

ABSTRAK

Penelitian ini dilakukan untuk mengetahui pengaruh *financial technology* terhadap kolektibilitas pembayaran SPP studi kasus di Sekolah Dasar Islam Abu Seno Bandung. Tujuan penelitian ini untuk mengetahui peran *financial technology*, tingkat kolektibilitas dan seberapa besar pengaruh *financial technology* terhadap kolektibilitas pembayaran di Sekolah Dasar Islam Abu Seno Bandung.

Penelitian ini menggunakan pendekatan kuantitatif, pengumpulan data dilakukan melalui kuesioner dengan metode *simple random sampling*. Total jumlah responden sebanyak 160 orang. Teknik analisis data menggunakan Metode Struktural Model – *Partial Least Square* (SEM-PLS).

Berdasarkan hasil penelitian, dapat disimpulkan bahwa tanggapan responden tentang *financial technology* yaitu dengan nilai 933, masuk kedalam kategori setuju dan tanggapan responden mengenai variabel kolektibilitas pembayaran dapat dikategorikan tidak setuju. Hal ini menunjukkan bahwa tingkat kolektibilitas pembayaran dapat dinyatakan dalam golongan lancar. Berdasarkan analisis deskriptif diperoleh bahwa variabel *financial technology* berpengaruh positif tidak signifikan terhadap kolektibilitas pembayaran yang dijadikan sampel penelitian. Dapat dilihat bahwa T-statistik sebesar 1.030 yakni kurang dari t-table 1.96. dengan demikian hipotesis 1 dalam penelitian ditolak. Dari hasil penelitian ini juga dapat diinterpretasikan bahwa tinggi rendahnya penggunaan *financial technology* tidak berpengaruh terhadap kolektibilitas pembayaran. Arah hubungan positif menunjukkan bahwa pada perusahaan sampel memiliki tingkat *financial technology* yang relatif rendah.

Kata Kunci : *Financial Technology*, Kolektibilitas Pembayaran

ABSTRACT

This research was conducted to find out the effect of financial technology on the collectibility of tuition payments in a case study at the Islamic Elementary School of Abu Seno Bandung. The purpose of this study was to determine the role of financial technology, the level of collectibility and how much influence financial technology has on collectibility of payments at the Abu Seno Islamic Elementary School Bandung.

This study uses a quantitative approach, data collection is done through a questionnaire with a simple random sampling method. The total number of respondents was 160 people. The data analysis technique uses the Structural Model – Partial Least Square (SEM-PLS) method.

Based on the research results, it can be concluded that respondents' responses regarding financial technology, namely with a value of 933, are included in the agree category and respondents' responses regarding the collectibility of payments variables can be categorized as disagreeing. This shows that the level of collectibility of payments can be stated in the current category. Based on the descriptive analysis, it was found that the financial technology variable had no significant positive effect on the collectibility of the payments used as the research sample. It can be seen that the T-statistic is 1.030 which is less than the t-table of 1.96. thus hypothesis 1 in the study was rejected. From the results of this study it can also be interpreted that the level of use of financial technology does not affect the collectibility of payments. The direction of a positive relationship indicates that the sample companies have a relatively low level of financial technology. The higher the use of financial technology, the more it will affect the level of collectibility of payments.

Keywords: Financial Technology, Payment Collectibility