International Journal of Management Science and Information Technology
IJMSIT

E-ISSN: 2774-5694 P-ISSN: 2776-7388

Volume 5 (1), January-June 2025, 116-123
DOI: https://doi.org/ 10.35870/ijmsit.v5i1.3578

The Influence of Financial Technology and Financial Literacy on Financial Behavior in the Digital Era

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Article history:
Received December 31, 2024
Revised February 7, 2025
Accepted February 11, 2025

Abstract

This study was conducted to determine the effect of financial technology and financial literacy on the financial behavior of the Sukamaju village community. Data were collected by distributing questionnaires through Google Form media using a Likert scale. was the population in this study millennial generation aged 19-39 years. The variables used in this study were financial technology and financial literacy as independent variables and financial behavior as the dependent variable. This study approach by uses a quantitative collecting primary data. The sampling technique used in this study used the Slovin formula with a 10% margin of error so. that the number of samples determined was 100 respondents The data analysis technique used was to test the quality of primary data with validity and reliability tests, followed by multiple linear regression analysis with determination coefficient tests, partial and simultaneous significant tests using SPSS 25. Based on financial behavior the financial literacy results, partially affects financial behavior, simultaneously financial technology and financial literacy affect the financial of the analysis and discussion using multiple linear regression, it was concluded that partially financial technology affects behavior of the millennial generation of Sukamaju village.

Keywords:
Technology; Literacy; Behavior; Finance.

1. INTRODUCTION

Digitalization provides multiple alternatives and benefits that simplify various aspects of people's lives, particularly in transactions, investments, fundraising, and the integration of technology within the financial sector (Akib & Jasman, 2022). One of the most significant impacts in Indonesia has been the widespread use of mobile phones (Naution et al., 2021). Financial technology offers a range of mobile-based platforms that facilitate payments, money transfers, and lending, thereby enhancing access to financial services for both banked and unbanked individuals. As financial technology platforms continue to expand, they introduce innovative solutions that surpass the limitations of traditional banking, making financial services more accessible and secure (Yan et al., 2023). For instance, in the e-commerce sector, platforms such as Shopee, Bukalapak, and Lazada have emerged, streamlining the buying and selling process (Prajanto & Pratiwi, 2019). This advancement has significantly contributed to making transactions more convenient, efficient, and effective (Prajanto & Pratiwi, 2019).

In general, Indonesia's financial technology sector holds vast potential for driving financial inclusion and influencing consumer financial behavior (Alfiana et al., 2023). The millennial generation, in particular, is highly inclined to adopt financial technology services due to their ease of access and seamless transaction processes. According to Sari (2019), millennials fall within the age range of 19 to 40 years. Financial literacy plays a crucial role in amplifying the impact of digital financial platforms, such as peer-to-peer lending, on capital accessibility and the growth of micro, small, and medium enterprises (Rusadi & Benuf, 2020). Enhancing financial literacy through digital financial platforms can assist users in making more informed financial decisions and effectively utilizing available services (Alfiana et al., 2023). However, Sekarwangi and Wadananta (2023) pointed out that the advancement of financial technology remains uneven, as rural areas have yet to fully experience its benefits. Considering these digital-era phenomena, "The Influence of Literacy on this study aims to explore the topic of Financial Behavior in the Digital Era."

Financial technology emerges from the integration of financial services and technology, transitioning from traditional methods to digital processes. Initially, transactions involved face-to-face payments and the physical handling of funds, but they have since evolved into remote transactions that can be completed within seconds (Pambudi, 2019). The Technology Acceptance Model (TAM) serves as a framework for analyzing and understanding the factors that influence the adoption of financial technology. To evaluate financial technology services, four key indicators are considered: perceived usefulness, ease of use, convenience, and perceived risk (Mulasiwi & Julialevi, 2020; Pambudi, 2019).

Financial literacy financial decision-making and management, ultimately contributing to refers to an individual's level of knowledge, beliefs, and skills that shape attitudes and behaviors in overall well-being (Landang et al., 2021). Meilinda and Mahmud (2020) state that financial literacy enables individuals to manage their finances effectively, ensuring stability and happiness in life, even with limited resources. Additionally, financial literacy influences various financial behaviors, including saving, borrowing, investing, and overall financial management (Ariska et al., 2023). To assess financial literacy, three key indicators are considered: fundamental skills in managing personal finances, saving habits, and confidence in making investment decisions (Kusumawardhani et al., 2020).

Financial behavior refers to an individual's actions in managing their finances (Ferdiansyah & Triwahyuningtyas, 2021). is shaped by their surrounding environment, and whether it is good or bad, it will have long-term effects on their future (Waspada & Mulyani, 2020). Palupi and Hapsari (2022) define financial behavior as the process of managing, organizing, and controlling one's finances. Each individual holds the responsibility of making financial decisions to prevent potential financial difficulties (Sholeh, 2019). Poor financial behavior can negatively impact a person's level of success in life (Rohmanto & Susanti, 2021). To evaluate financial behavior, five key indicators are considered: timely bill payments, budgeting for expenses and shopping, keeping records of expenditures, setting aside funds for unexpected costs, and saving regularly (Putri & Rahmi, 2019).

The financial technology advent of has simplified financial management (Salsabila et al., 2023). Individuals with a deeper understanding of financial technology tend to feel more confident in making decisions regarding their financial management (Salsabila et al., 2023). Research supporting this theory includes a study by Erlangga and Krisnawati (2020), which found that financial technology influences financial behavior. These findings are further reinforced by Akib and Jasman (2022). However, this conclusion contrasts with the study conducted by Wahyudi et al. (2020), which asserts technology has no impact on behavior. Based theoretical framework and research discussed above, the first hypothesis can be formulated as follows: H1: Financial Technology Affects Financial Behavior

Each individual possesses different level of literacy, which directly influences the quality of their financial management (Masdupi et al., 2019). Financial literacy is commonly regarded as a specific skill that enables individuals to handle their personal financial matters effectively (Goso, 2022). It equips individuals with the ability to manage their wealth, save, and invest. Meanwhile, financial behavior can be assessed based on how individuals approach financial issues and make decisions regarding their finances (Wasita et al., 2022). This theory is reinforced by research conducted by Akib and Jasman (2022), found has a significant impact on financial behavior. Additionally, financial literacy serves as a fundamental necessity for individuals to avoid various financial difficulties. Based on the development of theoretical concepts and prior research, the second hypothesis can be formulated as follows: H2: Financial Literacy Influences Financial Behavior

Based on the development, a conceptual framework in the description of the hypothesis research can be described (Figure 1).

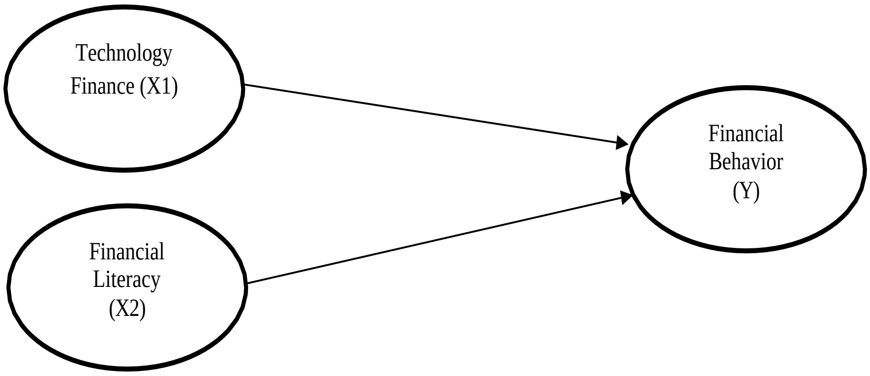

Figure 1. Conceptual Framework of Research

2. RESEARCH METHOD

2.1. Types and Collection of Research Data

This study employs a quantitative approach by gathering primary data directly from the research subject (Iqbal, 2018). The data in this study is collected through a questionnaire distributed to the millennial generation in Sukamaju village. For data collection, the study utilizes a questionnaire shared via Google Forms to obtain responses from participants (Akib & Jasman, 2022). The questionnaire to financial technology, financial literacy, and financial behavior, consists of twenty-one items related measured using a Likert scale ranging from 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), to 5 (Strongly Agree) (Akib & Jasman, 2022).

2.2. Population and Sample

The target population for this study consists of 1,362 millennials residing in Sukamaju Village. The sample size for quantitative analysis was determined using Slovin's formula, which helps establish an appropriate sample size when the total population is known (Simatupang & Chandra, 2021) and is considered large (Darmawan & Ziveria, 2023). The Slovin formula is presented as follows (Novika et al., 2022):

$$\mathbf{n} = \frac{\boldsymbol{N}}{\mathbf{1}+\boldsymbol{N}\times\boldsymbol{e}^{\mathbf{2}}}$$

$$\frac{\mathbf{1.362}}{\mathbf{1+1.362\times(0,1)^2}}$$

n = 99.92

Description: n = Number of samples
N = Population Size
e = Error value

With a total millennial population (ages 19–39) of 1,362 individuals and an assumed margin of error of 10%, the sample size was set at 100 respondents, following the approach of previous studies with populations exceeding 1,000 (Rosidi & Faroh, 2022).

The sample for this research consisted of residents from Sukamaju Village, selected using the convenience sampling method (Novika et al., 2022). The sample size was calculated using Slovin's formula (Novika et al., 2022), yielding a result of 99.92 respondents, which was rounded up to 100.

2.3. Data Analysis Methods

Before performing hypothesis testing, it is essential to assess the quality of the primary data by testing the statement items developed for the research. To evaluate the quality of the data, both validity and reliability tests are conducted to ensure its adequacy. A validity test is used to determine whether the survey items are valid (Bidasari et al., 2023). As explained by Bidasari et al. (2023), the validity test checks if each variable in the questionnaire is valid. This can be verified by r value with the r value from the table. If the calculated r value exceeds the table r value, the item is considered valid (Puspasari & Puspita, 2022). For the reliability test, the goal is to determine the consistency of the measuring instrument, confirming whether it remains reliable over repeated measurements. Reliability is assessed using Cronbach's Alpha, where a value greater than 0.60 indicates reliability. Finally, for hypothesis testing, this study employs multiple regression analysis (Bidasari et al., 2023).

2.4. Operationalization of Variables

Evolving from traditional methods to financial technology is the integration of technology with financial services digital services. This transition is analyzed using the Model (TAM) to understand the factors influencing the technology. In this study, financial technology is assessed through perceived usefulness, ease of use, convenience, and perceived risk (Mulasiwi & Julialevi, 2020; Pambudi, 2019).

Financial literacy refers comprehend and manage they're to an individual's ability to finances, based on their knowledge, beliefs, and skills, in order to meet their needs. The impact of financial literacy adoption is analyzed in this study. The financial literacy variable is measured by assessing basic personal finance management skills, saving habits, and investment confidence (Kusumawardhani et al., 2020).

Financial behavior represents an individual's actions in managing their finances. This is analyzed to understand how financial behavior is influenced, and in this study, financial behavior is measured by indicators such as timely bill payments, budgeting for expenses and shopping, tracking spending, preparing for unexpected costs, and saving regularly (Putri & Rahmi, 2019).

3. RESULTS AND DISCUSSION

3.1. Questionnaire Return Rate

Table 1. Questionnaire Return Rate

Information	
The questionnaire was distributed	100
Returned questionnaires	100
Incompletely filled questionnaire	0
Processable questionnaire	100

The final outcome of the questionnaire distribution yielded 100 respondents, all of whom met the research criteria and are eligible for further analysis. Prior to this, it was verified that the sample size met the minimum requirement of 100, as determined using the Slovin formula method.

3.2. Validity Test

Table 2. Validity Test Results

Variables	Item	R Count	R Table	Signification $\alpha = 0.05$	Information
Financial Technology (X1)	X1.1	0.400	0.195	0.00	Valid
	X1.2	0.702	0.195	0.00	Valid
	X1.3	0.428	0.195	0.00	Valid
	X1.4	0.792	0.195	0.00	Valid
	X1.5	0.670	0.195	0.00	Valid
	X1.6	0.450	0.195	0.00	Valid
		0.535	0.195	0.00	Valid
LiteracyFinance (X2)	X2.1	0.828	0.195	0.00	Valid
	X2.2	0.735	0.195	0.00	Valid
	X2.3	0.566	0.195	0.00	Valid
	X2.4	0.640	0.195	0.00	Valid
	X2.5	0.474	0.195	0.00	Valid
	X2.6	0.734	0.195	0.00	Valid
		0.524	0.195	0.00	Valid
Financial Behavior (Y)	Y1.1	0.476	0.195	0.00	Valid
	Y1.2	0.414	0.195	0.00	Valid
	Y1.3	0.639	0.195	0.00	Valid
	Y1.4	0.787	0.195	0.00	Valid
	Y1.5	0.394	0.195	0.00	Valid
	Y1.6	0.685	0.195	0.00	Valid
	Y1.7	0.447	0.195	0.00	Valid

Source: SPSS 25 data processing results, 2024

3.3. Test Reliability

The results reliability test are as follows:

Table 3. Reliability Test Results

Variables	Cronbach's Alpha	Standard	Information
Financial Technology (X_1)	0.654	0.600	Reliable
Financial Literacy(X2)	0.767	0.600	Reliable
Financial Behavior (Y)	0.623	0.600	Reliable

Source: SPSS 25 data processing results, 2024

Judging from the results of table 2, the Cronbach's Alpha value is > 0.6 so all statements are concluded to be reliable.

3.4. Test Multiple Linear Regression

The results of the multiple linear regression test are as follows:

Table 4. Multiple Linear Regression Test Results

Variables	B
Constants	-0.815
Financial Technology (X_1)	1.201
Financial Literacy(X2)	-0.181

Source: SPSS 25 data processing results, 2024

Based on the table above, the multiple linear regression equation can be seen as follows:
Y = -0.815 + 1.201X1 - 0.181X2 + e
The results of the multiple linear regression equation above can be interpreted as:

a. The constant coefficient value α of -0.815 with this negative value can be interpreted that without the variable (Y) will experience a decrease of 81.5%. financial technology variables (X1) and financial literacy (X2), the financial behavior
b. Financial value of the technology (X1) is 1.201 with a positive value, this can be interpreted that if the value variables is constant and the financial technology variable (X1) increases by 1%, financial behavior (Y) increases by 120.1%.
c. The beta coefficient value of the financial literacy variable (X2) is -0.181 with a negative value, this can be interpreted that of other variables is constant and if the value of other variables is constant and the value the financial literacy variable (X2) experiences a 1% decrease, then the financial behavior variable (Y) experiences a decrease of 18.1%.

3.5. Hypothesis Testing

3.5.1. Coefficient of Determination Test (R^2 Test)

The results of the coefficient of determination test are as follows:

Table 5. R^2 Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.966 [a]	0.932	0.931	0.690
a. Predictors: (Constant), X2, X1				

Source: SPSS 25 data processing results, 2024

The Adj. R Square value is 0.932 or 93.2%. The of determination coefficient value that shows the financial technology variable (X1), and financial literacy (X2) are able to explain the financial behavior variable (Y) by 93.2%, which is included in the very strong category, while the remaining 6.8% is explained by other variables.

3.5.2. Partial Test (T-Tes)

The results of the T-test are as follows:

Table 6. T-Test Results

Variables	T Count	T Table	Signification	Standard α
Financial Technology (X_1)	18.854	1.660	0.000	0.05
Financial Literacy(X2)	3.632	1.660	0.000	0.05

Source: SPSS 25 data processing results, 2024
Based on table 6 above, the following results were obtained:

a. T-value for financial technology variables (X1) 18.854 > T table 1.660 with a significance level of 0.000 < 0.05 so that hypothesis 1 is accepted, meaning that financial technology
b. T-value for financial literacy variable (X2) is 3.632 > T table 1.660 with a significance level of 0.000 < 0.05 so that hypothesis 2 is accepted, meaning that financial literacy (X2) has a partial significant effect on financial behavior (Y).

3.5.3. Test Simultaneous (F Test)

The results of the F test in this study are as follows:

Table 7. F Test Results

F Count	F Table	Signification	Standardα
669,937	3,090	0.000	0.05
	3,090	0.000	0.05

Source: SPSS 25 data processing results, 2024

According to the test results above, the significance value of f is 0.000. Since the f significance value (0.000) is less than $\alpha = 0.05$ (f significance value $0.000 < \alpha = 0.05$), and the calculated f value is 669.937, which is greater than the f table value of 3.090, the hypothesis is accepted. Therefore, it can be concluded that there is a significant simultaneous effect between the independent variables, financial technology (X1) and financial literacy (X2), on the dependent variable, financial behavior (Y).

3.6. Discussion

3.6.1. The Influence of Financial Technology (X1) On Financial Behavior (Y) Partially

Significance test indicate financial technology (X1) has a financial effect on behavior (Y), with a significance value of 0.000, which is less than 0.05, and a calculated t value of 18.854, which exceeds the t table value of 1.660. This demonstrates that financial technology (X1) has a positive and significant impact on financial behavior (Y). In other words, the more the millennial generation understands financial technology, the better the outcomes in financial management. These findings align with previous research, confirming support for the hypothesis as stated by (Erlangga & Krisnawati, 2020) and (Akib & Jasman, 2022), who also found that financial technology influences financial behavior.

3.6.2. Influence Financial Literacy (X2) Towards Financial Behavior (Y) Partially

The significance test results show that financial literacy (X2) affects financial behavior (Y), with a signifi value of 0.000, less than which is 0.05, and a calculated t value of 3.632, which is greater than the t table value of 1.660. This indicates that financial literacy (X2) has a positive and significant impact on financial behavior (Y). In other words, when the community possesses strong financial literacy, it leads to better financial management. These findings are consistent with previous research, providing support for the hypothesis as outlined by (Akib & Jasman, 2022), which states that financial literacy influences financial behavior.

3.6.3. The Influence of Financial Technology (X1) And Financial Literacy Towards Financial Behavior (Y) Simultaneously

Based on the results of the significance test, it states that Financial Technology (X1) and Financial Literacy (X2) obtained a calculated F value of 669.937 > F table 3.090 and a significant value of 0.000 < 0.05, this shows that there is a significant influence of financial technology (X1) and financial literacy (X2) on financial behavior (Y) simultaneously or together.

4. CONCLUSION

Based on the research and analysis conducted, the following conclusions can be drawn: First, the financial technology variable (X1) has a significant partial impact on financial behavior (Y), supporting the acceptance of hypothesis 1. This suggests that improvements in financial behavior (Y) are influenced by financial technology (X1) within the Sukamaju village community. Second, financial literacy (X2) also significantly affects financial behavior (Y), confirming the acceptance of hypothesis 2. This indicates that enhancing financial literacy can lead to better financial behavior within the Sukamaju village community. Third, both financial technology (X1) and financial literacy (X2) simultaneously have a positive and significant influence on financial behavior, validating the acceptance of hypothesis 3. This means that both financial technology (X1) and financial literacy (X2) contribute to shaping financial behavior (Y) among the millennial generation in Sukamaju village.

However, there are several limitations in this study. First, the research was only conducted in Sukamaju Village, Sukamaju District, meaning the findings may not necessarily be applicable to other areas. Future research could extend the scope to include multiple villages or, if possible, examine Sukamaju District as a whole. Second, this study focused solely on the millennial generation. It is recommended that future studies include additional demographics, such as Generation Z, to provide a more comprehensive understanding of the impact of financial technology and financial literacy on financial behavior.

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