

DAFTAR ISI

LEMBAR PENGESAHAN	ii
PERNYATAAN ORISINALITAS.....	iii
LEMBAR PERSETUJUAN PUBLIKASI	iv
ABSTRACT	v
ABSTRAK	vi
KATA PENGANTAR.....	vii
DAFTAR ISI.....	ix
DAFTAR GAMBAR.....	xiv
DAFTAR TABEL	xv
DAFTAR LAMPIRAN	xvii
BAB 1	1
PENDAHULUAN.....	1
1.1 Latar Belakang	1
1.2 Rumusan Masalah	7
1.3 Tujuan Penelitian	8
1.4 Manfaat Penelitian	9
1.4.1 Manfaat Teoritis	9
1.4.2 Manfaat Praktis	9
BAB 2	11
KAJIAN PUSTAKA	11
2.1 Teori Pendukung	11
2.1.1 <i>Financial Literacy</i> (Literasi Keuangan).....	13
2.1.1.1 Definisi <i>Financial Literacy</i>	13
2.1.1.2 Dimensi <i>Financial Literacy</i>	14
2.1.1.3 Indikator <i>Financial Literacy</i>	15

2.1.2 <i>Perceived Ease of Use</i> (Persepsi Kemudahan Penggunaan).....	16
2.1.2.1 Definisi <i>Perceived Ease of Use</i>	16
2.1.2.2 Dimensi <i>Perceived Ease of Use</i>	17
2.1.2.3 Indikator <i>Perceived Ease of Use</i>	17
2.1.3 <i>Trust in Fintech</i> (Kepercayaan terhadap Teknologi Finansial).....	18
2.1.3.1 Definisi <i>Trust in Fintech</i>	18
2.1.3.2 Dimensi <i>Trust in Fintech</i>	19
2.1.3.3 Indikator <i>Trust in Fintech</i>	20
2.1.4 <i>Fintech Adoption</i> (Adopsi Teknologi Finansial).....	21
2.1.4.1 Definisi <i>Fintech Adoption</i>	21
2.1.4.2 Dimensi <i>Fintech Adoption</i>	22
2.1.4.3 Indikator <i>Fintech Adoption</i>	23
2.2 Kerangka Teori dan Pengembangan Hipotesis	24
2.2.1 Pengaruh <i>Financial Literacy</i> terhadap <i>Trust in Fintech</i>	24
2.2.2 Pengaruh <i>Financial Literacy</i> terhadap <i>Fintech Adoption</i>	25
2.2.3 Pengaruh <i>Perceived Ease of Use</i> terhadap <i>Trust in Fintech</i>	26
2.2.4 Pengaruh <i>Perceived Ease of Use</i> terhadap <i>Fintech Adoption</i>	27
2.2.5 Pengaruh <i>Trust in Fintech</i> terhadap <i>Fintech Adoption</i>	28
2.2.6 Pengaruh <i>Financial Literacy</i> terhadap <i>Fintech Adoption</i> melalui <i>Trust in Fintech</i>	29
2.2.7 Pengaruh <i>Perceived Ease of Use</i> terhadap <i>Fintech Adoption</i> melalui <i>Trust in Fintech</i>	30
2.3 Hipotesis Penelitian.....	31
2.4 Penelitian Terdahulu yang Relevan	33
BAB 3	35
METODE PENELITIAN	35
3.1 Waktu dan Tempat Penelitian	35

3.2 Desain Penelitian.....	35
3.3 Populasi dan Sampel	36
3.3.1 Populasi Penelitian.....	36
3.3.2 Sampel Penelitian.....	36
3.4 Pengembangan Instrumen	38
3.5 Variabel Penelitian	41
3.5.1 Variabel Independen	41
3.5.2 Variabel Dependen.....	41
3.5.3 Variabel <i>Intervening</i> (Mediasi).....	41
3.6 Teknik Pengumpulan Data	42
3.7 Teknik Analisis Data.....	43
3.7.1 Uji <i>Common Method Bias</i> (CMB)	44
3.7.2 <i>Outer Model</i> (Model Pengukuran).....	44
3.7.2.1 Uji Validitas	44
3.7.2.2 Uji Reliabilitas	46
3.7.2.3 Uji Model Fit.....	47
3.7.3 <i>Inner Model</i> (Model Struktural).....	47
3.7.3.1 <i>R-Square Test</i> (R^2).....	47
3.7.3.2 <i>Predictive Relevance Test</i> (Q^2).....	47
3.7.3.3 <i>Effect Size</i> (F^2).....	48
3.7.3.4 Uji Hipotesis (<i>Path Coefficient</i>).....	48
BAB 4	51
HASIL DAN PEMBAHASAN	51
4.1 Deskripsi Data.....	51
4.1.1 Karakteristik Responden	51
4.1.1.1 Berdasarkan Jenis Kelamin.....	51
4.1.1.2 Berdasarkan Domisili.....	52

4.1.1.3 Berdasarkan Kelompok Usia.....	53
4.1.1.4 Berdasarkan Tingkat Pendidikan	53
4.1.1.5 Berdasarkan Pendapatan	54
4.1.2 Statistik Deskriptif Variabel	55
4.2 Hasil Penelitian	61
4.2.1 Uji <i>Common Method Bias</i> (CMB)	62
4.2.2 <i>Outer Model</i> (Model Pengukuran)	63
4.2.2.1 Uji Validitas	63
4.2.2.2 Uji Reliabilitas	67
4.2.2.3 Uji Model Fit.....	69
4.2.3 <i>Inner Model</i> (Model Struktural).....	71
4.2.3.1 <i>R-Square Test</i> (R^2).....	71
4.2.3.2 <i>Predictive Relevance Test</i> (Q^2).....	72
4.2.3.3 <i>Effect Size</i> (f^2).....	73
4.2.3.4 Uji Hipotesis	74
4.3 Pembahasan.....	77
4.3.1 <i>Financial Literacy</i> terhadap <i>Trust in Fintech</i>	78
4.3.2 <i>Financial Literacy</i> terhadap <i>Fintech Adoption</i>	78
4.3.3 <i>Perceived Ease of Use</i> terhadap <i>Trust in Fintech</i>	79
4.3.4 <i>Perceived Ease of Use</i> terhadap <i>Fintech Adoption</i>	80
4.3.5 <i>Trust in Fintech</i> terhadap <i>Fintech Adoption</i>	80
4.3.6 <i>Financial Literacy</i> terhadap <i>Fintech Adoption</i> melalui <i>Trust in Fintech</i>	81
4.3.7 <i>Perceived Ease of Use</i> terhadap <i>Fintech Adoption</i> melalui <i>Trust in Fintech</i>	82
BAB 5	83
PENUTUP.....	83

5.1 Kesimpulan	83
5.2 Implikasi.....	85
5.2.1 Implikasi Teoritis	86
5.2.2 Implikasi Praktis	87
5.3 Keterbatasan Penelitian.....	88
5.4 Rekomendasi Bagi Penelitian Selanjutnya.....	90
DAFTAR PUSTAKA.....	92
LAMPIRAN.....	101



DAFTAR GAMBAR

Gambar 1.1 Data SNLIK (2025) di Indonesia	3
Gambar 1.2 TOP Brand Award <i>M-Banking</i> Bulan Mei 2025.....	4
Gambar 2.1 <i>Technology Acceptance Model</i> (TAM).....	11
Gambar 2.2 Kerangka Konseptual	32
Gambar 4.1 Hasil Tes <i>PLS Algorithm Measurement Model</i>	61
Gambar 4.2 Hasil Tes <i>Bootstrapping Structural Model</i>	62



DAFTAR TABEL

Tabel 2.1 Penelitian Terdahulu yang Relevan	33
Tabel 3.1 Instrumen Penelitian	38
Tabel 3.2 Skala Likert	43
Tabel 4.1 Responden Berdasarkan Jenis Kelamin	51
Tabel 4.2 Responden Berdasarkan Domisili	52
Tabel 4.3 Responden Berdasarkan Kelompok Usia	53
Tabel 4.4 Responden Berdasarkan Tingkat Pendidikan	53
Tabel 4.5 Responden Berdasarkan Pendapatan	54
Tabel 4.6 Statistik Deskriptif Variabel <i>Financial Literacy</i>	55
Tabel 4.7 Statistik Deskriptif Variabel <i>Perceived Ease of Use</i>	57
Tabel 4.8 Statistik Deskriptif Variabel <i>Trust in Fintech</i>	58
Tabel 4.9 Statistik Deskriptif Variabel <i>Fintech Adoption</i>	59
Tabel 4.10 Uji <i>Common Method Bias</i> (CMB)	63
Tabel 4.11 Uji <i>Outer Loading</i> dan AVE	64
Tabel 4.12 Uji <i>Cross Loading</i>	65
Tabel 4.13 Uji <i>Fornell–Larcker Criterion</i>	66
Tabel 4.14 Uji HTMT	67
Tabel 4.15 Uji <i>Cronbach’s Alpha</i>	68
Tabel 4.16 Uji <i>Composite Reliability</i>	69
Tabel 4.17 Uji Model Fit	70
Tabel 4.18 Uji <i>R-Square Test</i> (R^2)	71

Tabel 4.19 Uji <i>Q-Square Test</i> (Q^2).....	72
Tabel 4.20 Uji <i>F-Square Test</i> (f^2).....	73
Tabel 4.21 Hasil <i>Path Coefficient Bootstrapping</i>	74



DAFTAR LAMPIRAN

Lampiran 1 Draft Kuesioner	101
Lampiran 2 Karakteristik Responden.....	105
Lampiran 3 <i>Output</i> SmartPLS 4.....	106
Lampiran 4 Data Kuesioner Penelitian	111
Lampiran 5 Hasil Cek Plagiasi (Turnitin).....	112
Lampiran 6 Riwayat Hidup Penulis	113

