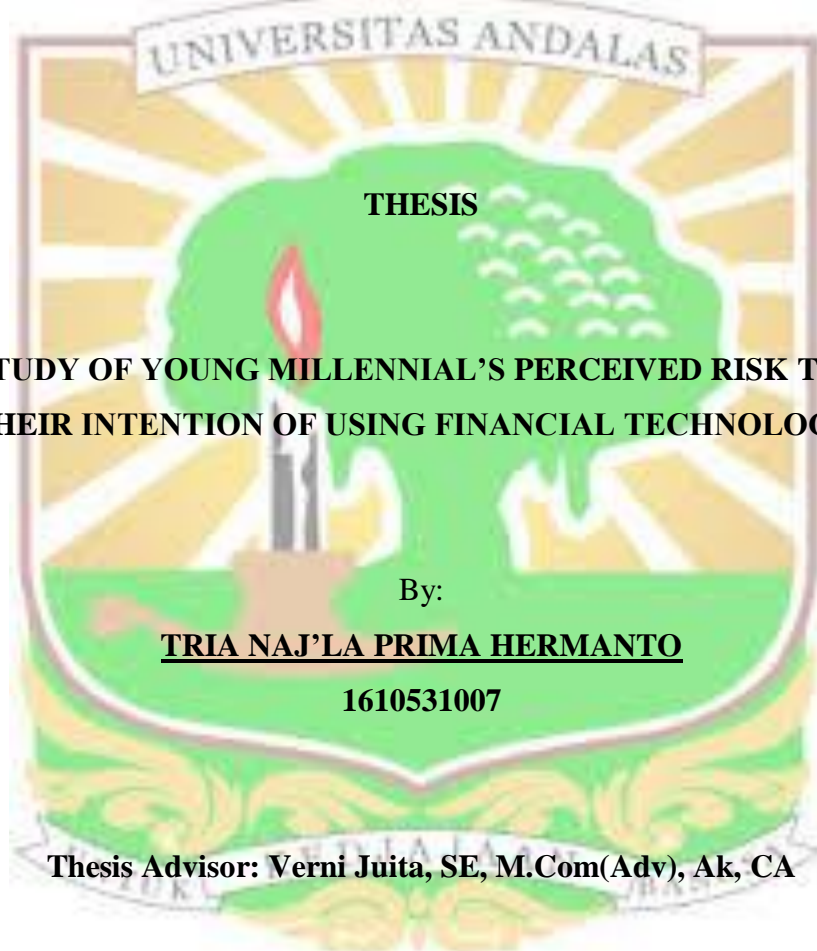




**ACCOUNTING DEPARTMENT
ECONOMIC FACULTY
ANDALAS UNIVERSITY**



THESIS

**“THE STUDY OF YOUNG MILLENNIAL’S PERCEIVED RISK TOWARDS
THEIR INTENTION OF USING FINANCIAL TECHNOLOGY”**

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Submitted to Fulfill the Requirements in order to Obtain Bachelor Degree of Economics

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THE STUDY OF YOUNG MILLENNIAL'S PERCEIVED RISK TOWARDS THEIR INTENTION OF USING FINANCIAL TECHNOLOGY (FINTECH)

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ABSTRACT

This research aims to examine the relationship between perceived risks to the user intention in adopting Fintech services among millennial users in Indonesia. The research uses four kinds of perceived risk: financial risk, legal risk, security risk, and operating risk. By distributing online questionnaires and using the snowball sampling as a sampling method, there were 367 data obtained and then processed. However, female students dominate the whole of the total respondents as 64%. All respondent data collected is processed through simple statistics with Microsoft Excel and then further processed using the Smart-PLS 3.0 application. The result indicates that the perceived risk affects the millennial in Fintech adoption below 30%. The four risks have a positive relation to perceived risk. Based on four risks that influence, legal risk is the most considered by the younger generation in Fintech's intention, followed by security, operational, and financial risks.

Keywords: Millennial, Perceived risk, Financial Technology (Fintech)