

ABSTRACT

This study aims to analyze the influence of financial literacy and cyber security on the level of trust in using financial technology (fintech). The background of this research is based on the rapid growth of fintech services in Indonesia, which requires users to have adequate financial knowledge as well as confidence in digital security systems. This research employs a quantitative method with a survey approach by distributing questionnaires to respondents, particularly accounting students at Pasundan University Bandung. The data collected were analyzed using multiple linear regression to examine the relationship among variables. The results indicate that financial literacy has a positive and significant effect on the level of trust in using fintech. Similarly, cyber security also has a positive and significant effect, meaning that the better the data protection and system security, the higher the level of user trust. Simultaneously, financial literacy and cyber security contribute significantly to increasing public trust in fintech usage. This study is expected to provide valuable insights for academics, industry players, and regulators in strengthening strategies for the development of secure and reliable fintech services in Indonesia.

Keyword : Financial Literacy, Cyber Security, Level Of Trust, And Financial Technology