JURNAL AKUNTANSI DAN KEUANGAN (JAK)
P- ISSN: 2301-4717 E-ISSN: 2716-022X
Homepage: https://ojs.unimal.ac.id/index.php/jak/index

The Influence of Fintech on Financial Management Behavior: A Case Study in Sigli City, Pidie Regency

Nasruddin[1*], Surya Darni[2], Sri Wahyuni[3], Sutan Febriansyah[4]
[1,2,3,4]Universitas Bumi Persada, Lhokseumawe, Aceh, Indonesia
*Coresponding author: nasruddin.unbp@gmail.com | Phone Number: 08126926091

DOI: https://doi.org/10.29103/jak.v12i2.18262

ARTICLE INFO
Received: 19-08-2024
Received in revised: 19-08-2024
Accepted: 02-09-2024
Available online: 12-09-2024

KEYWORDS
Fintech; Digital Technologi; Financial Management Behavior; Financial Literacy; Accessibility

A B S T R A C T

This study aims to analyze the influence of Fintech Payment, Financial Literacy, and Service Accessibility on Financial Management among the residents of Sigli City. The research employs a quantitative approach with a survey method, involving 100 respondents selected using the Lemeshow technique. Data analysis uses Structural Equation Modeling-Partial Least Square (SEM-PLS) with SmartPLS 3.0. The findings indicate that all indicators have good validity and reliability. The evaluation of the structural model suggests that the variables of Fintech Payment, Financial Literacy, and Service Accessibility have a positive and significant impact on Financial Management. Fintech Payment assists the community in managing their finances through the features provided, Financial Literacy enhances individuals' ability to make better financial decisions, and Service Accessibility improves the ease with which the community can utilize financial services.

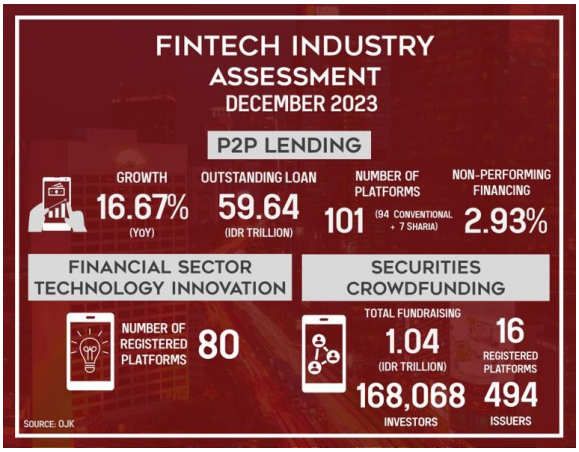
INTRODUCTION

In the digital era, many new digital technologies have been developed to support human economic activities. One of the increasingly popular digital technology innovations in the financial industry is Financial Technology (Fintech). Fintech has become a transformational force in the global financial sector (Mirchandani, 2020). Fintech, which combines information technology with financial services, has facilitated dramatic changes in how individuals and businesses access, transfer, store, and manage their funds. From digital banking platforms to online investment applications, fintech has opened the door to various of financial services that are faster, cheaper, and more efficient than ever before (Sun & Zhang, 2023).

The use of fintech in daily activities is widespread and continues to evolve (Adji, 2023). Simply put, the use of fintech can be seen in digital payments. Digital payments can be made through e-wallet applications, which are commonly known in Indonesia as GoPay, DANA, OVO, and others. These digital payments allow users to instantly transfer money between individuals, make digital payments in stores, or even make online payments on various e-commerce platforms. Not only that, but several fintech companies such as Pluang, Ajaib, Bibit, and others also provide easy access to financial markets, allowing individuals to purchase stocks, and bonds, or even invest in automatically managed portfolios. With the vast number of fintech applications available, they assist individuals in managing personal finances, including budget planning, expense tracking, and bill management (Ningsih, 2020).

The growth of the fintech industry and the digital economy in Indonesia is marked by the increasing demand for fintech services and the rising number of companies in this sector every year. According to data released by the Financial Services Authority (OJK), in 2016, there were only six fintech companies in Indonesia. As of October 9, 2023, there are now 101 P2P (peer-to-peer) lending fintech companies licensed by the OJK. This number has increased from 98 companies in 2022. This success is also reflected in the "Fintech in ASEAN 2021" report, where Indonesia ranked second in ASEAN after Singapore in terms of fintech funding, amounting to USD 904 million USD or equivalent to IDR 12.8 trillion (Waluyo, 2023).

The continuous growth of fintech signals the positive potential of the digital economy (Vučinić, 2020). The presence of fintech can have a significant impact on how people manage their finances. Fintech enables individuals to access financial services more easily and quickly, enhances financial inclusion by providing services to those previously hard to reach by traditional financial institutions, and helps improve financial literacy by providing useful information and advice on topics such as debt management, investment, and retirement planning (Chen & Jiang, 2022; Khadijah & Janrosl, 2022; Tahul & Mohamed, 2021). This illustrates the immense potential that fintech holds when used effectively and efficiently in managing overall community finances.



Picture 1. Fintech Industry Assessment (OJK, 2023)

Sigli, as a representation of a semi-urban area in Indonesia, faces obstacles in integrating fintech. For example, the local startup RBT Online was launched on August 17, 2019, offering online transportation services, but the results did not meet expectations. This startup was expected to be a pioneer in the development of local fintech. Therefore, the local government needs to assess how the people can more effectively adopt fintech. Efficient use of fintech can help increase financial inclusion, facilitate transactions, and improve the region's economic efficiency. The importance of this research is supported by the fact that fintech is not just a tool for facilitating financial transactions, but also influences how individuals manage and utilize financial resources. Financial management behavior is a key aspect of individual financial well-being, which ultimately impacts economic stability (Pradiningtyas & Lukiastuti, 2019). We can find practical ways to enhance financial inclusion and economic well-being in semi-urban areas by comprehending how fintech affects financial behavior.

LITERATURE REVIEW

Theoretical Foundation

The Theory of Planned Behavior (TPB) is a theory developed by Icek Ajzen as an extension of the Theory of Reasoned Action (TRA). TPB emphasizes that a person's intention is the primary factor influencing behavior. According to this theory, when someone intends to do something, that intention usually arises from both conscious and unconscious thoughts, influenced by the available information as well as control over resources and opportunities. Ajzen (1991) adds that there are three main factors that influence intention: first, the attitude toward the behavior, which involves how a person evaluates whether an action is beneficial or not; second, subjective norms, which relate to social pressure or the influence of others; and third, perceived behavioral control, which refers to a person's belief about the ease or difficulty of performing a particular action. According to Sommer (2011), there

are differences in human behavior influenced by motives or existing opportunities, making beliefs about the consequences of attitudes or behaviors, expectations from others, and factors that may hinder the behavior important. If a person's perceived behavioral control changes, this can affect the actions they take, leading to behavior that may differ from what was initially intended (Ajzen, 2005).

The Relationship Between Fintech Payment and Financial Management

The rapid advancement of technology has had a significant impact on various sectors, including finance, leading to the emergence of Fintech (Arelsa, 2023). One of the key aspects of fintech is its ability to enhance financial well-being by providing convenient payment methods through mobile applications or digital wallets (Sari, 2023). These fintech payment solutions offer automatic recording, payment reminders, and real-time transaction reports, enabling individuals to manage their finances more efficiently and make more informed decisions (Sari, 2023). Features like automatic recording, payment reminders, and real-time transaction reports help individuals control their spending and make more informed financial decisions. Fintech payments also make it easier for people to budget, monitor cash flow, and avoid late payments that could negatively impact their finances. Moreover, using fintech payments often comes with loyalty programs or cashback offers that can help users optimize their spending. Thus, fintech payments not only simplify transactions but also encourage people to be more disciplined and organized in managing their finances, ultimately improving their overall financial well-being.

H_1: Fintech has a positive impact on financial management.

The Relationship Between Financial Literacy and Financial Management

The financial knowledge that each individual possesses determines how well they manage their finances. According to research conducted by Chen and Volpe (1998), financial literacy, or basic financial knowledge, is closely related to personal financial knowledge. Financial literacy includes an individual's understanding of financial information, such as interest rates and inflation. Rustiaria (2017) stated that individuals who understand finance generally exhibit good financial behavior, such as paying obligations on time, saving money for security, and effectively managing family income and expenses. Mahdzan and Tabiani (2013) found that individuals with extensive financial knowledge tend to behave better financially and make better financial decisions. They also found that individuals with more financial knowledge are more likely to save or plan for savings. Cummins (2009) stated that financial knowledge is an essential part of success in financial management. This statement is consistent with research conducted by Andrew (2014), Azzahra (2022), and Rahayu (2023), who found a significant correlation between financial literacy and success in financial management: individuals with better financial literacy tend to engage in wiser financial management.

H_2: Financial literacy has a positive impact on financial management.

The Relationship Between Service Accessibility and Financial Management

Based on research conducted by Safitri (2021), Purwanti (2021), and Mukti, Rinofah, & Kusumawardhani (2022), it has been found that the accessibility of fintech services has a positive impact on financial management behavior. The accessibility of financial technology (fintech) services has a significant relationship with financial management. As access to fintech services becomes easier, people can manage their finances more efficiently and effectively. Fintech services allow individuals to conduct financial transactions, such as payments, money transfers, and investments, quickly and easily through digital devices. This convenience enhances people's ability to control spending, save money, and plan their finances better. Additionally, fintech often provides additional features, such as automatic expense tracking and personal financial analysis, which help users make more informed financial decisions. Therefore, the higher the accessibility of fintech services, the greater the opportunity for individuals to improve their financial literacy and manage their finances better, ultimately enhancing their overall financial well-being.

H_3: Service accessibility has a positive impact on financial management.

METHODS

The population of the study consists of the residents of Sigli City who have used or are currently using fintech technology to assist with financial management activities. The sample was selected using purposive sampling, targeting individuals deemed capable of providing the best responses. The sample was rounded to 100 respondents, determined using the Lemeshow technique , as the exact number of Sigli City residents who have used or are currently using fintech technology is not precisely known. Yu (2017) states that this method is recommended for sufficiently large data sets because the test's power tends to be stable. This study uses two types of data: primary data and secondary data. Primary data consists of responses from questionnaires filled out directly by respondents, containing questions or statements related to the variables of Fintech Payment, Financial Literacy, Service Accessibility, and Financial Management. Secondary data includes information related to the research object, obtained from various sources such as books, previous research, and online news.

Table 1. Operationalization of Variables

No	Variable	Definition	Indicator	Item
1.	Financial Management (Y)	A process begins with planning, analyzing, and controlling various financial activities carried out by an individual or family (Winarti & Supyan, 2022)	Planning	Fintech achieves goals Monthly budget frequency Expense planning effectiveness
			Recording	Importance of auto-recording Ease of tracking transactions
			Reporting	Financial report satisfaction Financial report review
			Control	Spending management effectiveness Payment notification effectiveness
2.	Fintech Payment (X_1)	Financial innovation combined with technology results in outputs such as applications, processes, or products that have a material impact on financial markets, the provision of financial services, and financial institutions (Munawar et al., 2023).	Personal Mobility	High mobility frequency Location transaction support
			Relative Advantage	Fintech convenience perception Transaction efficiency satisfaction Fintech adoption level
			Ease of Use	Fintech app usability Transaction speed perception Technical issue experience
			Privacy Concerns	Transaction security level Security standards expectation
3.	Financial Literacy (X_2)	The measure of an individual's understanding of financial concepts and their ability and confidence in managing personal finances. (Litamahuputty, 2020)	General Knowledge	Personal finance understanding Importance of financial knowledge
			Saving & Borrowing	Monthly saving habits Loan terms understanding Savings investment knowledge
			Insurance	Insurance benefits understanding Risk reduction belief
			Investment	Basic investment concepts Importance of future investment
4.	Service Accessibility (X_3)	The extent to which people have access to and availability of various services in a certain area.	Digital Payment Infrastructure	Payment facility frequency Payment infrastructure satisfaction
			Technical Support	Technical support access Service quality satisfaction

No	Variable	Definition	Indicator	Item
			Geographical Coverage	Fintech service coverage Geographical usage satisfaction Fintech transaction ease
			Device Ownership	Personal device usage Fintech device accessibility Fintech application satisfaction

The study employs a quantitative research approach using the survey method. This method uses a Likert scale in the questionnaire, with a score of (1) for 'Strongly Disagree,' a score of (2) for 'Disagree,' a score of (3) for 'Neutral,' a score of (4) for 'Agree,' and a score of (5) for 'Strongly Agree.' The data analysis technique used in the study is Structural Equation Modeling-Partial Least Square (SEM-PLS) with SmartPLS 3.0 software. The steps for testing and analysis include evaluating the Outer Model (Convergent Validity, Discriminant Validity, and Reliability) and evaluating the Inner Model (R-Square (R^2), Predictive Relevance (Q^2), Effect Size (f^2), Model Fit, Path Coefficient). In the Outer Model, Convergent Validity is evaluated based on the Loading Factor values, Discriminant Validity is evaluated using the HTMT values, and Reliability is evaluated using Cronbach's Alpha or Composite Reliability values. In the Inner Model, the Path Coefficient is tested through Bootstrapping, while Model Fit is assessed using the SRMR value.

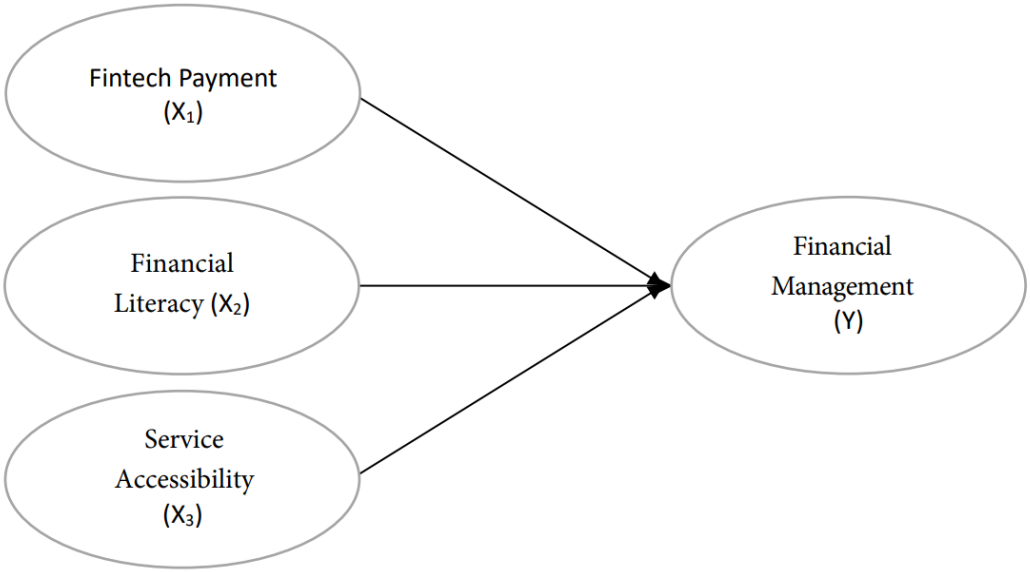


Figure 2. Conceptual Framework

RESULTS AND DISCUSSION

Evaluation of the Measurement Model (Outer Model)

Based on the results of the convergent validity test in Table 2, all indicators have a loading factor value above 0.70. According to Hair et al. (2011), these indicators possess good convergent validity, indicating that the construct being measured is accurate and the measurement tool used is reliable.

Table 2. Convergent Validity Test Results

	Fintech Payment	Financial Literacy	Service Accessibility	Financial Management
X_1Q_1	0.769			
X_1Q_2	0.712			
X_1Q_3	0.715			
X_1Q_4	0.753			
X_1Q_5	0.747			
X_1Q_6	0.750			
X_1Q_7	0.747			
X_1Q_8	0.789			
X_1Q_9	0.782			
X_1Q_{10}	0.832			
X_2Q_1		0.741		
X_2Q_2		0.733		
X_2Q_3		0.839		
X_2Q_4		0.804		
X_2Q_5		0.764		
X_2Q_6		0.781		
X_2Q_7		0.797		
X_2Q_8		0.773		
X_2Q_9		0.760		
X_3Q_1			0.763	
X_3Q_2			0.783	
X_3Q_3			0.791	
X_3Q_4			0.846	
X_3Q_5			0.732	
X_3Q_6			0.778	
X_3Q_7			0.777	
X_3Q_8			0.709	
X_3Q_9			0.736	
X_3Q_{10}			0.717	
Y_1				0.807
Y_2				0.794
Y_3				0.791
Y_4				0.794
Y_5				0.825
Y_6				0.789
Y_7				0.751
Y_8				0.812
Y_9				0.832

Source: SmartPLS *Output*, 2024

Good discriminant validity can be assessed using HTMT values. The HTMT value recommended by Hair et al. (2011) is ≤ 0.85 – 0.9. Based on Table 3, each pair of constructs in the model falls within the accepted threshold (≤ 0.9). This means that the constructs measure different concepts and do not overlap excessively.

Table 3. Discriminant Validity Test Results

	Service Accessibility	Fintech Payment	Financial Literacy	Financial Management
Service Accessibility				
Fintech Payment	0.801			
Financial Literacy	0.653	0.631		
Financial Management	0.832	0.811	0.805	

Source: SmartPLS *Output*, 2024

Reliability is measured using Cronbach's Alpha and Composite Reliability. The required value according to Hair et al. (2011) is < 0.7. Each construct in the model is within the accepted threshold (> 0.70). This indicates that the research instrument is reliable and can provide consistent results.

Table 4. Reliability Test Results

	Cronbach's Alpha	Composite Reliability	Cut-off	Information
Service Accessibility	0.920	0.933	> 0.70	Reliable
Fintech Payment	0.919	0.932	> 0.70	Reliable
Financial Literacy	0.918	0.932	> 0.70	Reliable
Financial Management	0.929	0.941	> 0.70	Reliable

Source: SmartPLS *Output*, 2024

Evaluation of the Structural Model (Inner Model)

According to Ghozali (2015), the inner model involves evaluating the structural relationships between latent constructs in the research model. The main components involved in structural model analysis are R-Square (R^2), Predictive Relevance (Q^2), Effect Size (f^2), and Model Fit.

Table 5. R-Square (R^2) and Predictive Relevance (Q^2) Test Results

	R-Square	Q^2
Financial Management	0.761	0.473

Source: SmartPLS *Output*, 2024

The model used can explain 76.1% of the variability of the dependent variable based on the independent variables in the model. According to Hair et al. (2011), the R-Square value indicates a strong relationship because it is 0.761 (>0.75). Meanwhile, the Q^2 value of 0.473 indicates that the model has good predictive capability ($Q^2 > 0$).

Table 6. Effect Size (f^2) Test Results

	Service Accessibility	Fintech Payment	Financial Literacy	Financial Management
Service Accessibility				0.189
Fintech Payment				0.155
Financial Literacy				0.347
Financial Management				

Source: SmartPLS *Output*, 2024

According to Hair et al. (2017), an f^2 value between 0.15 – 0.35 indicates that the independent variable has a medium effect on the dependent variable.

Table 7. Model Fit Test Results

	Saturated Model	Estimated Model
SRMR	0.063	0.063
d_ULS	2.929	2.929
d_G	2.167	2.167
Chi-Square	968.927	968.927

Source: SmartPLS *Output*, 2024

Based on Table 7, the SRMR value is 0.068, indicating that the model has a good fit as it meets the SRMR criteria of ≤ 0.08 according to Hair et al. (2017).

Path Coefficient and Impact Testing

The path coefficient is tested using the t-statistic or p-value through bootstrapping. If the p-value < 0.05 (5%) and the t-statistic > 1.96, there is a significant influence between variables. The analysis results can be seen in Figure 3 and Table 8.

Table 8. Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STEDEV)	t-statistic (|O/STD EV|)	p-Values
Fintech Payment -> Financial Management	0.295	0.296	0.094	3.141	0.002
Financial Literacy -> Financial Management	0.375	0.376	0.079	4.721	0.000
Service Accessibility -> Financial Management	0.332	0.332	0.099	3.347	0.001

Source: SmartPLS *Output*, 2024

Based on Figure 1 and Table 8, the direct influence of the exogenous variables on the endogenous variable can be seen. The three exogenous variables (Fintech Payment, Financial Literacy, and Service Accessibility) can provide a positive and significant influence on the endogenous variable (Financial Management), as indicated by the p-value < 0.05 and t-statistic > 1.96.

Discussion

Fintech Payment and Financial Management

Based on the research findings, fintech payment has a positive and significant impact on financial management among the people of Sigli City. Fintech payment applications provide features such as expense tracking, budget creation, and transaction notifications. These features help users monitor their finances, create budgets, and plan their finances more effectively. As a result, people become more aware of their financial situation and make better decisions. Theory of Planned Behavior (TPB) states that a person's intention to perform a behavior is influenced by their attitude toward the behavior, subjective norms, and perceived behavioral control. In this case, a positive attitude toward fintech features such as expense tracking and budget creation enhances individuals' intention to manage their finances more effectively. With features that facilitate monitoring and planning, individuals become more aware of their financial situation and are more motivated to manage their budgets effectively.

According to Griffin et al. (2023), the effective adoption of fintech to support digital financial management solutions can help improve budget planning efficiency and the implementation of social programs, especially those focused on cash transfers. Fintech can help identify and reach the right beneficiaries, streamline regular and timely beneficiary payments, improve cash transfer accounting and reporting, and boost accountability by offering trustworthy audit trails. Additionally, research by Mustafa et al. (2023) indicates that fintech has brought significant changes to financial management. Fintech payment services typically offer lower fees compared to traditional banking services, allowing people to save on transaction costs and allocate funds more effectively.

According to Zeidy (2022), fintech has the potential to significantly transform the financial landscape by providing innovative products and services that meet users' needs for trust, speed, low costs, and security. However, at the same time, regulatory authorities need to carefully oversee transactions that may occur. They need to ensure that risks to financial stability and integrity, such as cybercrime and money laundering, are mitigated. Rules and standards must be developed to ensure data integrity, system procedures, and platform security. Overall, based on the discussion above, fintech payment has a positive and significant impact on financial management among the people of Sigli City, as fintech can serve as a financial management tool that helps people better understand and manage their finances, ultimately improving their financial well-being.

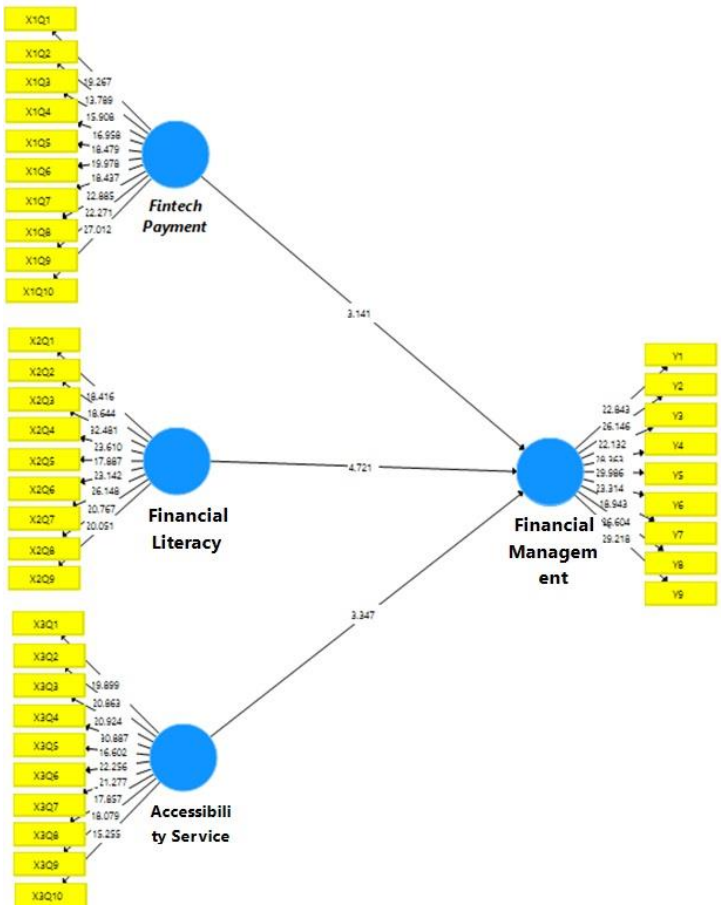


Figure 3. Path Coefficient
Source: SmartPLS Output, 2024

Financial Literacy and Financial Management

Based on the research findings, financial literacy has a positive and significant impact on financial management among the people of Sigli City. According to Suleiman et al. (2022), improving the quality of individual financial decision-making through financial literacy education can lead to changes in attitudes and behaviors toward better financial management. In the context of the Theory of Planned Behavior (TPB), increased financial literacy affects the three main components: attitude toward the behavior, subjective norms, and perceived behavioral control. Good financial literacy can change a person's attitude toward financial management by enabling individuals to better evaluate the costs and benefits of fintech services, compare financial products, and choose those that best meet their needs. This enhances a positive attitude toward better financial management, such as cost savings and more informed investments.

Bai (2023) states that individuals with good financial literacy tend to be more disciplined in managing their finances. They are more aware of the importance of saving, investing, and managing debt. Fintech, with its convenience, can support positive financial behaviors. For example, automation features in fintech applications can help individuals save regularly or schedule bill payments, thereby promoting healthy financial habits. Financial literacy also involves understanding financial risks, including those related to the use of fintech services. Based on research by Choung et al. (2023), people with good financial literacy are more vigilant about risks such as online fraud or data privacy issues. They are more likely to take preventive measures, such as using two-factor authentication or choosing trusted platforms. This helps protect their assets and reduce the risk of financial loss. Overall, good financial literacy enables people to maximize and wisely use fintech services. This statement is supported by research by Saad (2023), which found that increased financial literacy can have a significant impact on people's financial management behavior.

Service Accessibility and Financial Management

The research findings demonstrating the positive and significant impact of fintech service accessibility on the financial management of the community in Sigli City can be explained through the perspective of the Theory of Planned Behavior (TPB). TPB states that an individual's intention to perform a behavior is influenced by three main components: attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of accessibility, fintech enables easy and quick access to various financial services through digital technology (Adugna, 2024), which enhances a positive attitude toward financial management. Individuals who can easily access banking, investment, payment, and loan services are more likely to actively monitor their expenses, save, and invest, as the ease of access reduces barriers and increases their motivation to manage finances more effectively. Regarding subjective norms, fintech service accessibility can also influence social views on financial management. As fintech technology becomes more common and widely accepted, individuals may feel more encouraged to adopt good financial practices that align with evolving social norms. Perceived behavioral control, the third component in TPB, is greatly influenced by fintech service accessibility. With quick access to capital loans and efficient financial management tools, as noted in Abbasi et al. (2021), individuals and SMEs feel a greater sense of control over their finances. They can manage their business more effectively and make better financial decisions, thanks to the ease of obtaining financial resources and necessary tools. Overall, within the TPB framework, high accessibility to fintech services strengthens positive attitudes, social norms, and perceived behavioral control, all of which contribute to improved financial management among the people of Sigli City.

CONCLUSION

Based on the research findings and discussion, several conclusions can be drawn: Fintech payment has a positive and significant impact on the financial management of the community in Sigli City by offering convenience, affordability, and enhanced financial management tools. These factors help individuals better understand and manage their finances, ultimately improving their financial well-being. Financial literacy also has a positive and significant impact on financial management in Sigli City. Good financial literacy enables individuals to make the most of fintech services wisely, facilitating better daily financial management, improved financial planning, and more informed decision-making, especially in the increasingly dominant digital finance era. Additionally, high fintech service accessibility positively and significantly affects financial management by providing easy access, cost efficiency, technology use, and financial inclusion, all contributing to better financial management. Enhanced fintech service accessibility can help the community in Sigli City manage their finances more effectively and improve their financial well-being.

Acknowledgments

Our sincere thanks to the Direktorat Riset, Teknologi, dan Pengabdian kepada Masyarakat, Direktorat Jenderal Pendidikan Tinggi, Riset, dan Teknologi, Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi Republik Indonesia for the grant support provided for this research in 2024. This assistance is greatly appreciated and has enabled us to carry out this research project more effectively and in-depth. We also extend our highest appreciation to all parties who have assisted in the research process, both morally and technically. Without the support and cooperation, this research would not have proceeded smoothly and reached satisfactory results. We hope that the results of this research will contribute positively and beneficially to the development of science and society at large.

BIBLIOGRAPHY

Abbasi K, Alam A, Brohi NA, Brohi IA, Nasim S. (2021). P2P lending Fintechs and SMEs' access to finance. Econ Lett. 204:109890.

Adugna, H. (2024). Fintech dividend: How would digital financial services impact income inequality across countries? Technol Soc. 77:1-36.

Adji, Y.B., Muhammad, W. A., Akrabi, A. N. L., & Noerlina. (2023). Perkembangan Inovasi Fintech di Indonesia. Business Economic, Communication, and Social Sciences Journal (BECOSS), 5(1):47-58.

Ajzen, I. (1991). The theory of planned behavior. Organizational Behavior and Human Decision Processes, 50(2), 179–211. doi:10.1016/0749-5978(91)90020-t

Ajzen, I., & Fishbein, M. (2005). Pengaruh Sikap terhadap Perilaku. Dalam D. Albarracín, BT Johnson, & MP Zanna (Eds.), Buku pegangan sikap (hlm. 173–221). Lawrence Erlbaum Associates Publishers.

Andrew, V., & Linawati, N. (2014). Hubungan Faktor Demografi dan Pengetahuan Keuangan Dengan

Perilaku Keuangan Karyawan Swasta di Surabaya. Finesta, 2(2): 35-39
Arelsa, K. D. & Sholahuddin, M. (2023). Does the effectiveness of the fintech platform affect interest in paying infaq and sadaqah?. Sebelas Maret Business Review, 8(1), 1. https://doi.org/10.20961/smbr.v8i1.75080
Azzahraa, T., & Kartini. (2022). Pengaruh Financial Technology Payment, Financial Attitude, dan Financial Knowledge terhadap Financial Management Behavior bagi Mahasiswa di Yogyakarta. Selekta Manajemen: Jurnal Mahasiswa Bisnis & Manajemen, 1(2): 78-91
Bai, R. (2023). Impact of financial literacy, mental budgeting and self control on financial wellbeing: Mediating impact of investment decision making. Plos One, 18(11), e0294466
Chen F, Jiang G. (2022). The Roles of Fintech with Perceived Mediators in Consumer Financial Satisfaction with Cashless Payments. Mathematics, 10(19).
Ghozali, I. (2014). Partial Least Squares: Konsep, Teknik, dan Aplikasi. Badan Penerbit Universitas Diponegoro.
Chen H, Volpe, Ronald P. (1998). An Analysis of Personal Literacy among College Students. Financial Service Review, 7(2):107-128
Choung, Youngjoo & Chatterjee, Swarn & Pak, Tae-Young. (2023). Digital financial literacy and financial well-being. Finance Research Letters, Elsevier, 58(PB).
Cummins M., Haskel J. H., & Jenkins S. (2009). Financial Attitudes And Spanding Habits Of University Fresmen. Journal Of Economics And Economic Education Research, 10 (1)
Waluyo, D. (2023). Kemajuan Nyata Pasar Digital Indonesia". Indonesia.go.id. Diterbitkan pada Jumat, 10 November 2023. Tersedia di: https://indonesia.go.id/kategori/editorial/7734/kemajuan-nyata-pasar-digital-indonesia [Diakses pada 20 Maret 2024]
Griffin, N., Uña, G., Bazarbash, M., & Verma, A. (2023). Fintech Payments in Public Financial Management: Benefits and Risks. IMF Working Papers, (020), 1.
Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (2nd ed.). SAGE Publications.
Khadijah, K., & Janrosl, V. S. E. 2022. Pengaruh Persepsi Manfaat Dan Persepsi Kemudahan Terhadap Fintech Menggunakan Tam (Technology Acceptance Model) Di Kota Batam. JRAK (Jurnal Riset Akuntansi Dan Bisnis), 8(1):48-55.
Litamahuputty JV. (2020). Tingkat literasi keuangan mahasiswa politeknik negeri ambon. Intelektiva: Jurnal Ekonomi, Sosial & Humaniora, 2(1):83-89.
Mahdzan, N.S., & Tabiani, S. (2013). The Impact of Financial Literacy on Individual Saving: an Exploratory study in the Malaysia Context": Transformations in Business & economics, 12(1): 41-55.
Mende, C. D., & Dewi, Y. E. P. (2021). Pengaruh Manajemen Talenta Terhadap Employee Engagement dan Work From Home Sebagai Variabel Moderasi. Jurnal Administrasi Bisnis, 10(1): 45-56. https://doi.org/10.14710/jab.v10i1.36055
Mirchandani, A., Gupta, N., & Ndiweni, E. (2020). Understanding the Fintech Wave: A Search for a Theoretical Explanation, 10(5):331-343.
Mukti, V. W., Rinofah, R., & Kusumawardhani, R. (2022). Pengaruh Fintech Payment dan Literasi Keuangan terhadap Perilaku Manajemen Keuangan Mahasiswa. Jurnal Akuntansi dan Keuangan Vol 19 No 1, 52-58.
Munawar, A. H., Subrata, A., & Nugraha, C. (2023). Kontribusi financial technology (fintech) payment terhadap perilaku manajemen keuangan pada masa pandemi covid-19 di Kota Banjar. Inovasi : Jurnal Ekonomi, Keuangan, Dan Manajemen, 19(3):798-807.
Mustafa, J. A., Marie, A., Al-Amarneh, A., & Al-Abbadi, A. (2023). The Role of Fintech Payment Instruments in Improving Financial Inclusion. Information Sciences Letters, 12(6), 2659–2670.
Nasruddin, & Putri, S. A. (2023). Pengaruh Talent Management dan Knowledge Management Terhadap Employee Retention pada Millennials Workforce yang di Moderasi oleh Employee Engagement. Jurnal EMT KITA, 7(4):974-984.
Ningsih DR. (2020). Peran Financial Technology (Fintech) Dalam Membantu Perkembangan Wirausaha UMKM. Prosiding Seminar Nasional Pendidikan Program Pascasarjana Universitas Pgri Palembang: 270-277.
Pradiningtyas, T. E., & Lukiastuti, F. (2019). Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Locus of Control dan Perilaku Pengelolaan Keuangan Mahasiswa Ekonomi. Jurnal Minds: Manajemen Ide Dan Inspirasi, 6(1):96.
Purwanti. (2021). Pengaruh Financial Knowledge, Financial Attitude, Persepsi Kemudahan, Sosial Demografi Penggunaan Dana Dompet Digital Terhadap Financial Management Behavior (Studi Empiris Konsumen Mahasiswa di Pelita Bangsa). Jurnal Daya Saing, 7(1): 58-66.
Rahayu, N. K. D. S., & Meitriana, M. A. (2023). Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap

Perilaku Pengelolaan Keuangan Mahasiswa Prodi Pendidikan Ekonomi Undiksha. Ekuitas: Jurnal Pendidikan Ekonomi, 11(2): 219-225.

Rustiaria A.P., Silvy M., (2017), Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Tingkat Pendidikan Terhadap Perilaku Pengelolaan Keuangan Keluarga, e journal Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya.

Saad, A. B. M., Jonathan, G., Md Kassim, A. A., & Nejad, M. Y. (2023). Money Management Behavior among Adults in Indonesia. Information Management and Business Review, 15(4(SI)I): 146-154.

Safitri, T. A. (2021). Kontribusi Fintech Payment terhadap Perilaku Manajemen Keuangan di Masa Pandemi Covid-19. Jurnal Ekonomi Manajemen Sumber Daya, 23(2): 140-145.

Sari, W. A., Fiorintari, F., & Ardhi, Q. (2023). Persepsi generasi-z dalam penggunaan fintech payment. Eksos, 19(1), 17-26. https://doi.org/10.31573/eksos.v19i1.509

Sommer, L. (2011). The Theory Of Planned Behaviour And The Impact Of Past Behaviour. International Business & Economics Research Journal (IBER), 10(1). https://doi.org/10.19030/iber.v10i1.930

Stefanus, S & Vany, E., A. (2014). Pengaruh Employee Engagement dan Workplace Well-being terhadap Turnover Intention (Studi pada Kantor Akuntan Publik ABC & Rekan). Jurnal Organisasi dan Manajemen. 1(2): 1-24.

Suleiman, A., Dewaranu, T., & Anjani, N. H. (2022). Creating informed consumers: Tracking financial literacy programs in Indonesia. Center for Indonesian Policy Studies (CIPS), 49.

Sun R, Zhang B. (2023). Can fintech make corporate investments more efficient? A study on financing constraints and agency conflicts. Economic Research-Ekonomska Istrazivanja, 36(3).

Vučinić M. (2020). Fintech and Financial Stability Potential Influence of Fintech on Financial Stability, Risks and Benefits. Journal of Central Banking Theory and Practice, 9(2):43-66.

Winarti W, Supyan IS. (2022). Peranan Literasi Keuangan Dalam Mengatur Perencanaan Keuangan Individu. Prosiding FRIMA (Festival Riset Ilmiah Manajemen Dan Akuntansi), 6681(4):49-56.

Yu, W., Xu, W., & Zhu, L. (2017). A modified Hosmer–Lemeshow test for large data sets. Communications in Statistics - Theory and Methods, 46(23), 11813–11825. doi:10.1080/03610926.2017.1285922

Zeidy, I. A. (2022). The role of financial technology (FINTECH) in changing financial industry and increasing efficiency in the economy. COMESA Monetary Institute, 1–20.