

ABSTRAK

Nama : Mutiara
Program Studi: Manajemen
Judul : Perilaku Adopsi *Fintech* Generasi Milenial Di Aceh

Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kegunaan (*perceived usefulness*), persepsi kemudahan (*perceived ease of use*), kepercayaan (*trust*) terhadap adopsi *fintech* (*financial technology*) di Aceh. Populasi yang digunakan dalam penelitian ini adalah masyarakat generasi milenial di Aceh yang memiliki akses terhadap *fintech* atau mengadopsi *fintech* dengan sampel yang diambil menggunakan teknik pengambilan sampel *accidental sampling* yang merupakan teknik penentuan sampel berdasarkan kebetulan dengan menyebarkan angket melalui *google form* kepada 97 responden. Teknik analisis yang digunakan dalam penelitian ini adalah uji regresi linier berganda. Hasil analisis menunjukkan bahwa ketiga variable bebas yaitu, persepsi kegunaan (*perceived usefulness*), persepsi kemudahan (*perceived ease of use*), kepercayaan (*trust*) berpengaruh positif signifikan terhadap adopsi *fintech* baik secara terpisah (parsial) maupun secara bersamaan (simultan).

Kata Kunci: Adopsi *Fintech*, Persepsi Kegunaan (*Perceived Usefulness*), Persepsi Kemudahan (*Perceived Ease of Use*), Kepercayaan (*Trust*)

ABSTRACT

Name : Mutiara
Study Program : Management
Title : Millennial Generation Fintech Adoption Behavior in Aceh

This study aims to determine the influence of perceived usefulness, perceived ease of use, trust on fintech adoption in Aceh. The population used in this study is the millennial generation community in Aceh who have access to fintech or adopt fintech with samples taken using accidental sampling techniques which is a sampling technique based on chance by distributing questionnaires through google form to 97 respondents. The analysis technique used in this study is multiple linear regression test. The results of the analysis showed that the three independent variables, namely, perceived usefulness, perceived ease of use, trust had a significant positive effect on fintech adoption both separately (partial) and simultaneously (simultaneously).

Keywords: *Fintech Adoption, Perceived Usefulness, Perceived Ease of Use, Trust*