The Impact of Financial Technology (FINTECH) on Accounting Education and Practice in West Sumatera

By:

***Verni Juita***

*(Economic Faculty, Andalas University)*

*Email:* [*vjuita@gmail.com*](mailto:vjuita@gmail.com)

In various countries in the world including the ASEAN region, FINTECH is developing rapidly and widely which covers various forms and sub-sectors. Likewise, this rapid development also occurs in Indonesia as part of ASEAN member countries. Therefore, this study is focused on examining the development of FINTECH in Indonesia, especially in West Sumatra. In particular, this study wants to observe the impacts, opportunities and challenges presented by FINTECH on the field of accounting education and professional accounting profession in West Sumatra. Through literature studies and in-depth interviews with three group of stakeholders (Academician, Professional Accountant, Regulator) in the accounting sector in West Sumatra and applying triangulation analysis, this study found that management in accounting education institutions, practitioners and regulators viewed the development of FINTECH very positively which was not seen as just a challenge but also a good opportunity for accountants and prospective accountants to be able to increase their readiness and capacity to face the era of digital technology. For this reason, the response they have prepared is the preparation of regulations related to the activities of accountants in various fields that relate with the digital world, curriculum development, update and improvement teaching material related to digital technology along with supporting activities such as company visit, workshops and trainings both for the student and the lecturers. Moreover, there is also the need for dialogue between stakeholders in the field of FINTECH and accounting (academics, practitioners, and regulators) related to synergizing both fields in improving the national curriculum. In this regard, The University could be a host for a lecturer forum at the university level or between universities to discuss curriculum improvements that can accommodate the development of FINTECH in Indonesia.

**1. INTRODUCTION**

**1.1. Background of the Study**

Within the last two decades, we have witnessed the rapid development of the internet, social media and mobile devices. These developments have presented digital disruption which has had a wide-ranging impact and have transformed many companies and industries. This digitization process immensely affected various sectors such as music, film, media and financial industries. In the financial industry specifically, new and more innovative market players are increasingly exploring opportunities from financial sector's inaction in responding to digital developments. They provide a variety of sophisticated software solutions that challenge the survival of conventional banks businesses and other financial institutions. Various Fintech startups have sprung up and provided extensive financial service systems and processes, from loan and payment providers to asset management and foreign exchange. Digital disruption presented by new and innovative market participants in the financial sector is often known as fintech (financial technology).

In various countries in the world including the ASEAN region, fintech is developing rapidly and widely which covers various forms and sub-sectors. Moreover, in an article on one of the digital media (www.batas.id), the year 2020 will be predicted as the year of exponential digital commerce growth occurring in the ASEAN region which could reach US$ 32 billion in the next 3 years including the development of financial technology. Likewise, this rapid development also occurs in Indonesia as part of ASEAN member countries where fintech in this country had already begun its digitization process and had already been present in other ASEAN countries. This process has occurred in the field of online transportation services with the presence of GO-JEK, Grab, and Uber. Fintech transactions in Indonesia are estimated to reach US$ 18.65 billion (Rp 251.78 trillion), up 24.17 percent from 2016 which amounted to US$ 15.02 billion (Rp 202.77 trillion) (KataData.com, 12 August 2017). Meanwhile, according to data from the Indonesian Fintech Association (Aftech), as of December 2017, there have been around 235 active fintech companies of which 39 percent are engaged in the payment system sub-sector (Kompas.com, January 16, 2018). These companies can be grouped into four business fields which are Market Provisioning, Deposits, Lending, and Capital Raising, Investment and Risk Management, as well as Payment, Clearing, and Settlement. (TechinAsia.com, January 3, 2017).

The rapid and extensive development of fintech has not only influenced how financial services are provided to and experienced by consumers but also has an impact on providers of professional accountant service and regulations related to the accounting system. The increasing role played by fintech companies now presents challenges and opportunities for public accounting firms and the professional accountant profession themselves. At present, many bookkeeping processes have been done automatically with cloud-based accounting that continues to grow such as Xero which is based in New Zealand. In Indonesia, the Journal has been able to provide cloud-based accounting software that can help Micro, Small, and Medium Enterprises (MSME) in invoicing bills, managing assets, inventory and warehousing with automatic, simple and easy processes.

The rise of development of fintech increasingly emphasizes the importance of the availability of forward-thinking professional accountants, have a solid digital understanding, and can provide direction on how the company should face the challenges and opportunities presented by the development of fintech in the future. Although the presence of fintech will reduce the working time of many existing financial jobs, at the same time, the nature of the adaptation of this rapid technological revolution will also require transformations in adjusting tax compliance, auditing processes and accounting reporting. For this reason, professional accountants must be able to understand and be able to adapt to this development of fintech. All professional accountants and other professions in the financial sector are required to be able to engage in this process of digitization shift and be able to continuously provide analysis that can help companies understand the value created by these changes.

Based on the context above, it is important to study the development of fintech and its impact on accounting education and practitioners of the accounting profession. However, studies on this issue in Indonesia are still very limited and most discussions about fintech are often only through short articles with limited data. For this reason, this study will try to conduct a more serious and in-depth assessment of the development of fintech and its impact on the field of education and accounting practitioners in West Sumatra through theoretical research and empirical studies.

West Sumatra is chosen as a place of study based on the consideration that this province has great potential for the development of the digital economy or financial technology (fintech). Deputy Commissioner of the Financial Services Authority (OJK) Institute, Sukarela Batunanggar, at the "OJK Teaching" event at Andalas University said that there are still rural communities that have not been accessed by banking facilities and the number of entrepreneurs of Micro and Small and Medium Enterprises (MSME) in West Sumatra has great potential for fintech to develop. It is noted that around 80 percent of MSMEs are still considered not eligible for funding from banks (Republika, Thursday 9 November 2017).

**1.2. Problems and Scope of the Study**

This study focuses on examining the development of fintech in Indonesia, particularly in West Sumatra. Specifically, this study wants to examine the impact, opportunities, and challenges presented by fintech on the field of accounting education and the professional accountant profession in West Sumatra.

The following are some of the issues discussed in this study:

1. What are the current developments of fintech in Indonesia, West Sumatra and their prospects for the future?
2. How well the development of fintech is known and introduced to stakeholders in the field of Education and accounting practitioners in West Sumatra? And what is their view of said development?
3. What is the impact of the increased development of fintech in the field of education and accounting practitioners in West Sumatra, including regulations related to the accounting system, accounting teaching curriculum, accounting public business, and human resources (HR) of professional accountants?
4. How prepared and responsive educators and business people are, especially professional accountants, in facing the ever-increasing development of fintech?

**1.3. Objectives and Benefits of the Study**

This study is expected to provide a comprehensive illustration in the condition of the development of fintech in Indonesia, especially West Sumatra, and to show the readiness of the accounting sector in responding to the impact of fintech. In details, here are some of the objectives to be achieved from this study:

1. To obtain an overview of the current development of fintech in Indonesia and West Sumatra.
2. To identify the opportunities and problems that fintech poses for the accounting sector, including their impact on accounting education, providers of public accountant service, and professional accountants.
3. To formulate useful recommendations and policy suggestions to improve the quality of professional accounting services in dealing with the development of fintech.
4. To contribute to the development of knowledge and literature related to fintech and its impact on the accounting sector in Indonesia, particularly in West Sumatra.

**2. LITERATURE REVIEW**

**2.1. Financial Technology (Fintech): Definition and Characteristics**

There are many definitions of fintech have been formulated by various experts and institutions. In the Deutsch Bank research report, Daff et al (2014) for example, explain fintech as a term that is often used to describe digitization that occurs in the financial sector. They explained this term generally refers to new and very innovative companies engaged in information technology (IT) which aim to change the traditional financial sector as we know today. Similarly, Truong (2016) explains that fintech often refers to companies that provide financial business services through platforms or technological means (internet), making financial products and services are more innovative and efficient. In his opinion, fintech is a new form of financial services from startup companies that are trying to change the forms and ways of traditional financial transactions to become new, modern and more effective. These transactions use high-tech technological devices such as mobile payment systems, money transfers, peer-to-peer lending/borrowing, fundraising, even asset/wealth management, and blockchain.

Dinardo (2015) in his thesis emphasizes accordingly that fintech comes from two words: finance and technology, and refers to all companies that apply technological innovations to the financial services industry. The industry is then divided into several sectors that offer products and services to various types of consumers. In cases of financial services, fintech is in the alternative financial sector that brings the most important and new innovation by utilizing an online market that works by meeting the needs of borrowers with offers from investors and fund owners. Alternative financial services meant here consist of Crowdfunding, Online Invoice Trading, Merchant Finance, Payments, and Trade Finance. Although they differ in the form of business models they have, the various forms of fintech share the same features which are: web-based and not the bank. They offer products and services similar to a bank but use the influence or strength of the experience of its consumers.

It can be concluded that financial technology (fintech) is the use of technological innovation in the financial sector by using the online marketplace as a place to offer solutions to various financial problems experienced by digital consumers.

**2.2. The Impact of *Financial Technology* on Accounting**

Fintech and accounting have a very close relationship even though they look like two very different industries. Frey and Osborne (2013), for example, explain that the rapid progress of artificial intelligence and machine learning by increasing their ability to analyze big data has increased the threat to various fields of work that can be computerized in the future, including the accounting profession. They estimate that based on the characteristics of their duties and works, there is a very large chance (around 94%) of accounting and auditing work that will eventually be automated. The application of big data analysis techniques will potentially replace much of the work traditionally done by accountants and auditors.

Opposing views on the impact arising from the development of fintech were argued by several other experts. A review of related literature by Mokyr et al. (2015), for example, find that although many accounting tasks and jobs might be automated, it seemed almost impossible that all accounting jobs and professions would be under threat due to the development of this technology. As explained by Autor (2014: 2015), many professions consist of a variety of collective tasks and jobs will not be easily automated and the accounting profession/job is one of them. Meanwhile, referring to findings from Spitz-oener (2006) about computerization in the past and the study of Arnz et al. (2016), Richins et al. (2016) argue that the development of big data analysis will not replace the work of accountants and auditors, but will change the structure of tasks and jobs in the accounting profession. This will provide an opportunity for accountants to improve the skills they already have by learning and acquiring new and related skills to the development of these technologies.

Accountingdaily (2015) further suggests that accountants actually have many open opportunities and will benefit greatly from the emergence of this fintech. With financial services being centralized and increasingly embedded in accounting software, it will make financial services more centralized in the domain of accountants and accounting software solutions in the cloud. As a result, this will make a competitive advantage for accountants. With the increase in accounting software that provides business solutions, this will encourage more and more business owners to meet with accountants if they need advice regarding financial services.

**2.3. The Development of *Fintech* in Indonesia: Challenges and Opportunities**

The development of fintech in Indonesia is growing rapidly nowadays. This is proven by the increasing number of fintech-based business startup companies in recent years. The rapid growth of smartphones and the internet has increased digital transactions in Indonesia. Besides, the rapid growth of fintech is also supported by a large population (265 million people), with the majority being young people (under 35 years old). Picture 1 shows the percentage of the number of fintech companies by year of operation. Until December 2017, 235 fintech companies were operating in Indonesia, a significant increase from the previous year which ranged from 135-140 fintech companies. Of the 235 fintech companies currently, only 12 percent started operating before 2015, while 45 percent only started operating in between 2015-2016 and the rest 43 percent started in 2017.

Picture 1: Profiles of fintech companies in Indonesia based on operational years, 2006-2017

Based on business sectors accordingly, data from the Indonesian Fintech Association shows that the payment system sub-sector still dominates and covers around 39 percent of the total number of fintech companies in 2017. Meanwhile, the lending and borrowing sub-sector is recorded to grow rapidly from around 15 percent at the start in 2017 to around 32 percent at the end of 2017. The rest, from 235 fintech companies in 2017, as many as 11 percent were companies engaged in market provisioning sub-sector market provisioning, 11 percent from investment management, 4 percent from insurtech, and 3 percent from equity capital raising.

Picture 2: Profiles of fintech companies in Indonesia by sector, 2017

Based on data from Statista, Indonesian fintech transactions in 2017 are further estimated to reach US$ 18.65 billion. This figure is expected to continue to grow until it reaches US$ 37.15 billion in 2022, with a compound annual growth rate (CAGR) of 18.8 percent during the 2017-2018 period. The large population and a large number of Indonesians that have not been exposed to financial institutions are challenges as well as opportunities to expand the market or to increase the number of users for fintech startups in Indonesia.

**3. METHODS OF THE STUDY**

**3.1. Study Approach and the Process of Data Collection**

To achieve the objectives of this study, the author conducts the qualitative study specifically through two methods which are: literature studies and in-depth interviews. Literature studies are carried out through researches and analysis of the literature related to fintech and its impact on the accounting sector. Literature studies are conducted by gathering several previous similar studies which include: research reports, journal articles and books, and news in newspapers, both on-line and off-line for library studies. These literature studies are used as a basis for supporting and compiling research terms of reference and questions that will be asked in in-depth interviews and supporting the discussion of the initial problem of this study.

In-depth interviews, meanwhile, were conducted by limiting activities to stakeholders in the accounting sector in West Sumatra. These in-depth interviews aim to explore arguments and opinions about fintech from 3 (three) sides involved in accounting sector of West Sumatra, such as Professional accountants, accounting academics, and the regulator of the policy and accounting standards, namely the chairman of the Indonesian Accounting Association in West Sumatra region.

Determining and selecting respondents are done by purposive sampling method because of the nature of the research that leads to the exploration of understanding and opinions on this research topic from the three groups of respondents. Consideration regarding the alignment of abilities and knowledge possessed by respondents in providing opinions related to fintech and its impact on the accounting sector is the main concern.

**3.2. Data Analysis Techniques**

Data and information obtained from both processing qualitative data collection above are then analyzed by applying the triangulation method so that this research is expected to meet the validity, objectivity, and credibility of the qualitative study. In this context, data and information from interviews and literature studies will be analyzed to see differences, similarities, and patterns or trends that can be used as a basis for proof of statements and conclusions from the findings obtained from this study.

**4. RESULT AND DISCUSSION**

**a. Respondent Profiles**

This study conducts direct interviews with three groups of respondents which are: academicians, practitioners (professionals), and accountant regulators. For accounting academicians, respondents are from 3 state universities in Padang namely: Padang State Polytechnic (PNP), Padang State University (UNP) and the Department of Accounting of Andalas University (UNAND). Meanwhile, respondents from professional accountants consist of tax consultants, the Financial Services Authority and senior staff from public accounting firms. And to give an overall comprehension, this study also involves a group of accountant regulators from the Chairman of the Indonesian Accountants Association of the West Sumatra Region

Table 1 illustrates the data of general profile about respondents who have participated in this study.

In general, based on their educational background, all respondents share the same education which is accounting major. Meanwhile, from the educational background, gender, and the origin of the institution there are slight differences between respondents. The educational background of the respondents varied from S1 (30%), S2 (40%) and S3 (30%), while the gender composition is dominated by men (60%) and women (40%).

**b. The Development of Fintech in West Sumatra and Its Future Prospects**

At the beginning of each interview, when being asked question about to what extent has financial technology evolved in West Sumatra and how it will look forward, almost all respondents gave the same response. They stated that the development of financial technology in West Sumatra, especially in big cities such as Padang and Bukittinggi, had been quite rapid within the last two years. To their understanding, from observations of the surrounding environment, the type of fintech that is developing very rapidly in this region is in the form of digital payments.

The statements and observations of the respondents above are following what happened at the national level as stated by previous data. At present, the payment system sub-sector still dominates the fintech sector in Indonesia, both in terms of quantity and transaction value. The payment system sub-sector covered about 39 percent of the total number of fintech companies in 2017, while the value of digital payment system transactions controlled more than 98 percent of transactions in the fintech sector in the country, which was around US$ 18.61 billion in 2017.

Regarding the rapid development of digital payment fintech in West Sumatra, respondents believe this was triggered by the operational start of a large digital transportation company, GOJEK, to West Sumatra. In their opinion, the ease of use and flexibility offered makes this mode of transportation a practical choice for users here. Along with the increase in GOJEK users with GOPAY as the payment options, we can be sure this alternative has been demanded and used by many users. Moreover, GOPAY has been transformed in a short time not only to assist in the payment of services for the use of various GOJEK facilities but also extends to the payment of various bills. It is currently processing into digital money that can be used as a medium of exchange in certain places in the West Sumatra region.

Respondents furthermore argue that the development of digital payment in West Sumatra is not only dominated by GOPAY but also by another digital transportation company, GRAB with its OVO payment. Additionally, many applications also offer payment of various types of bills that can be done easily through their gadget, giving the people of West Sumatra various choices in method and flexible means of payment. The respondents believe that in the future this type of fintech digital payment will be increasingly widespread and increased in terms of the number of users and the number of transactions.

For other fintech types such as Peer to Peer Lending (P2P), capital raising, market provisioning, etc., the average respondents cannot give their opinion certainly because they have not yet experienced and have not enough information from their environment. Particularly from OJK staff who have national data on the increase in P2P fintech types, they do not have specific data for West Sumatra region as the data shared are only divided into Java and outside of Java. Based on the information they have, the growth of P2P outside Java is still quite a difference compared to Java in the form of a percentage. However, seeing from the increase in numbers outside of Java, it looks quite significant in a short time. Thus, in terms of prospects, they can be sure that P2P and various types of fintech have great potential. Therefore, it depends on how fintech players develop methods and ways of attracting users to utilize these potentials and prospects for their future sustainability and business progression.

**c. The Impact of the Fintech Development on Education and Accounting Practitioners in West Sumatra**

Educational institutions have very well realized the importance of technology involved in every aspect of the business. This mainly caused by the changes in the business which also accompanied by changes in lifestyle and ways of carrying out various activities in daily life. Almost all academic respondents interviewed in this study realize that the knowledge previously gained in the fields of accounting and finance has to adapt to this changing business process.

At State University A, for example, it is admitted that curriculum changes are still in the discussion stage and the possibility of updating teaching material becomes a top priority. But interestingly, many lecturers voluntarily provide updates on teaching material through examples and explanations as well as independent assignments done by their students. For instance, there are students in cost accounting courses trying to make cost calculations with a case at GOJEK Company in Padang.

A similar case has also occurred at State University B. The use of technology-based teaching tools and learning methods that focus on students (Student-Centered Learning) provide flexibility to the teaching staff to start the initiative introducing the phenomenon of digital business development. This phenomenon is in sections that are following the content of the course and under the weekly topic. One respondent, for instance, gave an example that in the Management Information Systems course, porter's competition analysis in several digital financial companies has been used as a case in the discussion of strategic information systems.

At State University C, respondent explains that the technological development, including fintech, is introduced in several subjects by explaining how this phenomenon would bring changes in many ways especially in business processes. According to them as accountants, these changes in business processes will also bring the necessity to adjust the accounting recording and reporting process following the business processes carried out by the company. Thus, the results of their work can be used for the progression of their workplace.

The academic respondents from these three educational institutions, furthermore, agree on the obstacles they have to go through if they want to make adjustments to the teaching curriculum. According to them, it must be following the mechanism at the university and national standards set by the government. Although these rules support the improvement of the curriculum following technological advancement, the bureaucracy and mechanism that must be passed cannot be done in a short time. Besides, the accuracy of learning outcomes that must be achieved with a new understanding of digital business still needs to be discussed with all academicians involved in their respective institutions. However, all agree that these adjustments must be made immediately in their respective institutions so that their graduates can continue to compete in employment once they graduate.

From the perspective of accounting practitioners and professionals, the respondents acknowledge the magnitude of the need to adjust their knowledge in the current work. This is related to changes in business processes and technological advancement which they believe the knowledge gained by prospective accountants must be balanced between knowledge related to business and finance with knowledge in technology. For instance, the adjustment of knowledge from the tax side that must be done can be seen from the changes in the tax reporting by having the processes online. This could be an opportunity as well as an obstacle for accounting professionals in this field if they do not want to learn new things. Opportunities will arise if they can provide services provided in the field of taxation without rigid requirements such as having an online (virtual) tax consultant in cyberspace. Even accounting students who already have qualified tax knowledge and have a certificate of expertise comprehensively can open up opportunities to become a freelance consultant on the online tax consulting website by providing basic taxation services that accommodate their expertise.

Respondents from the regulator side (IAI), likewise, add that accountants should have strengthened their abilities in the analysis field and not in the technical field. That analytical intelligence will not be able to be replaced by a machine or computer in the future. This suggestion is believed can face the biggest challenges in the accounting profession, namely the loss of accounting technical work and the increase of more abstracted accounting data processing. To support this, curriculum adjustment that focuses on the mastery of technology related to business and financial processes, which is unavoidable, as one of the ways that can be used in developing student's abilities to enable them to meet the needs of the accounting profession in the future. Thus, the curriculum should be directed more towards the phenomena of digital business, finance, and economy.

Based on the profession related to accounting, therefore, all respondents support the adaptation of knowledge taught in educational institutions in a form that suits the goals, vision, and mission of the educational institution to provide graduates who can compete in the world of employment today and in the future.

**d. The Response and Readiness of Educators and Professional Accountant Service Providers in Facing the Development of Fintech in West Sumatra**

The development of digital technology in general and fintech, in particular, are responded very positively by academicians and practitioners. For academic respondents who have been interviewed, even though they come from different educational institutions, they have shared vision and mission that are in line in preparing and equipping prospective accountants to be able to compete globally in the latest conditions when they graduate from college. All agree to make varied adjustments both in terms of curriculum and the possibility of developing new courses in line with the phenomenon of fintech and digitization.

Other additional response and readiness that they think must be prepared is to insert activities that are useful to recognize forms of business that are run digitally and most of the activities are done virtually. These activities can be done in the form of a company visit to a digital enterprise that has a physical office and is willing to accept visitation or in the form of creating a digital business laboratory. It is also important to prepare teaching staff in each institution to upgrade their knowledge to suit current teaching needs through workshops and training.

The academic respondents also emphasize that to be able to deliver maximum results, incorporating elements of fintech and digital business are not only in teaching activities but also in research and community service activities. Eventually, all activities that are incorporated into the Three Pillars of Higher Education can benefit each other for the progress of their educational institutions.

In line with academic respondents, professionals and leaders of the IAI also support the response by their willingness to contribute as accounting alumni from their home educational institutions. The contribution can be through alumni sharing sessions, participation as alumni in the Forum Group Discussion (FGD) to provide views and input for their home institutions in various topics, and participation in various other forms, one of which can be through the accountant management organization namely the Indonesian Institute of Accountants (IAI) in various regions. Central and regional IAI themselves always try to provide seminars, workshops, and training that are useful for updating the knowledge of accountants to keep them in tune with the latest phenomena.

**5. CONCLUSION AND SUGGESTION**

**5.1 Conclusion**

The findings in this study show several important points related to the impact of the development of fintech on accounting education and practice in Indonesia, particularly in West Sumatra.

First, in line with the fintech phenomenon at the national level, financial technology in West Sumatra, especially in big cities such as Padang and Bukittinggi, has also developed quite rapidly in the last two years. This is largely dominated by the rapid development of the digital payment sub-sector supported by the starting operation of GOJEK and Grab digital transportation companies to the city of Padang. The interviewed respondents believe that in the future this type of digital payment fintech will be increasingly widespread and increased in terms of the number of users and the number of transactions, supported by the ease and flexibility offered by the application.

Second, respondents support the adjustment of knowledge taught in educational institutions in a form that suits the goals, vision, and mission of the educational institution. This adjustment is necessary to provide graduates who can compete in the world of employment and can adapt to rapid technological developments.

Third, the flexibility of adjusting the teaching curriculum to accommodate the development of fintech is still constrained by the necessity of teaching material rules that are under the mechanism at the university and national standards set by the government. The bureaucracy and mechanisms that must be passed make this curriculum adjustment impossible to be done in a short time. Also, the accuracy of learning outcomes that must be achieved with a new understanding of digital business still needs to be discussed with relevant academicians at their respective institutions.

Fourth, there is a need for varied adjustments, both in terms of curriculum or the possibility of developing new courses in line with the phenomenon of fintech and digitization. This can be done by inserting activities that are useful to recognize forms of business that are run digitally and most of the activities that are done virtually. Additionally, the necessity to prepare teaching staff in each institution to upgrade their knowledge to suit current teaching is required through workshops and training. To get maximum results, incorporating elements of fintech and digital business are not only done in teaching and learning activities but also research and community service activities. Furthermore, the active involvement of alumni and professional accountants in the Forum Group Discussion (FGD) are very much needed. This is to provide views and input for their home institutions in various topics, as well as to participate in various other forms one of which can be through the accountant management organization namely the Indonesian Institute of Accountants (IAI) in various regions.

**5.2. Suggestion**

From the initial findings above, several suggestions can be submitted by this study. Here are suggestions that the author can convey:

1. The need to have a lecturer forum at the university level or between universities to discuss curriculum improvements that can accommodate the development of fintech in Indonesia.
2. The need to intensify conducting seminars, workshops, and training that discuss the development of fintech in Indonesia and particularly in West Sumatra.
3. The need for dialogue between stakeholders in the field of fintech and accounting (academics, practitioners, and regulators) related to synergizing both fields in improving the national curriculum.

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