

ABSTRACT

This research aims to the study of Ease and Risk Perceptions of users of Financial Technology services. This objective is motivated by the problems faced by MSME business actors in the City of Bandung in the Antapani, Arcamanik, Gede Bage, Ujung Berung, Cibiru, and Buah Batu sub-districts who have used or are using Financial Technology services. In its use it is influenced by many factors,, in this study the factors are the Perception of Ease and Risk. Taking these two factors is based on the results of interviews with SMEs in the city of Bandung and is supported by data that has been collected. The method used in this research is to use quantitative methods with data analysis techniques used are descriptive analysis of multiple linear regression analysis. The population in this study amounted to 1.567 business actors, so in this study the sampling was carried out by purposive sampling method, namely obtaining a sample of 100 business actors. Based on the results of the research that has been done that (1) the respondent's response to the Ease of Perception is in the easy-to-use category (score 81.3%), (2) the respondent's response to the risk is in the fairly agreeable category (score 66.1% and (3) the respondent's response It can be concluded that the Ease and Risk Perception has a significant effect on Financial Technology service users with a score of 83%. These results support that Financial Technology can have a significant influence on MSME business actors in Bandung city in the districts of Arcamanik, Antapani, Arcamanik, Gede Bage, Ujung Berung, Cibiru, and Buah Batu.

Keywords: Perception of Ease, Risk and Financial Technology