

The Influence of Perception, Trust, And Security on Fintech E-Wallet Services: The Case of The Z Generation in Yogyakarta



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ABSTRACT: This research aims to examine the influence of perceived ease of use, perceived benefits, perceived risk, trust and security variables on the likelihood of using fintech e-wallet services. The population in this research is the Z generation residing in Sleman Regency, Indonesia. The data source used in this research is primary data using a quantitative approach. Sampling in this study used a purposive sampling technique, the number of samples used was 100 Z generation in Sleman Regency who used the ShopeePay e-wallet fintech service for transactions. In this research, the data was processed/tested using the IBM SPSS statistics 23 program. The results of the research show that partially the variables perceived ease of use and perceived benefits have a positive and significant effect on interest in using ShopeePay fintech e-wallet services among the Z generation in Sleman Regency, while the variables Perceptions of risk, trust and security do not have a significant influence on interest in using the fintech e-wallet service ShopeePay among the Z generation in Sleman Regency.

KEYWORDS: Perceived Ease of Use, Perceived Benefits, Perceived Risk, Trust, Security, Fintech E-Wallet.

1. INTRODUCTION

Technology continues to develop along with the demands of the times, technological advances such as in the current digital era greatly influence needs in various aspects of people's lives, including carrying out transactions. Technological developments have made the way of transactions in society experience changes from initially conventional to moderate, a phenomenon that occurs in people's lives in the current digital era, namely changes in habits in carrying out transaction processes from initially making payments in cash (cash) to non-cash (cashless) this phenomenon is referred to as the cashless society phenomenon (sikapiuangmu.ojk.go.id, 2023). Apart from influencing aspects of life in society, technological developments also influence the economic system, especially in the financial sector which is starting to implement the digital economy, various digital financial services companies compete with each other to create appropriate innovations and strategies so that the company's credibility is maintained (Tanoto, et.al, 2021). A technological innovation that is developing in the financial sector is Financial Technology.

Financial Technology (fintech) is a combination of financial services and technology that changes the business model from conventional to moderate, where initially transaction activities were carried out face to face but now with fintech transaction activities can be carried out without having to meet in person (bi.go.id, 2023). Fintech includes all financial services and products provided by financial institutions (Arner et.al, 2015). One type of fintech product used by the majority of Indonesian people is a non-cash payment system in the form of electronic money. The development of electronic money in Indonesia is very fast, this can be seen from the amount of electronic money circulating in Indonesia which continues to increase from year to year (Yogananda, A.S., & Dirgantara, I.M.B., 2017). The increase in the amount of electronic money in circulation every year has proven that Indonesian people have begun to switch to using electronic money as a payment system for transactions, especially e-wallets (Pratiwi & Sofwan, 2022).

E-wallet is one of the fintech classifications in the payment sector, e-wallet is one of the most popular, popular and popular alternative digital payment transactions and has become a trend in Indonesian society to date. E-wallet is an application

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connected via the internet, which is used to store money in electronic form (Widiyanti, 2020). It can be concluded that E-wallet is a fintech-based payment method (mobile payment) that is connected via the internet network and has the aim of making it easier for each user to store electronic money digitally.

Based on a survey conducted by Populix, it shows that the Gopay e-wallet fintech service occupies the top position as the e-wallet most widely used by people in Indonesia (goodstats.id, 2023). In this research, based on an initial survey conducted by researchers, the results show that the e-wallet fintech service ShopeePay is the e-wallet most widely used by the Z generation in Sleman Regency as a tool for transactions. Even though many have been selected, the data still does not explain the factors that cause the high interest in using ShopeePay fintech e-wallet services among the Z generation in Sleman Regency, for example whether it is due to ease of use, benefits obtained, perceived risks, trust. them towards the e-wallet or because of the security they feel regarding the e-wallet security system. So it would be very interesting if researchers could research the problem of this phenomenon.

The development of e-wallets among the public is one form of convenience created by technological advances, but not all emerging technologies can be easily accepted by the public. What also needs to be known is that the perceptions and attitudes that generate interest in each individual towards the use of a technology vary. In this case, the financial sector needs to first understand the level of individual acceptance of the use of technology in financial services (Chong, T.P, et.al, 2019). To understand each individual's attitude in accepting technology, an approach using the Technology Acceptance Model (TAM) theory is used, which is one of the theories most commonly used to explain individual acceptance of the use of technology.

Interest in using e-wallet is a person's desire and interest in using fintech services (e-wallet) as a digital financial transaction tool. The author uses the variable interest in using e-wallets because the use of fintech digital payment services such as e-wallets must continue to be developed considering that various digital financial services companies compete with each other to create appropriate innovations and strategies so that the company's credibility is maintained (Tanoto, et.al., 2021). In this research, the author will test several variables that might influence the interest of the Z generation in Sleman Regency in using the ShopeePay e-wallet fintech service, including perceived ease of use, perceived benefits, perceived risk, trust and security.

Perceived ease of use is the user's self-belief regarding the perceived ease of using technology (Rodiah & Melati 2020), the easier an e-wallet is to use for transactions, the more a person's interest in using an e-wallet will increase. Research conducted by Nelyumna, et.al (2022) shows the results that perceived ease of use has a positive and significant effect on the interest of Jabodetabek people in using fintech (e-wallet), while research conducted by Kinanti & Mukhlis (2022) shows the results that Perceived ease of use does not influence interest in using the ShopeePay e-wallet.

Perceived benefits is one of the factors that can influence people's interest in using e-wallets. The more people feel the benefits of e-wallet technology, the more often people will use e-wallets Paramitha & Mahyuni (2022). Research conducted by Nelyumna, et.al (2022) shows the results that perceived benefits have a positive and significant effect on the interest of Jabodetabek people in using fintech (e-wallet), while research conducted by Pratiwi & Sofwan (2022) shows results that perceived benefits has no effect on interest in using ShopeePay fintech.

Perceived Risk is the user's perception regarding uncertainty and possible negative consequences that will be received related to the use of fintech (Ryu, H.S, 2018). The higher the level of risk perception, the less interest the user has in using e-wallet, conversely, the lower the risk perception, the greater the user's interest in using e-wallet services. Research conducted by Kinanti & Mukhlis (2022) shows the results that risk perception has a positive and significant effect on interest in using the ShopeePay e-wallet. Research conducted by Nelyumna, et.al (2022) shows the results that risk perception has a significant negative effect on interest in using e-wallets. Meanwhile, research conducted by Pratiwi & Sofwan (2022) shows the results that risk perception has no effect on interest in using the ShopeePay e-wallet.

Trust is one of the factors that can raise people's interest in using e-wallet services. If people's trust in using financial services is high, then people will tend to feel satisfied so that interest in using e-wallets will increase (Nizar & Yusuf, 2022). Research conducted by Nizar & Yusuf (2022), shows the results that trust has a positive and significant effect on interest in using the Link only digital wallet application, while research conducted by Hanifah & Mukhlis (2022) shows the results that trust does not have a significant effect on interest in using e-commerce. -wallets.

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Perception of security is the extent to which people as users of digital financial services (e-wallets) believe that the technology is safe to use (Khoiriyah, et.al., 2023). The better the security system that the company providing fintech e-wallet services has in protecting the personal information of its users, the higher the number of users using fintech e-wallet services (Aditya & Mahyuni, 2022). Research conducted by Aditya & Mahyuni (2022) shows the results that perceived security has a positive and significant effect on the interest of the millennial generation in Bali province in using fintech, while research conducted by Sukmawati, K & Kowanda, D (2022) & Ananda, P & Nuriyah, A (2023) show results that perceived security does not influence interest in using e-wallet.

2. THEORY AND HYPOTHESES DEVELOPMENT

Financial Technology (fintech) is a combination of financial services and technology that changes business models from conventional to moderate. In fintech, regulations are also regulated which aim to protect individuals regarding the security of funds and data, managing fintech companies, as well as to meet the needs of society, including in the services sector and payment systems. Fintech products usually take the form of a system created to carry out specific financial transaction mechanisms (bi.go.id, 2023). One example of a fintech product that is classified into the payments sector is e-wallet. E-wallet is a method of electronic payment systems or transactions using applications connected to the internet network (Widiyanti, 2020).

To understand each individual's attitude in accepting technology, an approach using the Technology Acceptance Model (TAM) theory is used. The TAM theory was developed by Davis (1989) which explains that behavior is carried out because someone has an interest or desire to do it (Sunarya, 2022). TAM theory is one of the most commonly used models in research regarding the adoption or use of technological systems, because it is considered an appropriate model for evaluating individual behavior in using fintech in general (Stewart and Jürjens, 2018). There are two main variables in TAM theory which are determining factors for analyzing a person's acceptance of the use of technology, including perceived usefulness and perceived ease of use. Apart from using the perceived benefits and ease of use factors on interest in using fintech, in this study the authors added external variables within the TAM model framework, namely risk perception, trust and security factors as suggested by previous researchers, to determine the influence of risk perception, trust and security on interest in using fintech e-wallet.

Interest in using an e-wallet is a person's desire and interest in using an e-wallet as a digital financial transaction tool. Perceived ease of use is the user's self-belief regarding the perceived ease of using technology (Rodiah & Melati 2020), the easier an e-wallet is to use for transactions, the more a person's interest in using an e-wallet will increase. Perceived benefits have a very strong influence on a person's interest in using fintech e-wallet services (Aydin & Burnaz, 2016). Risk perception has a strong role in reducing users' interest in making transactions using electronic money (e-wallet) so that risk perception may have a negative effect on consumer interest in using fintech service products (Yogananda & Dirgantara, 2017). Trust in digital payment system services (e-wallet) has quite a big influence on users' interest in making transactions (Pratiwi & Sofwan, 2022). The higher the level of user trust in the e-wallet service provider, the higher the interest in using it. Security is a factor that can encourage a person's interest in using e-wallet, when security can be accepted in accordance with what is expected by the user, then the user will be willing to disclose their personal information and will use e-wallet with feelings of security and peace of mind (Sukmawati & Kowanda, 2022).

The Influence of Perceived Ease of Use on Interest in Using Fintech E-wallet

Perceived ease of use is the extent to which a person believes that using a particular system will be free of effort (Davis, 1989). If the millennial generation as users believe that fintech e-wallet services are difficult to use, then their interest in using fintech e-wallet services will decrease. However, on the contrary, if they believe that fintech e-wallet services are easy, uncomplicated and practical to use, then their interest in using fintech e-wallet services will also increase. The research results of Nelyumna et. al (2022) shows that the variable perceived ease of use has a positive and significant effect on interest in using fintech e-wallet. In line with this research, the results of Rodiah & Melati's (2020) research also show that the perceived ease of use variable has a positive and significant effect on interest in using fintech e-wallets.

H1: Perceived ease of use has a positive effect on interest in using fintech services

The Influence of Perceived Benefits on Interest in Using Fintech E-Wallets

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Perceived usefulness is the extent to which someone believes that using a particular system will improve their work performance (Davis, 1989). If the millennial generation as users believe that using fintech e-wallet services can be useful in their daily lives, especially in transaction activities, then they will tend to be interested in using them. However, on the other hand, if they believe that using fintech e-wallet services is less useful then they will not be interested in using them. The research results of Nelyumna et.al (2022) show that the perception of benefits variable has a positive and significant effect on interest in using fintech e-wallets. In line with this research, the results of Aditya & Mahyuni's research (2022) also show that the perceived benefit variable has a positive and significant effect on interest in using fintech e-wallet.

H2: Perceived benefits have a positive effect on interest in using fintech services

The Influence of Risk Perception on Interest in Using Fintech E-Wallet

In the use of financial technology (fintech), perceived risk is a factor that users need to consider in choosing fintech e-wallet services as an online transaction tool. Risk perception is defined as a user's perception of uncertainty and the possibility of negative consequences that will be received related to the use of fintech (Ryu, H.S, 2018). In the use of financial technology or in this case e-wallet as a non-cash payment, of course there are risks that must be considered, the higher the risk perceived by e-wallet users, the greater the user's interest in using e-wallet, however conversely, the lower the risk perceived by the user, the greater the user's interest in using fintech e-wallet services (Paramitha & Mahyuni, 2022). The research results of Nelyumna et.al (2022) show that the risk perception variable has a negative and significant effect on interest in using e-wallets. In line with this research, the research results of Rodiah & Melati (2020) also show that the risk perception variable has a negative effect on interest in using e-wallets.

H3: Perception of risk has a negative effect on interest in using fintech services

The Influence of Trust on Interest in Using Fintech E-Wallet

Trust is the belief in the user that the fintech e-wallet service company they trust will fulfill all its obligations well and in accordance with what the user expects. Trust in fintech e-wallet services has quite a big influence on users' interest in making transactions (Pratiwi & Sofwan, 2022). The higher the level of public trust in the use of high financial services, the more likely people will feel satisfied so that people's interest in using e-wallets will also increase. The research results of Nizar & Yusuf (2022) show that the trust variable has a positive and significant effect on interest in using fintech e-wallet. In line with this research, the research results of Utami, M.K (2021) also show that the trust variable has a positive and significant effect on interest in using fintech e-wallet.

H4: Trust has a positive effect on interest in using fintech services

The Influence of Security on Interest in Using Fintech E-Wallets

Security is the extent to which people as users of digital financial services (e-wallets) believe that the technology is safe to use (Khoiriyah, et.al., 2023). Security helps users build trust, develop attitudes and generate positive intentions to adopt a technological innovation. The better the security system that the fintech e-wallet service provider company has in protecting the personal information of its users, the higher the interest of users in using it. The research results of Utami, M.K (2021) show that the security variable has a positive and significant effect on the millennial generation's interest in using fintech e-wallets. In line with this research, the research results of Khoiriyah et al (2023) also show that security variables have a positive and significant effect on interest in using fintech e-wallets.

H5: Security has a positive effect on interest in using fintech services

3. METHOD

This research is a type of comparative causal research that describes the relationship between independent variables consisting of perceived ease of use, perceived benefits, perceived risk, trust and security on the dependent variable, namely interest in using the ShopeePay e-wallet fintech service.

The population used in this research is the entire Z generation in Sleman Regency who are currently or have used the fintech e-wallet service ShopeePay as a means of non-cash payment transactions. The calculation of the number of samples in this study was carried out using the Hair (1998) formula because the population size is not yet known with certainty, the number

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of samples in this study was 100 Z generations in Sleman Regency which was obtained from the number of indicators 20 times 5. The sampling technique used was using purposive sampling technique. The data collection method in this research is through distributing online questionnaires using Google Form, questionnaire links are distributed via chat and story platforms on social media such as Whatsapp, Line, Telegram and Instagram. The results of the questionnaire collection were then processed using IBM SPSS 23.

In this research, data testing was carried out using the multiple linear regression analysis method, instrument testing in this research was carried out using validity tests and reliability tests, then classical assumption tests in this research used normality tests, multicollinearity tests and heteroscedasticity tests. Hypothesis testing in this study used the t test, f test, and tested the coefficient of determination which was processed using IBM SPSS Version 23.

RESULT

Instrument Test Results

Instrument testing in this research was carried out using validity and reliability tests, if r count $>$ r table then the questionnaire used as a research measuring tool was declared valid or suitable for use.

Table 1. Validitas test

Variable	Question items	R hitung	R tabel	Kesimpulan
Perception of Ease for Use (PEU)	PKP 1	0,776	0,361	Valid
	PKP 2	0,863	0,361	Valid
	PKP 3	0,631	0,361	Valid
	PKP 4	0,845	0,361	Valid
	PKP 5	0,817	0,361	Valid
	PKP 6	0,733	0,361	Valid
	PKP 7	0,715	0,361	Valid
	PKP 8	0,912	0,361	Valid
Perception of Benefits (PBE)	PM 1	0,740	0,361	Valid
	PM 2	0,906	0,361	Valid
	PM 3	0,906	0,361	Valid
	PM 4	0,892	0,361	Valid
	PM 5	0,825	0,361	Valid
	PM 6	0,874	0,361	Valid
	PM 7	0,839	0,361	Valid
	PM 8	0,700	0,361	Valid
Perception of Risk (PRI)	PR 1	0,679	0,361	Valid
	PR 2	0,821	0,361	Valid
	PR 3	0,714	0,361	Valid
	PR 4	0,843	0,361	Valid
	PR 5	0,892	0,361	Valid
	PR 6	0,749	0,361	Valid
Trust (TRU)	KP 1	0,707	0,361	Valid
	KP 2	0,893	0,361	Valid
	KP 3	0,874	0,361	Valid
	KP 4	0,819	0,361	Valid
	KP 5	0,842	0,361	Valid

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	KP 6	0,646	0,361	Valid
Security (SEC)	KA 1	0,763	0,361	Valid
	KA 2	0,784	0,361	Valid
	KA 3	0,766	0,361	Valid
	KA 4	0,795	0,361	Valid
	KA 5	0,760	0,361	Valid
	KA 6	0,690	0,361	Valid
Interest in Using Services of Fintech E-Wallet (IUS)	MIN 1	0,803	0,361	Valid
	MIN 2	0,923	0,361	Valid
	MIN 3	0,873	0,361	Valid
	MIN 4	0,828	0,361	Valid
	MIN 5	0,918	0,361	Valid
	MIN 6	0,818	0,361	Valid

Based on the results of the validity test in the table above, it can be seen that all variables show a calculated r value > r table, which means that all statements in the questionnaire used in this research are declared valid or suitable for use to measure the variables you want to measure. To measure the reliability of variables, this is done using the Cronbach Alpha (α) statistical test. If the Cronbach Alpha value is > 0.60, the research variable can be said to be reliable.

Table 2. Reliability test

Variabel	Cronbach's Alpha	Criteria	Result
Interest in Using Services of Fintech E-Wallet	0,929	>0,60	Reliable
Perception of Ease for Use	0,913	>0,60	Reliable
Perception of Benefits	0,936	>0,60	Reliable
Perception of Risk	0,874	>0,60	Reliable
Trust	0,886	>0,60	Reliable
Security	0,837	>0,60	Reliable

Based on the reliability test results table above, it can be concluded that all statements or 40 statements in this research questionnaire are reliable because the Cronbach's alpha value for all variables was > 0.60. This shows that each item/statement item used will be able to obtain consistent data.

Hypothesis testing

The results of hypothesis testing using multiple regression analysis tools with the dependent variables of profitability and firm value are shown in table 3 below:

Table 3: Hypothesis Result

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std Error	Beta		
Constant	-2.453	1.906		-1.287	0.201
PEU	0.38	0.067	0.454	5.624	0.000
PBE	0.392	0.076	0.509	5.180	0.000
PRI	0.041	0.038	0.054	1.061	0.291
TRU	-0.102	0.108	-0.093	-0.291	0.345
SEC	0.105	0.073	0.096	1.444	0.152

Source: Data processed

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4. DISCUSSION

Perception of Ease for Use and Interest in Using Fintech Services.

The results of data analysis in this study show that the perceived ease of use variable produces a calculated $t > t$ table value of $5.624 > 1.985$ with a significance value of $0.000 < 0.050$ and a regression coefficient value of 0.380 . Based on the test results, the first hypothesis test which states that perceived ease of use has a positive effect on interest in using the fintech e-wallet service "ShopeePay" among the Z generation in Sleman Regency is proven or accepted. So it can be concluded that the perceived ease of use (PKP) variable has a significant positive effect on interest in using the ShopeePay e-wallet fintech service among the Z generation in Sleman Regency (MIN).

The easier it is to use e-wallet services for transactions, the more someone's interest in using e-wallets will increase. This research shows that the easier the ShopeePay e-wallet fintech service is, the more interest the Z generation in Sleman Regency will have in using it, this is because as users they feel the ease of using the e-wallet, such as easy to understand, easy to use. used when making transactions, flexible and practical in use. This identifies that perceived ease of use is one of the factors that can influence the interest of the Z generation in Sleman Regency in using the fintech e-wallet service ShopeePay. The results of this research support the TAM (Technology Acceptance Model) theory introduced by Davis (1989), where the TAM theory assumes that a person's acceptance of technology is influenced by perceived ease of use.

The results of this research are supported and in line with previous research conducted by Nelyumna, et al (2022), Utami M, K (2021), Rodiah, S., Melati, I.S. (2020), Aditya, T., Mahyuni, L.P. (2022), Nag, A.K., & Gilitwala, B (2019) which states that perceived ease of use has a positive and significant effect on interest in using fintech (e-wallet).

Perception of Benefits and Interest in Using Fintech Services

The results of data analysis in this study show that the perceived benefit variable produces a calculated $t > t$ table value of $5.180 > 1.985$ with a significance value of $0.000 < 0.050$ and a regression coefficient value of 0.392 . Based on the test results, the second hypothesis test which states that perceived benefits have a positive influence on interest in using the fintech e-wallet service "ShopeePay" among the Z generation in Sleman Regency is proven or accepted. So it can be concluded that the perceived benefit (PM) variable has a positive and significant effect on interest in using the ShopeePay e-wallet fintech service among the Z generation in Sleman Regency (MIN).

The higher the benefits felt when making a transaction using an e-wallet, the greater a person's interest in using an e-wallet. The more people experience the benefits of e-wallet technology, the more often people will use e-wallets (Paramitha & Mahyuni, 2022). People will use a technology if people know the positive benefits that will be obtained from using the technology (Ernawati & Noersanti, 2020).

This research shows that the more useful the ShopeePay e-wallet fintech service is, the more interest the Z generation in Sleman Regency will have in using it, this is because they feel that there are positive benefits felt from using the e-wallet, such as increasing effectiveness and productivity in transactions, and is useful in everyday life. This identifies that perceived benefits are one of the factors that can influence the interest of the Z generation in Sleman Regency in using the ShopeePay e-wallet fintech service. The results of this research support the TAM (Technology Acceptance Model) theory introduced by Davis (1989), where the TAM theory assumes that a person's acceptance of technology is influenced by perceived benefits. Hypothesis testing in this research also shows that the perceived benefit variable is the most dominant factor in influencing the interest of the Z generation in Sleman Regency in using the fintech e-wallet service ShopeePay.

The results of this research are supported and in line with previous research conducted by Nelyumna et.al (2022), Rodiah, S., & Melati I,S (2020), Aditya, T & Mahyuni L.P (2022), Khoiriyah et.al (2023), Karim, M.W et al (2020), Nag, A.K., & Gilitwala, B (2019) which states that perceived benefits have a significant positive effect on interest in using fintech (e-wallet).

Perception of Risk and Interest in Using Fintech Services

The results of data analysis in this study show that the risk perception variable produces a calculated t value $< t$ table, namely $1.061 < 1.985$ with a significance value of $0.291 > 0.050$ and a regression coefficient value of 0.041 . Based on the test results, the third hypothesis test which states that risk perception has a negative effect on interest in using the fintech e-wallet service "ShopeePay" among the Z generation in Sleman Regency is not proven or rejected. So this research shows that the risk

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perception (PR) variable does not have a significant influence on the interest in using the ShopeePay e-wallet fintech service among the Z generation in Sleman Regency (MIN).

This means that the high or low risk of the ShopeePay e-wallet fintech service that is perceived or felt by the Z generation in Sleman Regency does not affect their interest and will continue to use the ShopeePay e-wallet fintech service when making transactions. This is because the majority of the Z generation in Sleman Regency is a generation that tends not to pay too much attention to the risks they will face when making transactions using fintech e-wallet services, however they actually consider the benefits felt or obtained compared to the possible risks faced in using them. e-wallet, so that risk perception does not have a significant influence on the interest of the Z generation in Sleman Regency in using the ShopeePay e-wallet fintech service.

The reason why the hypothesis regarding the risk perception (PR) variable was not accepted or was not proven to have an effect was strengthened based on research findings conducted by Paramitha, N.M.A.M & Mahyuni, L.P (2022), which stated that the risk perception variable was not proven to have a significant effect on the interests of the millennial generation. in making transactions because by using fintech e-wallet services, the millennial generation tends to ignore the possible risks they will face in transactions, and will continue to use fintech e-wallet services. Apart from that, the use of the ShopeePay e-wallet service is only used to meet non-routine needs so this reduces concerns about the possible risks that will be faced in using the ShopeePay e-wallet (Pratiwi, S & Sofwan, A, 2022). Risk perception which does not have a significant effect explains that e-wallet users in Indonesia tend to be less concerned about the risks that might occur, users tend to focus more on the benefits they receive rather than the risks they will face (Chandra, M.B & Kohardinata, C, 2021).

The results of this research are supported and in line with previous research conducted by Paramitha, N.M.A.M & Mahyuni, L.P (2022), Pratiwi, S & Sofwan, A (2022), and Chandra, M.B & Kohardinata, C, (2021) which shows that perceptions the risk of failing to influence interest in using fintech e-wallet services.

Trust and Interest in Using the Fintech Service

The results of data analysis in this study show that the trust variable produces a calculated t value < t table, namely $-0.949 < 1.985$ with a significance value of $0.345 > 0.050$ and a regression coefficient value of -0.102 . Based on the test results, the fourth hypothesis test which states that trust has a positive effect on interest in using the fintech e-wallet service "ShopeePay" among the Z generation in Sleman Regency is not proven or rejected. So this research shows that the trust variable (KP) does not have a significant influence on the interest in using the fintech e-wallet service ShopeePay among the Z generation in Sleman Regency (MIN).

This is because most of the Z generation in Sleman Regency feel that the ShopeePay e-wallet fintech service still lacks the ability to protect the privacy of its users. In this case, researchers suspect that their lack of trust could be caused by the still widespread cases of financial crime in e-fintech services. wallets such as financial fraud or digital financial fraud, wiretapping and balance breaches that cannot be handled or resolved by ShopeePay, making the Z generation in Sleman Regency tend to be more careful in placing trust in providing their personal information when making transactions using e-wallet services. ShopeePay is a financial technology service, so in this study the trust variable does not have a significant influence on the interest of the Z generation in Sleman Regency in using the ShopeePay e-wallet fintech service.

The reason why the hypothesis on the trust variable (KP) was not accepted or was not proven to have an effect was strengthened based on research findings conducted by Kurnianingsih et.al (2022) which said that e-wallet users would not be interested in using e-wallets if they felt they lacked trust. in the e-wallet they use, lack of trust has an impact on fundamental problems such as users' hesitation to provide their personal information to e-wallet service providers.

The results of this research are supported and in line with previous research conducted by Lim, H.L et al (2022) & Kurnianingsih et.al (2022) which stated that the trust variable has a negative relationship and does not have a significant effect on interest in using e-wallet, research conducted by Halim, N.A.A et al, & Hanifah, T.R., Mukhlis, I (2022) also stated that the trust variable does not have a significant effect on interest in using e-wallets.

Security and Interest in Using the Fintech Service

The results of data analysis in this study show that the security variable produces a calculated t value < t table, namely $1.444 < 1.985$ with a significance value of $0.152 > 0.050$ and a regression coefficient value of 0.105 . Based on the test results, the

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fifth hypothesis test which states that security has a positive effect on interest in using the fintech e-wallet service "ShopeePay" among the Z generation in Sleman Regency is not proven or rejected. So this research shows that the security variable (KA) does not have a significant influence on the interest in using the fintech e-wallet service ShopeePay among the Z generation in Sleman Regency (MIN).

This is because most of the Z generation in Sleman Regency who were respondents in this research still feel worried about the security and confidentiality of the data they provide to the fintech e-wallet service provider ShopeePay, such as when providing their personal information and financial data which could be misused, so they do not feel completely safe, in this case the researchers suspect that this user's concern could be caused by the security system in the fintech e-wallet service ShopeePay which may still be vulnerable to digital financial crime.

The reason why the hypothesis on the security variable (KA) is not accepted or is not proven to have an effect is strengthened based on research findings conducted by Ananda, P & Nuriyah, A (2023) which states that the security variable does not have a significant effect on interest in using LinkAja Syariah services because there are still many users who do not feel safe in storing or sharing their personal information in digital form when making payment transactions. The findings of research conducted by Ariningsih et.al (2022) found that the security variable did not have a significant effect on interest in using e-wallets because young people still felt worried about the security and confidentiality of the data they provided to e-wallet service providers. for fear that it could be misused.

The results of this research are supported and in line with previous research conducted by Ananda, P & Nuriyah, A (2023) which stated that security variables do not have a significant effect on interest in using LinkAja Syariah services. The results of research conducted by Ariningsih et.al (2022) stated that security variables were proven to have no significant effect on interest in using e-wallets. The results of this research are also in line with research conducted by Sukmawati, K & Kowanda, D (2022) which states that security variables have no partial influence on the decision to use the Gopay e-wallet.

5. CONCLUSION AND SUGGESTIONS

Based on the research that has been carried out, it can be concluded that there are two proven hypotheses, namely the variables perceived ease of use and perceived benefits, these two variables have been proven to have a positive and significant effect on interest in using the ShopeePay fintech e-wallet service among the Z generation in Sleman Regency, also concluded that hypothesis 1 and hypothesis 2 in this study were proven and accepted. Meanwhile, there were three hypotheses that were not proven, namely the risk perception, trust and security variables, so these three variables did not have a significant influence on the interest in using the ShopeePay fintech e-wallet service among the Z generation in Sleman Regency, also concluded that hypothesis 3, hypothesis 4, and hypothesis 5 in this study were not proven or rejected.

For PT AirPay Indonesia as a company providing ShopeePay e-wallet fintech services which operates in the financial technology services sector, it should make more efforts to improve the confidentiality aspect of its e-wallet security system and make efforts to notify its users, in this way it will be able to increase the perception of trust. and the perception of security among the Z generation in Sleman Regency when making transactions using the ShopeePay e-wallet fintech service, so it can be a factor that influences their interest in using the ShopeePay e-wallet fintech service as a digital payment transaction tool in everyday life.

The author realizes that this research is still not perfect, and the author is only able to provide justification and contribute little to the results of previous research. So it is recommended for future researchers to add other independent variables that can influence users' interest in using fintech services, because based on the results of the coefficient of determination test there is still 23.5% influenced by other variables outside this research. Apart from that, it is also recommended for future researchers to increase the sample size or expand the scope of more respondents from this research to provide better research results.

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