

**THE ROLE OF FINANCIAL LITERACY IN ENHANCING  
PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE IN  
FINTECH ADOPTION: EVIDENCE FROM MICRO AND SMALL  
ENTERPRISES IN TANGERANG**

By

Kevin Dwi Karizki Wahyudi  
11908027

BACHELOR'S DEGREE  
In

BUSINESS AND MANAGEMENT  
FACULTY OF BUSINESS AND COMMUNICATION


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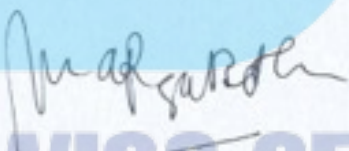
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Student

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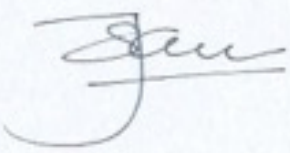
  
Margaretha T.P. Lingga, M.M.  
([margaretha.lingga@sgu.ac.id](mailto:margaretha.lingga@sgu.ac.id))

Thesis Advisor

24 July 2023

Date

Acknowledged by:

  
Dr. Ir. Yosman Bustaman, M.Buss.  
([yosman.bustaman@sgu.ac.id](mailto:yosman.bustaman@sgu.ac.id))

Dean

24 July 2023

Date

## ABSTRACT

### THE ROLE OF FINANCIAL LITERACY IN ENHANCING PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE IN FINTECH ADOPTION: EVIDENCE FROM MICRO AND SMALL ENTERPRISES IN TANGERANG

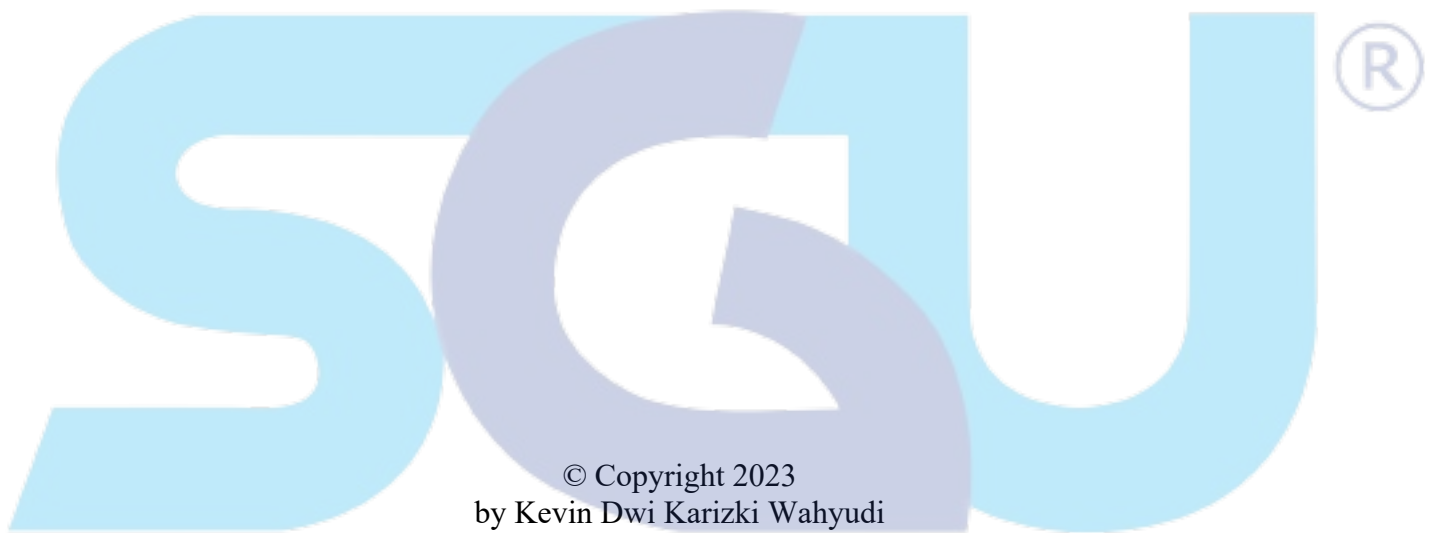
By

Kevin Dwi Karizki Wahyudi  
Margaretha T.P. Lingga, M.M., Advisor

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This research explores how financial literacy influence the adoption of financial technology (FinTech) among micro and small enterprises (MSEs) in Tangerang. Using a sample of 172 MSE owners, the study employs the Structural Equation Modelling-Partial Least Squares (SEM-PLS) method for multivariate analysis. The study identifies perceived usefulness, perceived ease of use, attitudes, and financial literacy as independent variables and FinTech adoption as the dependent variable. The results support all hypotheses, indicating that perceived usefulness and perceived ease of use have a significant positive effect on FinTech adoption. Furthermore, attitudes toward FinTech and financial literacy also demonstrate significant positive impacts on FinTech adoption. These findings underscore the importance of perceived usefulness, perceived ease of use, attitudes, and financial literacy in driving FinTech adoption among MSEs in Tangerang. The implications of this research extend to policymakers, practitioners, and MSE owners aiming to enhance the integration of FinTech into their businesses.

*Keywords: Financial Technology (FinTech), FinTech Adoption, Micro and Small Enterprises (MSEs), Technology Acceptance Model (TAM), Perceived Usefulness, Perceived Ease of Use, Attitudes, Financial Literacy.*



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## DEDICATION

This research is dedicated to my beloved parents, Agus Wahyudi and Ria Dwi Herinawati, and my dear brother, Remmy Tridirizky Wahyudi. Your unwavering love, support, and encouragement have been instrumental in shaping my academic journey.

To my parents, Agus Wahyudi and Ria Dwi Herinawati, you have been my guiding lights throughout my life. Your wisdom, guidance, and sacrifices have paved the way for my success. You have taught me the importance of perseverance, hard work, and dedication, and I am eternally grateful for the values you have instilled in me.

To my brother, Remmy Tridirizky Wahyudi, you have been my partner in crime, my confidant, and my best friend. Your unwavering belief in my abilities has given me the strength to overcome challenges and strive for excellence. Your constant support and encouragement have been a source of inspiration for me.

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Thank you for being my rock, my cheerleaders, and my pillars of strength. This achievement is as much yours as it is mine.

With heartfelt appreciation and love,  
Kevin Dwi Karizki Wahyudi

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## TABLE OF CONTENTS

COVER PAGE .....	1
STATEMENT BY THE AUTHOR .....	2
ABSTRACT.....	3
DEDICATION.....	5
ACKNOWLEDGEMENTS .....	6
TABLE OF CONTENTS.....	7
LIST OF FIGURES.....	9
LIST OF TABLES.....	10
CHAPTER 1 – INTRODUCTION .....	11
1.1.    BACKGROUND.....	11
1.2.    RESEARCH PROBLEMS .....	15
1.3.    RESEARCH QUESTIONS .....	17
1.4.    RESEARCH OBJECTIVES .....	18
1.5.    SCOPES AND LIMITATIONS .....	18
1.6.    SIGNIFICANCE OF STUDY.....	18
CHAPTER 2 – LITERATURE REVIEW .....	20
2.1.    FRAMEWORK OF THINKING .....	20
2.1.1. <i>Theory of Technology Acceptance Model (TAM)</i> .....	21
2.1.2. <i>Unified Theory of Acceptance and Use of Technology (UTAUT)</i> .....	22
2.1.3. <i>Perceived Usefulness</i> .....	23
2.1.4. <i>Perceived Ease of Use</i> .....	24
2.1.5. <i>Attitude (Intention to Use)</i> .....	25
2.1.6. <i>Financial Literacy</i> .....	25
2.1.7. <i>FinTech Adoption</i> .....	26
2.2.    PREVIOUS RESEARCH.....	27
2.3.    RESEARCH DIFFERENCES.....	31
2.4.    RESEARCH MODEL .....	33
2.5.    HYPOTHESIS DEVELOPMENT .....	33
2.5.1. <i>Perceived Usefulness and FinTech Adoption</i> .....	33
2.5.2. <i>Perceived Ease of Use and FinTech Adoption</i> .....	34
2.5.3. <i>Perceived Usefulness and Perceived Ease of Use Towards Attitudes</i> .....	35
2.5.4. <i>Attitude and FinTech Adoption</i> .....	35
2.5.5. <i>Financial Literacy and FinTech Adoption</i> .....	36
CHAPTER 3 – METHODOLOGY .....	38
3.1.    TYPE OF STUDY .....	38
3.2.    UNIT OF ANALYSIS .....	39
3.3.    POPULATION & SAMPLE PLANNING .....	39
3.3.1. <i>Population Target</i> .....	39
3.3.2. <i>Sampling Method</i> .....	40
3.3.3. <i>Sampling Size</i> .....	40
3.4.    TIME FRAME OF STUDY.....	40
3.5.    DATA SOURCES AND COLLECTION .....	41
3.5.1. <i>Type of Data</i> .....	41
3.5.2. <i>Questionnaire Development</i> .....	41

3.5.3. <i>Data Collection Method</i> .....	43
3.6. VARIABLES OPERATIONALIZATION.....	44
3.7. DATA PROCESSING PROCEDURES.....	45
3.7.1. <i>Pre-test Sample</i> .....	45
3.7.1.1. <i>Pre-Test Validity</i> .....	46
3.7.1.2. <i>Pre-Test Reliability</i> .....	46
3.7.2. <i>Post-test Sample</i> .....	47
3.7.3. <i>Data Screening</i> .....	47
3.8. DATA ANALYSIS TECHNIQUE.....	47
3.9. OUTER MODEL ANALYSIS.....	47
3.9.1. <i>Internal Reliability and Convergent Validity Tests</i> .....	48
3.9.2. <i>Discriminant Validity Test</i> .....	48
3.9.3. <i>Multicollinearity Test</i> .....	49
3.10. STRUCTURAL MODEL ANALYSIS.....	49
<b>CHAPTER 4 – RESULTS AND DISCUSSIONS</b> .....	<b>51</b>
4.1. PILOT TESTING.....	51
4.2. PRE-TEST VALIDITY AND RELIABILITY.....	51
4.3. DESCRIPTIVE STATISTICS.....	53
4.3.1. <i>Respondent Profiles</i> .....	59
4.4. OUTER MODEL ANALYSIS.....	60
4.4.1. <i>Internal Reliability Analysis and Convergent Validity</i> .....	63
4.4.2. <i>Discriminant Validity Analysis</i> .....	64
4.4.3. <i>Multicollinearity Test</i> .....	66
4.5. HYPOTHESIS TESTING (STRUCTURAL MODEL ANALYSIS).....	67
4.5.1. <i>Path Coefficients Results</i> .....	67
4.5.2. <i>R2 Test (Coefficient of Determination)</i> .....	72
4.5.3. <i>Discussions</i> .....	72
<b>CHAPTER 5 – CONCLUSION</b> .....	<b>79</b>
<b>REFERENCES</b> .....	<b>82</b>
<b>APPENDIX</b> .....	<b>86</b>
<b>CURRICULUM VITAE</b> .....	<b>91</b>

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**LIST OF FIGURES**

Figures	Page
Figure 1. Economic Growth of Indonesia (2019 - 2022).....	11
Figure 2. Indonesia FinTech Landscape - Composition (in number & percentage).....	13
Figure 3. Indonesia Financial Literacy .....	13
Figure 4. Indonesia Financial Inclusion.....	14
Figure 5. Framework of Thinking.....	21
Figure 6. Research Model.....	33
Figure 7. SmartPLS Outer Model Results .....	61
Figure 8. SmartPLS T-Statistics Results.....	67



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## LIST OF TABLES

Tables	Page
Table 1. Previous Studies.....	27
Table 2. Study Differences .....	31
Table 3. Timeframe of Study .....	40
Table 4. Variables Operationalization .....	44
Table 5. Cronbach Alpha Measurement Table .....	46
Table 6. Pre-Test Validity and Reliability Results .....	52
Table 7. Descriptive Statistics Results.....	53
Table 8. Descriptive Statistics of The Perceived Usefulness Construct .....	54
Table 9. Descriptive Statistics of The Perceived Ease of Use Construct.....	55
Table 10. Descriptive Statistics of The Attitudes Construct.....	56
Table 11. Descriptive Statistics of The Financial Literacy Construct .....	57
Table 12. Descriptive Statistics of The FinTech Adoption Construct.....	58
Table 13. Respondent Profiles .....	59
Table 14. Results of Internal Reliability Analysis and Convergent Validity .....	63
Table 15. Results of Construct Reliability and Validity .....	64
Table 16. Cross Loadings Results.....	64
Table 17. Fornell-Larcker Criterion Results .....	65
Table 18. Multicollinearity Test Results.....	66
Table 19. Path Coefficients Model Results.....	68
Table 20. Coefficient Determination Results.....	72