Security on the behavior of the Fintech usage system. This can be assumed that the better the security system on Cashless Payment products offered, the greater the interest of someone to use the Cashless Payment product.

5.2 Suggestions

The suggestions that can be given are as follows:

1. In this study, financial capability has a positive effect on the behavior of the system using fintech (Cashless Payment), on the other hand financial capability also greatly influences convenience. it is hoped that the issuers of electronic money (Cashless Payment) make it easier in terms of a

minimum limit for replenishing balances so that low-income people are able to make and replenish electronic money.

2. In this research, ease is very influential on the behavior of the use of Financial Technology system and has a quite high influence on the interest in using electronic money (Cashless Payment). So in this case the publisher is expected to always improve the existing features so that it makes it easier for users of the Fintech System. The easier it is, the greater chance they have of choosing to use electronic money (Cashless Payment).

3. In this study, security has a significant influence on the behavior of the system using fintech (Cashless Payment) and interest in using electronic money (Cashless Payment) is strongly influenced by a good and guaranteed security system. So in this case the publisher is expected to make users of the fintech system as comfortable and as safe as possible in using electronic money (Cashless Payment).

DISCLAIMER

The products used for this research are commonly and predominantly use products in our area of research and country. There is absolutely no conflict of interest between the authors and producers of the products because we do not intend to use these products as an avenue for any litigation but for the advancement of knowledge. Also, the research was not funded by the producing company rather it was funded by personal efforts of the authors.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

Consent
As per international standard or university standard, participant's written consent has been collected and preserved by the author(s).

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