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**APPENDIX**





Put a CROSS (X) or TICK (✓)

Perceived Usefulness					
Perceived Usefulness is defined as a person's subjective view of the ability of a particular application, system or technology to improve its performance and influence the completion of its task or work for the future.					
	Very Disagree	Disagree	Neutral	Agree	Very Agree
By using FinTech, I can meet the needs of financial services for my business.					
With FinTech, I could save time in running my business.					
With FinTech, my business can operate more efficiently.					
FinTech can help run my business.					
Perceived Ease of Use					
Perceived Ease of Use is defined as the degree to which a person believes that using a technology will be free from effort/difficulty. The perception of ease of use is based on the extent to which potential users expect the new system to be used free from difficulties.					
	Very Disagree	Disagree	Neutral	Agree	Very Agree
The user interface of Fintech is friendly and understandable.					
User interface is a form of graphical display that is directly related to the user. The user interface serves to connect between the user and the operating system, so that the computer can be used.					
I find it easy to get FinTech services to do what my company needs to do in daily financial transactions.					
It is easy to learn how to use FinTech services.					
It is easy to have the device to use Fintech services.					
Attitudes					
Attitudes is a feeling towards a particular object that tends to be accompanied by action in accordance with the attitude towards that object which in this case is towards FinTech.					
	Very Disagree	Disagree	Neutral	Agree	Very Agree
I feel that using FinTech services for the benefit of my business is a good idea.					
I feel interested in learning more about FinTech services for the benefit of my business.					
When I hear about a new product, I look for ways to take advantage of it.					
I am confident to use fintech services to support my business.					

FinTech Adoption					
FinTech adoption is a process that leverages the availability of communication, makes financial transactions easy and secure, the ubiquitous presence of the internet, and the automation of information processing and transactions in the financial industry					
	Very Disagree	Disagree	Neutral	Agree	Very Agree
If my company has used Fintech services, I am willing to continue using them.					
I want to immediately use Fintech services in my business.					
I will recommend Fintech services to my friends.					
Financial Literacy					
Financial literacy is knowledge, skills, and beliefs that affect human behaviour as a form of improving the quality of financial management & decision making so as to achieve a prosperous life.					
	Very Disagree	Disagree	Neutral	Agree	Very Agree
I have a sufficient level of understanding of finances.					
I have a sufficient level of banking awareness.					
I have adequate financial management skills.					
I know the news about the financial sector in Indonesia.					
I am aware of the confidentiality aspect of FinTech.					
I know the information security aspect of FinTech.					
I follow the development of the “cashless” community around me.					

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## Appendix 2

Interviews (Additions): Developed in this study

Name : ...  
Age : ... years  
Education : High School D3 (Diploma) S1 (Bachelor) ...

1. Do you use FinTech services such as Mobile Banking or Digital Wallet?
2. In your opinion, is confidentiality an important aspect to be offered and provided by FinTech companies?
3. From a scale of 1 to 5, how is your knowledge or information about aspects of data confidentiality in a FinTech product?
4. In your opinion, is security an important aspect to be offered and provided by FinTech companies?
5. From a scale of 1 to 5, how is your knowledge or information about aspects of data security in a FinTech product?

If the respondent answers below 4, then:

6. In accordance with your assessment of these two aspects (confidentiality and security), why do you continue to use FinTech services even though you do not really know about these two aspects of the FinTech services that will be or are being used?
7. How do you deal with risks in transactions using FinTech services?

## CURRICULUM VITAE



Kevin Dwi Karizki Wahyudi  
Finance Student

### PROFILE

Currently in the sixth semester majoring in Business & Management, in which my academic experiences have greatly contributed to the development of my critical thinking, problem-solving, numerical skills, and team-building skills. The success of International Business Administration Entrepreneurship Festival (IBEF) 2019, tutoring colleagues, and participating in training also improved mentioned skills. Demonstrating consistent execution of best study performances and a commitment to develop and uphold ethics.

### EXPERIENCE

**Product Service Innovation & Development (PSID)** Intern at PT Telekomunikasi Indonesia Internasional (TELIN), Jakarta

November 2020 – January 2021

- Participated in developing TELIN Cloud Exchange (TCX) and Neuconnex (Telco E-commerce) from design conceptualization to client delivery.
- Performed Project Analysis and Project Valuation to assist in full product development processes.
- Participated in evaluating consumer preferences and behaviours, combined with market trends and historical data, to adjust and enhance product's features and consumer's journey.

**Investment** Intern at PT Bahana Artha Ventura (BAV), Jakarta

March 2022 – August 2022

- Participated in developing Standard Operating Procedure (SOP) for particular product.
- Conduct profile and financial analysis of potential customers before being given financing and regular monitoring during the financing.
- Participated in developing new products and existing products.

**Risk Management Intern at PT Bahana Artha Ventura (BAV), Jakarta**

March 2023 – July 2023

- Appointed as a member of a team that aims to create new products and maximize existing products.
- Participated in the process of developing standard operating procedures (sop) and business models for new products under development.
- Participated in the company's risk management development process.
- Performed risk analysis for all investment projects of the company

**SCHOLARSHIP**

Data Science Academy Full Stack: "Data Visualization Specialization", "Machine Learning Specialization", and "Data Analytics Specialization", Algoritma Data Science Education Center

February 2021 – June 2021

**CERTIFICATIONS**

**EMDE01x: Unlocking Investment and Finance in Emerging Markets and Developing Economics (EMDEs)**, EDX

Issued September 2020 – No Expiration Date

Credential URL: <https://courses.edx.org/certificates/df20f9b0455a437db09eb8a161083651>

**Investment Fundamentals**, International Business Management Institute (IBMI)

Issued Sep 2020 - No Expiration Date

Credential ID: 325158-159-927-9382

Credential URL: <https://www.ibm-institute.com/verify/>

**EDUCATIONS**

**Faculty of Business & Communication** Swiss-German University, Tangerang –

Bachelor of Economics

August 2019 – Present

Cumulative GPA: 3.98 / 4.00

**Faculty of Medicine, Public Health and Nursing UGM**, Special Region of Yogyakarta —  
Bachelor of Medicine (not finished)  
August 2011 - June 2018

**BINUS International School Serpong (BISS)**, Tangerang — High School  
August 2008 - May 2011

## PROJECTS

### **International Business Administration Entrepreneurship Festival (IBEF) 2019**

(Member of Fundraising Division), Tangerang,

August 2019 – November 2019

Successfully reached the target budget to actualize the event at Living World Alam Sutera on 15 – 16 November 2019. In charge in sponsorship and sales (fundraising activities – selling goods: foods & drinks, merchandise, etc.)

**International Business Administration Entrepreneurship Festival (IBEF) 2019** (Member of Logistic Division), Tangerang

August 2019 – November 2019

Successfully organized the event at Living World Alam Sutera on 15 – 16 November 2019. In charge in providing properties needed for the event (committees and participants).

## ORGANIZATIONS

**Bring Your Own Business (BYOB)**, as Organization President

December 2020 – December 2021

Business & Management Student Association of Swiss-German University (SGU) that supports SGU's business students academically and non-academically. BYOB also educates and inspires people in entrepreneurship through its campaigns.