


The Effect of Dividend Policy on Changes in the Stock Value of Banking Companies in the IDX30 Index in 2022

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| Article Info | ABSTRACT |
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| <p>Keywords: Perception Convenience, Risk, Interest, Financial Technology</p> | <p>The use of financial technology is currently continuing to grow with various feature Which available. Convenience Which offered become factor the occurrence growth in interest of financial technology users despite the risks involved obtained. Study This aiming know Influence Perception Convenience And Risk To Interest Use Financial Technology (Fintech) on Generation Z of Galajuaru Vocational High School, Bekasi City. Using quantitative methods with data collection through questionnaire distribution. Based on the results of data analysis And discussion, in a way partial perception convenience influential significant positive to interest use financial technology with t count 7,274 \geq t table 2,001 with level significance 0.00 \leq 0.05, mark coefficient as big as 0.478 It means variable Perception of ease of use has a strong relationship with intention to use financial technology . Risk in a way partial influential significant negative to interest in using financial technology with a calculated t of 3.749 \geq t table 2.001 with significance level 0.00 \leq 0.05, coefficient value of 0.118 means the risk variable has a strong relationship with interest in using financial technology . Together, perceptions of convenience and risk influence interest use financial technology with F count 29,285 \geq F table 3.15 with level significance 0.00 \leq 0.05.</p> |
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INTRODUCTION

Indonesia is currently in an era revolution industry 4.0. Revolution industry 4.0 is phenomenon which incorporates cyber technology with technology automatic. Draft its implementation focus on automation Which assisted by information technology and reduce involvement man in process the, This increase efficiency And effectiveness environment Work. Many aspects of life, starting from education, political, culture, art, even economy global now depends on technology.

Technological development also not spared from being felt in the aspect financial services . financial services Already transform to direction digitalization service, Which where convenience transact is added value offered to consumer. So that For follow technological development, society must own smartphone And internet .

Financial technology or abbreviated with term fintech is results combination between service finance with technology Which Finally change model business from conventional to moderate, which at first in pay must face to face And bring a number of Money cash, now can do transaction distance Far by making a payment that can be done in seconds just.

The presence innovation technology finance such as the use of fintech can make it easier activity every individual, this can improve productivity individual. So that the need for request And offer. Moment This company- company intense do promotion For increase interest public in use products fintech . The existence of perception of ease and knowing risk can increase interest in using fintech. Fintech need to be socialized in the environment Schools and surrounding communities so that use fintech the more tall so that level request And sale increasingly more active.

METHOD

This study employs a quantitative approach, utilizing various descriptive and associative methods. The quantitative approach is characterized by the use of measurement, calculation, formulas, and the certainty of numerical data throughout the research process, from the proposal stage, hypothesis formulation, fieldwork, data analysis, and conclusion, to the final writing.

The population for this study consists of Generation Z users of the Go-Pay application at Vocational School Gala Champion in Bekasi City, totaling 162 students. The sample for this study was determined using the Slovin formula, resulting in a sample size of 62 respondents, selected through random sampling.

Data collection was carried out through observation of Go-Pay application users, followed by the distribution of questionnaires to the respondents. Before conducting the regression analysis to test the study's hypotheses, classical assumption tests were performed on the data, including tests for normality, autocorrelation, heteroscedasticity, and multicollinearity. Subsequently, multiple regression analysis, hypothesis testing, and determination of the coefficient were conducted.

RESULTS AND DISCUSSION

Data Study

Respondents in this study is all over class 12 Vocational School Gala Champion City Bekasi Which use service financial technology Go Pay amount to 62 respondents. As for characteristics Respondent in study This classified into the two type can seen in table following This:

Table 1 Characteristics Respondents

| No | Data | Jumlah (Responden) | Persentase |
|----------------------------|---------------|--------------------|------------|
| Jenis Kelamin | | | |
| 1 | Laki-Laki | 25 | 25.0 |
| | Perempuan | 37 | 37.0 |
| | Jumlah | 62 | |
| Rentang Tahun Lahir | | | |
| 2 | 1997-2000 | 0 | 0.0 |
| | 2001-2004 | 0 | 0.0 |
| | 2005-2008 | 62 | 62.0 |
| | 2009-2012 | 0 | 0.0 |
| | Jumlah | 62 | |

Source: Data in research process (2024)

Testing Assumptions Model Regression

Test Normality

Table 2 Results Test Normality with Kolmogorov-Smirnov

| One-Sample Kolmogorov-Smirnov Test | | |
|--|----------------|-------------------------|
| | | Unstandardized Residual |
| N | | 62 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 2.87783525 |
| Most Extreme Differences | Absolute | .076 |
| | Positive | .076 |
| | Negative | -.065 |
| Test Statistic | | .076 |
| Asymp. Sig. (2-tailed) | | .200 ^{c,d} |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

Source: Data Processing Results (SPSS) 25), 2024

Based on table 2 in on, after done test normality with use method One Kolmogorov-Smirnov sample known sample is 62. Mark significant in this test is 0.200 It means more big from 0.05, so that can concluded that data the distributed normal.

Test Autocorrelation

Table 3 Results Test Autocorrelation

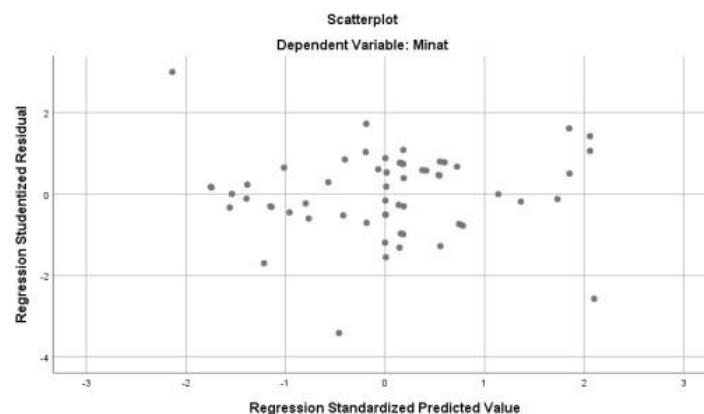
| Model Summary^b | | | | | |
|---|-------------------|----------|-------------------|----------------------------|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .616 ^a | .379 | .358 | 2.926 | 1.943 |
| a. Predictors: (Constant), Risiko, Persepsi Kemudahan | | | | | |
| b. Dependent Variable: Minat | | | | | |

Source: Data Processing Results (SPSS) 25), 2024

Based on table 3 in on, so can obtained results test

autocorrelation where $dU \leq d(4 - dU)$ or $1,657 \leq 1,943 \leq 2,343$ Which it means no happen autocorrelation.

Test Heteroscedasticity



Source: Data Processing Results (SPSS) 25), 2024

Figure 4.27 Test Scatterplot Graph Heteroscedasticity

In a regression model that Good, usually No experience heteroscedasticity. Through chart scatterplot can show a model regression experience heteroscedasticity or not. If there is a certain pattern in the graph then indicates heteroscedasticity has occurred. From Figure 4.27 shows that the points spread randomly and scattered both above and below the number 0 on axis Y. So can concluded that no happen heteroscedasticity on model regression in study This.

Test Multicollinearity

Table 4 Results Test Multicollinearity

| Coefficients ^a | | | | | | | | |
|---------------------------|--------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 4.772 | 3.001 | | 1.590 | .117 | | |
| | Persepsi Kemudahan | .433 | .073 | .619 | 5.892 | .000 | .954 | 1.048 |
| | Risiko | -.009 | .062 | -.016 | -.154 | .878 | .954 | 1.048 |

a. Dependent Variable: Minat

Source: Data Processing Results (SPSS 25), 2024

In table 4 above, it is known that that mark tolerance variable perception convenience as big as 0.954 and variable risk as big as 0.954, so it can be said that the value tolerance is greater than 0.10. Value VIF on variable perception convenience as big as 1,048 And variable risk 1,048 mark the more small from 10. Based on Exposure data the can concluded study This No happen multicollinearity And study This can to be continued to testing furthermore.

Method Analysis Data Multiple Linear Regression

Analysis Table 9 Results Regression Linear Multiple

| Coefficients ^a | | | | | | |
|---------------------------|------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 7.660 | 2.671 | | 2.868 | .006 |
| | X1 | .478 | .066 | .684 | 7.274 | .000 |
| | X2 | -.188 | .050 | -.352 | -3.749 | .000 |

a. Dependent Variable: Y

Source: Data Processing Results (SPSS 25), 2024

Based on table 4.9 in on, thus the regression equation linear multiple as following:

$$Y = 7,660 (\alpha) + 0.478 (X1) - 0.188 (X2) + e$$

Information:

1. Constants (α) worth positive as big as 7,660 It means If variable perception convenience And the risk is zero (0) or fixed, then the variable of interest using financial technology Go Pay as big as 7,660.
2. Mark coefficient beta on variable perception convenience worth 0.478 or 47.8% to mean that if the perception of ease impact positive so will increase interest using financial technology Go Pay as big as 0.478 or 47.8% with assumption that variable free Which other from model regression is still.
3. Mark coefficient beta on variable risk is worth -0.188 or 18.8% to mean that If risk

impact negative so will lower interest use financial technology Go Pay as big as -0.188 or 18.8% with assumption that variable free Which other from model regression is fixed.

Test Hypothesis Test t (Test Partial)

Table 10 Results Test Partial

| Model Summary | | | | |
|-----------------------------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .706 ^a | .498 | .481 | 2.630 |
| a. Predictors: (Constant), X2, X1 | | | | |

Source: Data Processing Results (SPSS 25), 2024

Based on table 4.10, so can concluded that:

- a. Perception variables ease of having influence positive And significant to interest use financial technology Go Pay on generation Z Vocational School Gala Champion City Bekasi. It is known through the sig value in the table perception of ease to interest as big as $0.00 < 0.05$ And t count : 7,274 $>$

t table : 2.001. Sig value < 0.05 And t count $>$ t table , so that hypothesis Ha accepted And H0 rejected. Coefficient variable perception of ease of value positive significant 0.478 It means every change 1 unit perception convenience so will increase interest in using financial technology of 0.478 or 47.8%.

- b. Variables risk own influence negative And significant to interest use financial technology Go Pay on generation Z Vocational School Gala Champion City Bekasi. It is known through the sig value in the table risk to interest as big as $0.00 < 0.05$ And t count : 3,749 $>$ t table : 2,001. Mark sig < 0.05 And t count $>$ t table , so that hypothesis Ha accepted And H0 rejected. Coefficient variable risk worth negative significant 0.188 It means every change 1 unit risk so will decrease interest using financial technology by 0.188 or 18.8%.

Test F (Simultaneous Test)

Table 11 Results Test Simultan

| ANOVA^a | | | | | | |
|-----------------------------------|------------|----------------|----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 405.193 | 2 | 202.597 | 29.285 | .000 ^b |
| | Residual | 408.162 | 59 | 6.918 | | |
| | Total | 813.355 | 61 | | | |
| a. Dependent Variable: Y | | | | | | |
| b. Predictors: (Constant), X2, X1 | | | | | | |

Source: Results Processed Data (SPSS 25), 2024

On table 11 in on, show that mark F count of 29.285 and F table of 3.15 (F table = (2; nk), (2; 60)) And mark significance as big as 0,000. It means variable perception convenience And risk influential in a way simultaneous to interest use financial technology Go Pay on generation Z Vocational School Gala Champion City Bekasi, because of mark F count \geq F table And sig. 000 \leq 0.05.

Test Coefficient Determination (KD)

Table 12 Results Test Coefficient Determination

Source: Data Processing Results (SPSS 25), 2024

Based on Table 4.12 in on, can known mark R Square is 0.498 or 49.8% It means variable perception convenience and risk has an effect of 0.498 or 49.8% to interest using financial technology Go Pay on generation Z Vocational School Gala champion. Whereas the remaining 50.2% is influenced by other variables not discussed in study This.

Coefficient correlation (R) show how much good variable independent in predict the results. If the value R approach number One so the more strong variable independent in predicting variable dependent, with range mark R is -1 until 1. It is known mark R on Table 12 As big as 0.706 It means variable perception convenience And risk own connection with variable interest as big as 0.706 or 70.6%.

CONCLUSION

Based on the research conducted on the influence of perceived convenience and risks on the interest in using the Go-Pay financial technology among Generation Z at Galajura Vocational High School in Bekasi City, involving 62 respondents, several key conclusions were drawn. The study revealed that the perception of convenience significantly influences the interest in using Go-Pay among Generation Z students at the school. The analysis showed a significant value of 0.00, which is less than 0.05, and a t-value of 7.274, which exceeds the critical value of 2.001. This indicates a positive and significant impact of perceived convenience on the interest in using Go-Pay.

On the other hand, the perception of risk was found to have a significant negative influence on the interest in using Go-Pay. The study identified a significant value of 0.00, which is also less than 0.05, and a t-value of 3.749, which is greater than the critical value of 2.001. This suggests that higher perceived risks are associated with a lower interest in using the financial technology.

Furthermore, when considering both the perception of convenience and risk together, the study found that these factors significantly influence the interest in using Go-Pay for transactions among Generation Z at the school. The analysis showed an F-value of 29.285, which is greater than the critical value of 3.15, with a significant value of 0.00, confirming that these factors jointly have a significant impact on the students' interest in using the technology.

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