DETERMINANTS OF FINANCIAL SATISFACTION AMONG GOPAY USERS: THE MODERATING ROLE OF GENDER
(Case Study of University Students in Pekanbaru)

Desi Novitasari[1], Yessi Nesneri[2]*
[1,2] Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia
yessi.nesneri@uin-suska.ac.id

ABSTRACT

Financial satisfaction is a component of well-being that includes subjective and objective factors related to a person's financial resources to feel happiness. This study aims to determine the effect of financial knowledge, financial skills, financial attitudes, and financial behavior on financial satisfaction with gender as a moderator. The sampling method uses non probability sampling with an Accidental Sampling approach. The sample for this study consisted of 275 respondents. The results of this study show that financial knowledge, financial skills, financial attitudes, and financial behavior have a positive and significant effect on financial satisfaction. Furthermore, financial knowledge of financial satisfaction with gender as a moderator has a positive impact on this relationship. Meanwhile, financial skills, financial attitudes, and financial behaviors on financial satisfaction with gender as a moderator did not have a significant positive impact on this relationship.

Keywords: *financial knowledge, financial skills, financial attitudes, financial behavior, financial satisfaction.*

INTRODUCTION

The rapid development of digital technology makes it easier for humans to carry out all activities. The financial sector is one of the sectors that is a priority for digitalization in order to take advantage of the potential use of mobile phones (gadgets) and the internet in daily financial transactions. This is because currently the population that owns cellular phones has reached 86.54% and accesses the internet as much as 66.48% (Statistics, 2023). Thus this potential must be utilized for the development of financial technology, because the internet is the most important tool for users of digital information technology in the business sector, especially in the field of Financial Technology called Fintech.

Fintech is an alternative that helps buying and selling transactions and payment systems be more practical, efficient, convenient, and cost-effective. Fintech Development Fintech is carried out through the internet, social media and various fields of technology (Knight, E., & Wójcik, 2020). In addition, Fintech develops in line with financial development and technology through financial service updates (Safitri, 2020). The growth of fintech in Indonesia is also considered very good and is able to contribute 25.9 trillion to the Indonesian economy (Jatmiko,

2018), because Fintech offers various benefits to entrepreneurs, such as providing credit for payment/financing, and business development (Wibowo. Budi, 2016). On the other hand, based on the results of the pre survey, it is known that 74.9% of people say Fintech very easy to use, 62.6% said it was more effective and efficient, and 29.8% say Fintech is an excellent financial management tool, so that more than 50% of financial transactions carried out by the public have used a payment system in the form of an electronic wallet or often referred to as E-wallet. Over time, currencies continues to change in the form of coins and traditional banknotes (Adiyanti, et al 2015).

Cashless transactions and E-wallet are believed to be very good for the economy and keep inflation under control. Interest in using payment instruments E-Wallet can be measured and analyzed using the Technology Acceptance Model (TAM) popularized by Davis. According to Davis, the TAM model is taken from two main concepts, namely perceived benefits and convenience that can affect interest in using e-wallets. E-wallets come in the form of software programs that provide services to facilitate payment transactions. Kustono, et al (2020) said that after the Covid-19 pandemic, there was been an increase in digital activities among the public, including the use of GoPay E-Wallet applications. GoPay is the most widely used e-wallet in Indonesia during the pandemic.

The following presents data on E-wallets that are frequently used in Indonesia in 2022.

Table 1. The Most Popular Electronic Payment Features (E-Wallets) in Indonesia

E-Wallet	Percentage
GoPay	88%
Funds	83%
Ovo	79%
Shopee Pay	76%
Links	30%
i.s.	7%
OCTO Mobile	5%
Doku	4%
Squirt	3%
JakOne Mobile	2%

Source: Populix

Table 1 shows that GoPay users are the most users compared to other E-Wallets. GoPay is one of the payments or transactions that cooperate with the Gojek application service and has been registered and supervised by the Financial Services Authority. GoPay is a smart application that has features such as cash so that it can be used as a legal means of payment for online services. The increase in GoPay users is influenced by the high use of the Zilenial Generation,

which includes students. This is because students are the most potential group as E-Wallet (GoPay) users.

The world of lectures is the starting point of life in facing financial independence and begins to make several decisions that can be accounted for. In this case, very few college students are able to control themselves in their financial spending, and tend to spend their money on momentary desires without thinking about the long-term impact. So that students tend to have the YOLO life principle or known as "*you only live once*" where this principle makes a person do something valuable, because they only live once and have an impact on lifestyle which ultimately affects their financial satisfaction.

Financial satisfaction is a component of financial well-being, which includes the subjective and objective factors of an individual's adequate or highly satisfactory financial status and financial resources (Akhir 2019), because everyone must have different Financial Satisfaction, including students, who manage their finances based on their pocket money (Candra, et al. 2015). To be able to manage their finances, students need to have strong financial literacy.

Financial literacy is knowledge, skills, and beliefs that affect attitudes and behaviors to improve the quality of decision making and financial management in order to achieve prosperity. From this definition, it can be interpreted that consumers of products in financial services and the wider community are expected not only to know and understand, but there needs to be a change in financial attitudes and behaviors in order to achieve financial well-being. The behavioral attitudes aspect is very important to determine financial goals, have financial planning, make financial decisions and manage finances much better (Kusumaningtuti et al, 2018).

The positive effect of financial literacy is that it is able to influence lifestyle, in measuring literacy it is very important to see how high financial knowledge a person has. Financial knowledge is a financial decision that wants security for finances in order to be able to make smart decisions about how to manage expenses and investments to get wealth (Brilliant, 2019). Research Darmawan (2019) and Stuart (2018) found that there is a significant influence between financial knowledge on financial satisfaction. Namely, the higher the level of financial knowledge, the higher the financial satisfaction obtained. Moreover Armilia (2020) explains Financial behavior, knowledge, and attitudes can affect financial satisfaction, this is also supported by previous research , which stated that financial knowledge has an important role in financial attitudes affecting financial satisfaction (Woodyard et al, 2016).

H1: It is suspected that financial knowledge has a significant effect on the financial satisfaction of university students in Pekanbaru.

Dwilita, (2020) said that financial skill is a person's ability to calculate the products and services of financial institutions, so that it will be a person's consideration in making more rational financial decisions. In POJK No.76 of 2016, financial skills can influence attitudes and behaviors to improve the quality of decision-making and financial management in order to achieve financial satisfaction. In line with research Pamungkas (2019) that says that there is an influence Financial Attitudes, Financial Behavior, and Financial Knowledge towards Financial Satisfaction.

H2: It is suspected that financial skills have a significant effect on the financial satisfaction of university students in Pekanbaru.

Financial attitude is the way of thinking, opinions, and evaluations of individuals about finance that can be seen in their attitude (Prabowo, M. S., & Asandimitra, 2021). Financial attitude is the attitude of individuals who deal with financial matters. (Caronge, E., Mediaty, M., Fattah, H., & Khaeril, 2020). Research Arifin (2018) and Darmawan (2019), shows that there is a significant influence between financial attitude and financial satisfaction. If someone has a good financial attitude, it will directly increase their financial satisfaction.

H3 : It is suspected that financial attitude has a significant effect on the financial satisfaction of university students in Pekanbaru.

Financial behaviour is said to be a person who has a behavior of controlling personal finances from a psychological view and habits carried out in making decisions about personal finances Stuart (2018). Research Arifin (2018), Pratiwi (2019)and Darmawan (2019) Finding results there is a significant influence between financial behavior and financial satisfaction, which means that the better a person's financial behavior, the better their level of financial satisfaction will be.

H4: It is suspected that financial behavior has a significant effect on the financial satisfaction of university students in Pekanbaru.

The determinant of service use may be different if viewed from a gender perspective, according to KBBI gender is gender or can be said to be an inherent trait for men and women that occurs due to the influence of social culture and the surrounding community. According to Kartika et al, (2020) Gender can be defined as the difference between women and men who have different roles according to their cultural formation. Differences are able to provide roles, responsibilities, functions and statuses where each culture will have different roles because gender is not natural or biological but is highly dependent on the culture in which they live. Therefore, in every decision-making, gender roles are an important factor. According to Sina (2013) research in

(Yulinar et al., 2020) Gender differences in financial management cause differences in financial satisfaction. Furthermore, in research by (Falahati, 2012) found that gender as moderation had a significant effect on financial satisfaction.

H5: It is suspected that gender can moderate financial knowledge to the financial satisfaction of university students in Pekanbaru.

Given the variety of habits of using E-Wallet between men and women, making differences in financial expertise between men and women, can be seen in terms of calculation profits, often women are more detailed in calculating the benefits of financial transactions and investments. research Falahati, (2012) found that gender as moderation has a significant effect on financial satisfaction.

H6: It is suspected that gender can moderate financial skills to the financial satisfaction of university students in Pekanbaru.

Some areas in Indonesia often face gender injustice. This is because women have a second role after men, so men have a more dominant role to handling all aspects, for example in financial aspects and using applications. In fact, when viewed in term of women's role in family finances, women must have the ability to manage daily finances and have a strategies for making financial decisions (OJK, 2021). Research Falahati, (2012) found that gender as moderation has a significant effect on financial satisfaction.

H7: It is suspected that gender can moderate financial attitudes towards the financial satisfaction of university students in Pekanbaru.

When viewed in terms of security, women pay more attention to the security of digital payments than men Swapnil et al (2020) And when viewed from shopping habits, for men the use of digital payments is influenced by their convenience and habits, while for women it is influenced by their behavioral intentions (Intan, et al. 2018). This diversity of habits occurs for purchases made by men and women, so that there are different perspectives in achieving financial satisfaction.

H8: It is suspected that gender can moderate financial behavior towards the financial satisfaction of university students in pekanbaru.

METHODS

This study uses a quantitative approach and primary data to analyze the determinants of financial satisfaction of GoPay users with gender as a moderator. Quantitative research involves collecting and analyzing numerical data to uncover patterns, correlations, and trends. This

approach is suitable for testing hypotheses and drawing general conclusions about the population based on sample data. The data in this study was taken through the distribution of questionnaires with a Likert scale.

The population in this study consisted of college students in the city of Pekanbaru, with the determination of sample size using the Isaac and Michael formula (Sugiyono, 2013: 86) so that a sample of 275 respondents was obtained. Technique *Sampling* used are *Nonprobability Sampling* namely a sampling technique that does not provide the same opportunity for each member of the population to be selected as a member of the sample because in this study the sample is only Students at the University of Pekanjust. The nonprobability sampling technique used is purposive sampling, which is a sample determination technique with certain considerations (Scott, 2013). The data obtained in this study was analyzed using Modeling *Structural Equation Modeling* (SEM) - *Partial Least Square* (PLS).

RESULTS AND DISCUSSION

The characteristics of the respondents in this study are summarized in the following table:

Table 2. Characteristics of Respondents

Gender	Sum	Percentage
Man	97	35,14 %
Woman	178	64,84 %
Total	**275**	**100%**
Length of Use	**Sum**	**Percentage**
3 months	66	23,91 %
< 1 year	89	32,24 %
1-2 years	85	30,79 %
> 2 years	35	13,03 %
Total	**275**	**100%**
University	**Sum**	**Percentage**
Sultan Syarif Kasim State Islamic University Riau	66	23,91 %
University of Riau	75	27,17 %
Riau Islamic University	68	30,6 %
University of Muhammadiyah Riau	30	13,3 %
Lancang Kuning University	26	11,6 %
Abdurrab University	10	4,4 %
Total	**275**	**100 %**

Source : Research Data

The data in table 2 shows that the respondents are dominated by women as many as 178 (64.84%), with an average duration of use of 1-2 years which is measured by the most students from universities in Pekanbaru.

Measurement Model

The Measurement Model is related to testing the validity and reliability of the instruments used in research, which aims to ensure that the measuring instrument used is suitable for measurement and is able to measure what is to be measured and in accordance with the actual conditions and each indicator used is valid and reliable.

An indicator is declared valid if the loading factor measurement is above 0.50 so that if there is a loading factor below 0.50, it will be dropped from the model **(Ghozali, 2014).** Validity testing for reflective indicators uses the correlation between an item's score and its construct score. Measurements with reflective indicators indicate a change in an indicator in a construct if other indicators in the same construct change (or are excluded from the model). In addition to the loading factor value, to analyze the validity of the research data, the Average Variance Extracted (AVE) value can be used provided that the AVE value is above 0.50 **(Ghozali, 2014).** Reliability shows the accuracy, consistency, and accuracy of a measuring instrument in taking measurements **(Ghozali, 2014).** If a research is reliable, then the research data has been tested for the reliability and consistency of the research results. The Reliability Test in PLS can use 2 methods, namely Composite Reliability is above 0.70 and Cronbach's Alpha is above 0.60 **(Ghozali, 2014).**

Table 3. Summary of Measurement Model Results

| Variable | Code | Validity | | Realibility | |
		Convergent Validity Outer Loading >0.60	Discriminant Validity AVE >0.50	Composite Realibilty >0.70	Cronbach Alpha >0.60
Financial Knowledge (X1)	X1.1	0.729	0.724	0.752	0.506
	X1.2	0.769			
	X1.6	0.624			
Financial Skills (X2)	X2.1	0.629	0.660	0.779	0.650
	X2.2	0.684			
	X2.3	0.635			
	X2.5	0.630			
	X2.6	0.639			
Financial Attitudes	X3.2	0.730	0.710	0.767	0.547

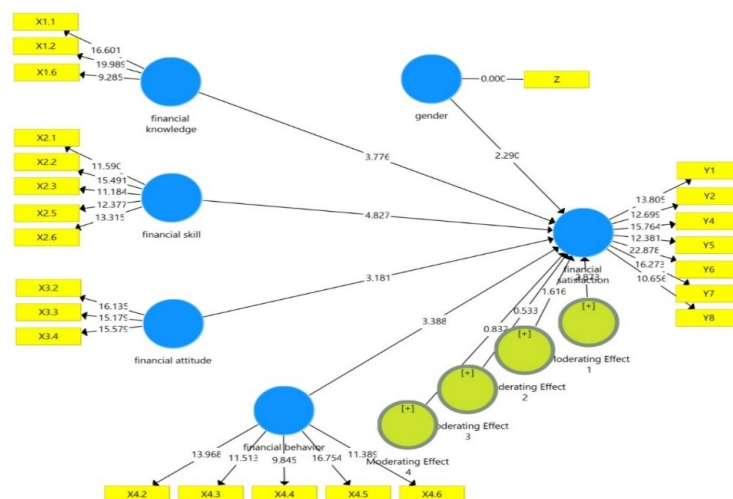| (X3)					
	X3.3	0.715			
	X3.4	0.726			
Financial Behavior (X4)	X4.2	0.723	0.656	0.793	0.676
	X4.3	0.639			
	X4.4	0.604			
	X4.5	0.699			
	X4.6	0.627			
Financial Satisfaction (Y)	Y1	0.683	0.644	0.841	0.780
	Y2	0.651			
	Y4	0.631			
	Y5	0.627			
	Y6	0,725			
	Y7	0,653			
	Y8	0,615			
Gender			1.000	1.000	1.000

Source: Research Data

Based on the results of table 3, it can be concluded that the total items that meet the validity test are 23 statement items, the outer loading value is above 0.60, the AVE value has exceeded or >0.50, the composite reliability value > 0.70, and the Cronbach Alpha value of each research variable is above >0.6. So it can be concluded that the variables used in this study are valid and reliable.

Structural Model

After the estimated model meets the Outer Model criteria, the researcher then conducts Structural Model (*Inner Model*) testing.

Figure 1. Research Model

Source : Research Data

Based on the model in figure 1, it can be seen that financial knowledge, financial skills, financial attitudes, and financial behavior have a positive and significant effect on financial satisfaction, while for the gender moderation variable, it was found that it is able to strengthen financial knowledge to financial satisfaction, but the gender moderation variable is not able to strengthen financial skills, financial attitudes, and financial behavior towards financial satisfaction.

Furthermore, the *value of R-Square* (R2) in the construct of this study can be seen in table 4.

Table 4. *Determination Coefficient Test*

	R- Square	R Square Adjusted
Financial Satisfaction	0,492	0,483

Source : Research Data

Based on Table 4, it can be seen that the *R-Square* value for the financial satisfaction construct is 0.492. This means that the model has a good model. This also means that the financial satisfaction variable can be explained by the variable in the model of 49.2%.

Hypothesis Test

To see the significance of the parameter coefficient, it can be calculated from the dimension of the variable that has been valid. The researcher wants to find out if there is a positive or negative influence and significant or insignificant based on the calculation of *P Values* which must be below 0.05 and the statistical t is greater than 1.96 **(Ghozali, 2014).** If t is statistically greater than t in table (1.96) then the two constructs are declared significant and vice versa.

Table 5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (| O/STDEV |)	P Values
X1→ Y	0,200	0,200	0,057	3,533	0,000
X2→ Y	0,277	0,283	0,058	4,790	0,000
X3→ Y	0,227	0,222	0,070	3,254	0,001
X4→ Y	0,203	0,207	0,056	3,591	0,000
X1*Z→ Y	0,143	0,138	0,047	3,034	0,003
X2*Z→ Y	-0,106	-0,105	0,066	1,618	0,106
X3*Z→ Y	0,033	0,030	0,065	0,512	0,609
x4*z→ y	-0,050	-0,050	0,060	0,825	0,410
Z→ Y	0,098	0,097	0,043	2,278	0,023

Source : Research Data

From Table 5, the results and discussions can be described as follows:

Financial Knowledge (X1) Has a Positive and Significant Effect on Financial Satisfaction, meaning that the respondents in this study already have adequate knowledge in using GoPay, because GoPay is easy to learn, safe to use, has many service options, and can even be used as a means to save daily, so that it can help respondents in controlling or avoiding extravagant living. The higher the financial knowledge, the better the ability to understand, analyze, and manage finances in making financial decisions and can help in achieving financial satisfaction.

Financial Skill (X2) Has a Positive and Significant Effect on Financial Satisfaction, meaning that the respondents in this study already have skills in dividing pocket money for cash and non-cash, able to manage finances due to transaction records, so that it is easy to evaluate finances periodically to be in accordance with the financial planning that has been prepared beforehand, the higher the financial skills, the respondents will have the ability to calculate The benefits of every financial transaction made and anticipate the losses that occur so that respondents will be very careful in making financial decisions to avoid financial problems and feel financial satisfaction.

Financial Attitude (X3) Has a Positive and Significant Effect on Financial Satisfaction, meaning that respondents in this study already have a good financial attitude, so they can decide to use fintech such as the use of GoPay in their financial transactions which is considered to provide convenience, attractiveness and fun. A person's attitude in managing and making financial decisions can provide financial satisfaction.

Financial Behavior (X4) Has a Positive and Significant Effect on Financial Satisfaction, meaning that the respondents in this study already have financial records, priority scales and have emergency funds available for unexpected purposes. The better a person's behavior in controlling, managing and using their finances will result in good decisions so that they can directly provide satisfaction with their financial condition.

Gender (Z) Able to moderate financial knowledge to financial satisfaction. This means that gender can strengthen the influence of financial knowledge on financial satisfaction, so that good financial knowledge will not directly increase financial satisfaction for everyone, but only has an impact on one gender. In this study, there were more female respondents than male respondents, because it was found that there were more female GoPay E-Wallet users, so it can be said that the results of this study found that there is financial knowledge that encourages financial satisfaction in women. This condition is in line with the results of a national survey on financial and investment management conducted by the Katadata Internal Center (KIC) which

assesses that women are better at financial management than men. Although all of them prioritize the future, the proportion of women is much higher than men.

Gender (Z) Unable to moderate financial skills to financial satisfaction. This means that gender cannot strengthen the influence of financial skills on financial satisfaction, so that good financial skills in a person directly have an impact on their financial satisfaction which ultimately provides different satisfaction between men and women.

Gender (Z) Unable to moderate financial attitudes towards financial satisfaction. This means that gender is not able to strengthen the influence of financial attitudes on financial satisfaction, so that a person's financial attitude will directly determine the success or failure of both men and women.

Gender (Z) Unable to moderate financial behavior towards financial satisfaction. This means that the respondents in this study have financial behavior that is not different between men and women, because it was found that the respondents already felt satisfied and happy with the use of the GoPay application. Because, it is easy to use anytime and anywhere, there are many promos, so it can be more economical both in terms of materials and time.

CONCLUSION

The results of this study reveal that financial knowledge, financial ability, financial attitudes, and financial behavior have a direct effect on financial satisfaction among GoPay application users, especially students in the city of Pekanbaru. Gender as a moderator shows that gender is able to moderate financial knowledge to the financial satisfaction of GoPay users, so that good financial knowledge will not directly increase financial satisfaction for everyone, but only has an impact on one gender. The results of this study found that there is financial knowledge that encourages financial satisfaction in women. Meanwhile, financial skills, financial attitudes and financial behavior towards the financial satisfaction of GoPay users are not moderated by gender. This means that there are no differences in financial skills, financial attitudes and financial behavior between men and women. Because basically men and women both have future priorities. Therefore, you must have good financial behavior through improving financial knowledge, financial skills and financial attitudes in order to achieve financial satisfaction.

BIBLIOGRAPHY

Adiyanti, A. I., & Pudjihardjo, M. (2015). Menggunakan Layanan E-Money. *Jurnal Ilmiah Akuntansi Dan Bisnis*, *3*(1), 1–13.

Arifin, A. Z. (2018). Influence of Financial Attitude, Financial Behavior, Financial Capability on Financial Satisfaction. *Advances in Social Science, Education and Humanities Research (ASSEHR), 186*, 100–103.

Armilia, N. & Y. I. (2020). FAKTOR YANG MEMENGARUHI KEPUASAN KEUANGAN PENGGUNA FINANCIAL TECHNOLOGY DI SURABAYA. *Jurnal Ilmu Manajemen*, *08*(01).

Brilianti, T. R. (2019). Pengaruh Pendapatan, Pengalaman Keuangan Dan Pengetahuan Keuangan Terhadap Perilaku Keuangan Keluarga Di Kota Madiun. *Artikel Ilmiah*, 4.

Candra, J. W., & Memarista, G. (2015). Faktor-Faktor yang Mempengaruhi Financial Satisfaction pada Mahasiswa Universitas Kristen Petra. *Finesta*, *3*(2), 1–6.

Caronge, E., Mediaty, M., Fattah, H., & Khaeril, K. (2020). Effects of Financial Attitudes, Financial Behavior, and Financial Literacy to Financial Satisfaction in Women Workers (Case Study of Female Lecturer at Andi Djemma Palopo University). *Proceedings of the Proceedings of the 4th International Conference on Accounting, Management, and Economics, ICAME 2019, 25 October 2019, Makassar, Indonesia,* 167–179. https://doi.org/. https://doi.org/10.4108/eai.25-10-2019.2295387

Deddy Darmawandan Ary Satria Pamungkas. (2019). Pengaruh Financial Attitude, Financial Behavior, Dan Financial Knowledge Terhadap Financial Satisfaction. *Manajerial Dan Kewirausahaa*, *1*(2), 172–181. https://doi.org/https://doi.org/10.24912/jmk.v1i2.5076

Dwilita, H. & P. B. S. (2020). Analisis Pengelolaan Keuangan Keluarga dan Literasi KeuanganWanita di Dusun 20 Desa Klambir Lima Kebun. *Jurnal AKMAMI (Akutansi, Manajemen, Ekonomi,)*, *1*(3), 184–197.

Falahati, L. et al. (2012). gender differences in saving behavior determinants among university students. *Journal of Basic and Applied Scientific Research*, *2*(6), 5848–5854.

Humaira, I., & Sagoro, E. M. (2018). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku UMKM Sentra Kerajinan Batik Kabupaten Bantul. *Nominal*, *7*(1), 96–108.

Jatmiko, B. P. (2018). Fintech Sumbang Rp 25,97 Triliun ke Perekonomian Nasional - Kompas.com. In *https://ekonomi.kompas.com/read/2018/08/28/150923726/fintech-sumbang-rp-2597-triliun-ke-perekonomian-nasional*.

kartika et al. (2020). Knowledge, experience , financial satisfaction , and investment decisions : Gender as a moderating variable. *Jurnal Manajemen Dan Kewirausahaan*, *22*(1), 57–64. https://doi.org/https://doi.org/10.9744/jmk.22.1.57

Kustono, A. S., Nanggala, A. Y. A., &, & Mas'ud, I. (2020). Determinants of the Use of E-Wallet

for Transaction Payment among College Students. *Journal of Economics, Business, & Accountancy Ventura, 23*(1).

OJK. (2021). Yuk Pahami Peran Wanita dalam Keuangan Keluarga. *Ojk.* https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Home

Prabowo, M. S., & Asandimitra, N. (2021). Faktor yang Memengaruhi Financial Satisfaction Pengguna E-Commerce di Surabaya. *Jurnal Ilmu Manajemen, 9*(1), 28–41. https://doi.org/https://doi.org/10.26740/jim.v9n1.p28-41

Pratiwi, O. (2019). *Pengaruh Financial Knowledge , Financial Behavior , Financial Efficacy & Risk Tolerance Terhadap Financial Satisfaction Pada Pegawai Pt . Bank Mandiri.* 1–11.

Rahmatillah Intan, Novirani Dwi, N. F. R. (2018). ANALISIS PENGARUH PERILAKU PENGGUNAAN TEKNOLOGI FINTECH PADA GENERASI MILLENNIAL DI KOTA BANDUNG. *Seminar Nasional VII Manajemen & Rekayasa Kualitas.*

Safitri, T. A. (2020). The Development of Fintech in Indonesia. *1st Borobudur International Symposium on Humanities, Economics and Social Sciences, 436*, 666–670.

Soetiono S, Kusumaningsih ; Setiawan, C. (2018). *Literasi dan Inklusi Keuangan Indonesia* (Edisi 1, C). Rajawali Pers.

Statistik, B. P. (2023). Statistik Telekomunikasi Indonesia. *Statistik Telekomunikasi Indonesia, 11*(1), 355. http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008 .06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBET UNGAN_TERPUSAT_STRATEGI_MELESTARI

Sugiyono. (2013). *Metode Penelitian Kuantitatif Kualitatif dan R&D.* Alfabeta.

Swapnil, U., Ashish, K., & Harshali, P. (2020). Perceived eWallet security: impact of COVID-19 pandemic. *Journal of Management*, *ahead-of-p.*

Wibowo. Budi. (2016). Analisa Regulasi Fintech dalam Membangun Perekonomian di Indonesia. *Program Magister Teknik Elektro. Universitas Mercu Buana, 6*(01).

Woodyard, A. S., & Robb, C. A. (2016). Consideration of Financial Satisfaction: What Consumers Know, Feel and Do from a Financial Perspective. *Journal of Financial Therapy*, *07*(02), 41–61. https://doi.org/https://doi.org/10.4148/1944-9771.1102

Yulinar, B., * Y., & Umrie, R. H. (2020). Literasi Keuangan Dan Kepuasan Keuangan Dengan Gender Sebagai Moderasi: Studi Pada Mahasiswa Di Kota Palembang. *Jurnal Manajemen Dan Bisnis Equilibrium, 6*(1), 1–16. https://doi.org/10.47329/jurnal_mbe.v6i1.424