



Factors Affecting the Use of Financial Technology Payment Systems (Case Study on ShopeePay Digital Wallet Users in Madiun City)

Muhammad Agus Sudrajat, Heidy Paramitha Devi^(✉), Amalia Nurdianta, and Ita Nuari Suci Romadhina

Department of Accounting, Faculty of Economics and Business, Universitas PGRI Madiun, Madiun, Indonesia

heidy@unipma.ac.id

Abstract. This study aims to find out what factors influence the use of financial technology payment systems on “ShopeePay” digital wallet users, especially students who are studying in Madiun City. The design of this study was carried out using quantitative research methods seen from the data used in the form of numbers and statistics to analyze it. The data used is primary data in the form of a questionnaire and distributed to 100 respondents who were selected using *the* purposive sampling method. Data analysis used multiple linear analysis using SPSS Version 23. The results of this study indicate that usability and financial capability affect the use of financial technology. Meanwhile, convenience and security do not affect the use of financial technology.

Keywords: Financial Technology · Usability · Convenience · Security · Financial Capability

1 Introduction

In the last three centuries, the development of technology and information in the world has grown rapidly entering the era of the industrial revolution 4.0 which has caused changes to human life, especially for the younger generation or millennials. Various types of technology began to develop in this 4.0 industrial revolution.

The rapid development of technology provides new innovations in the financial sector, namely Financial Technology, which can be known as fintech. Financial Technology in Bank Indonesia regulation Number 19/12/PBI/2017 is the use of financial system technology that produces new products, services, technology, and/or business models and can have an impact on monetary stability, financial system stability, efficiency, smoothness, security, and reliability of the payment system [1] The payment trend that is developing in Indonesia is a digital wallet or digital wallet. Digital wallet products that have developed include ShopeePay, OVO, DANA, GoPay, LinkAja, Dompetku, Sakuku and Uangku.

© The Author(s) 2023

J. Handhika et al. (Eds.): ICETECH 2022, ASSEHR 745, pp. 531–546, 2023.

https://doi.org/10.2991/978-2-38476-056-5_54

Reporting from pressrelease.kontan.co.id, research conducted by Neorosensum by presenting the results of digital research with case studies focusing on the use of e-wallet, concluded that ShopeePay occupies the top position of the digital wallet with the most usage among survey participants.

ShopeePay topped the digital wallet with the most usage among survey participants, and is the result of the comprehensive and continuous efforts of the ShopeePay team. From the research results, it was noted that ShopeePay had the highest penetration (68%), followed by OVO (62%), DANA (54%), GoPay (53%), and LinkAja (23%) [2].

In the midst of the Covid-19 pandemic, digital payments are getting higher, therefore PT AirPay International Indonesia (ShopeePay) is trying to improve security and convenience by releasing facial and fingerprint recognition features for smooth transactions. ShopeePay claims that the various security features presented have implemented layered security in accordance with government regulations and global standards [2].

Based on several previous studies regarding the variables of benefit, convenience, safety which showed consistent results, for example in the research conducted by [3] shows the results that the perceived usability and convenience perception variables have a positive effect on the use of fintech. The research [4] states that the perception of benefits and the perception of convenience have a positive effect on interest in using fintech. The results of perceived usefulness and perceived ease of use have a simultaneous and significant effect on interest in using fintech. [5].

Madiun is a city in the province of East Java, Indonesia. In 2020, the population in Madiun City will reach 195,175 people (BPS Madiun City,2021). The city of Madiun itself has several public and private universities which have resulted in population displacement or urbanization in the city of Madiun. In general, people who live in urban areas, especially students as the millennial generation, are driven by technological developments, one of which is making payments using digital wallets.

ShopeePay digital wallet occupies the top position with the highest penetration of 68% [2]. The change in the cash payment system to a digital payment system has changed the way transactions for buying and selling goods and services become more effective and efficient by providing convenience for sellers and consumers based on their financial capabilities. Discount offers and cashback on the use of digital wallets attract students to use them in transactions. This causes the selection of a digital wallet based on the economy of a student, the higher the economic level of a student, the selection of the digital wallet to be used will change.

By studying the factors that influence the use of fintech, you can find out about the right strategy and make it a reference for developing the right information system.

2 Literature Review

2.1 Technology Acceptance Model (TAM)

The *technology acceptance model* (TAM) was developed by Davis in 1989 which explains that the purpose of developing this TAM theory is to explain in general terms the acceptance of technology that leads to an explanation of user behavior in various technology developments [7]. Perceptions of usefulness, convenience, security and financial

ability to use technology affect a person's attitude whether that person has an interest in using the technology or not.

2.2 The Theory of Planned Behaviour (TPB)

According to Ajzen, TPB is an extension of *the Theory of Reasoned Action* (TRA) which is used to explain the relationship between intention and perceived behavioral control. The stronger the intention to engage in the behavior, the greater the likelihood of its performance [8].

There are three main factors that underlie a person's intentions and behavior in doing something, which are as follows:

1. Attitude. Refers to the extent to which a person has an agree or disagree judgment in performing a behavior. Attitudes in this study are related to usability, convenience, security and financial ability in using a fintech.
2. Subjective norms. Refers to a person's perception of the perceived social pressure to perform or not to perform a behavior. In this study, subjective norms relate to social pressures that make someone want or don't want to use fintech in transactions by considering their usefulness, convenience, security and financial capabilities.
3. Behavior control. Refers to the perceived ease or difficulty of performing the behavior. In this study, behavioral control relates to a person's ability to consider the usefulness and ease of using fintech along with the security and financial capabilities of fintech users.

Usability

According to Venkatesh and Davis in [7], *usability* is a measure to determine a person's level of confidence in the use of a system to improve performance. *Usability* reflects an understanding of a person's current actions and beliefs about future actions. If someone believes in the *usability* of an information system, the system will be used and vice versa. A person's level of trust can be obtained from the convenience or simplification of financial transactions in everyday life.

Convenience

According to Widyana in [4] convenience means an individual's belief that using an information technology system will not be inconvenient or require great effort when used. A system is made to provide convenience for the user. If someone believes that an information system is easy to use then that person will use it, otherwise if someone feels that an information system is difficult to use then that person will not use it.

Security

Based on ISO/IEC 27002 Information Technology-Security Techniques-Code of practice for information security, information security is the protection of information from various threats to ensure business continuity, minimize business risks and maximize return on investment and business opportunities. The following are *security* aspects that can be carried out in information systems [9].

1. Encryption is the conversion of data into a secret code to be stored in the company's database for transactions.

2. Digital Authentication (Digital Authentication) companies will usually use digital signatures (digital signatures) to conduct electronic transactions. Digital signature is an encryption technique for someone's authorization using a private key, which ensures that the authorized data is not damaged and is the same as the original when it reaches the recipient.
3. Firewall installation. Firewall is a device used to protect the network within the company from interference or threats from outside networks.

Financial Ability

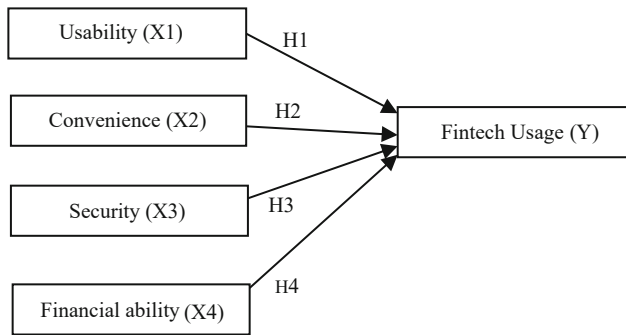
Ability is the current assessment of what a person can do in a task or job. *Financial ability* is a person's ability to solve problems or manage their finances, both from salary and pocket money, which means it refers to an economic situation where this situation will affect product selection and purchase satisfaction of a particular product [1].

Financial Technology

In Bank Indonesia regulation Number 19/12/PBI/2017, *Financial technology* is the use of financial system technology that produces new products, services, technology, and/or business models and can have an impact on monetary stability, financial system stability, efficiency, smoothness, security. And the reliability of the payment system [1]. Bank Indonesia has divided Fintech into four categories, as follows: [10].

1. Payments, Settlement and Clearing (Payment, Clearing, and Settlement). The goal is to provide a service from an online payment system through an electronic wallet or what is often called digital money. Examples: Doku, Sakuku BCA, Gopay, T-cash, and OVO.
2. Deposits, Capital Raising and Lending are the most common fintech innovations in this field, namely Crowdfunding, which is a P2P lending platform as well as payday loans. Example: Modalku, Akseleran, Investree and also Friends' Money.
3. Market Provisioning or Aggregators. This type of fintech provides comparisons of products starting from the price, then features to benefits. Examples: Cekaja, Credit Gogo, Cermati and others.
4. Investment and Risk Management. The services provided by this type of fintech can be in the form of planning or financial advisory, insurance or online trading platforms. Examples: Bareksa, TanamDuit, Finansialku, Cekpremi and also Rajapremi.

Based on theoretical studies and strengthened by previous research on the relationship between the independent variables of usefulness, convenience, security, and financial ability with the dependent variable using financial technology, the following framework is obtained.



The concept of “the independent variables are usability, convenience, security, and financial ability with the dependent variable using financial technology”.

3 Method and Procedures

This study aims to determine the factors that influence students in the city of Madiun using the "ShopeePay" digital wallet. Questionnaires were distributed using google form media aimed at students who are currently studying at a university in the city of Madiun and have used the “ShopeePay” digital wallet service.

From Table 1 it is explained that from the results of 100 questionnaires distributed, 100 questionnaires can be used as samples. The online questionnaire was distributed through social media with the criteria determined by the researcher, so that all answers could be filled out correctly and met the requirements for further processing and analysis.

3.1 Respondent Classification

The classification of respondents aims to determine the background of the respondents. The following is the data obtained regarding the respondents.

Based on gender in Table 2 shows the results that from 100 respondents, male respondents were 21 people while female respondents were 79 people. This shows that female respondents are more dominant than male respondents.

Based on the origin of the university in Table 3 shows the results that out of a total of 9 universities, the most respondents came from PGRI Madiun University as many as 73 respondents.

Table 1. Sample Distribution

Explanation	Total	Percentage
Questionnaire distributed	100	100%
Questionnaires that do not meet the criteria	0	0%
Processable questionnaire	100	100%

Table 2. Classification of Respondents Based on Gender

Gender	Total	Percentage
Man	21	21%
Woman	79	79%
Total	100	100%

Table 3. Classification of Respondents Based on University Origin

University Origin	Total	Percentage
Politeknik Negeri Madiun	4	4%
Universitas Merdeka Madiun	4	4%
Universitas Katolik Widya Mandala Madiun	11	11%
Universitas PGRI Madiun	73	73%
STIKES Bhakti Husada Mulia	8	8%
STIKIP Widya Yuwana	0	0%
Akademi Keperawatan Dr. Soedono Madiun	0	0%
Akademi Perkeretaapian Indonesia Madiun	0	0%
Sekolah Tinggi Agama Islam Madiun	0	0%
Total	100	100%

Table 4. Classification of Respondents Based on Income/Pocket Money per Month

Income/Pocket Money per Month	Total	Percentage
< Rp. 500.000	55	55%
Rp.500.000-Rp.1.000.000	32	32%
> Rp. 1.000.000	13	13%
Total	100	100%

Based on monthly income/pocket money in Table 4 shows that out of 100 respondents, respondents with monthly income/pocket money < Rp. 500,000 is more dominant than respondents with income/pocket money per month of Rp. 500,000–Rp. 1.000.000 (32 respondents) and respondents with monthly income/pocket money > Rp. 1,000,000 (13 respondents).

Based on the intensity of ShopeePay usage per month in Table 5 shows the results that out of 100 respondents, as many as 81 respondents used ShopeePay 1–3 times, 12 respondents used ShopeePay 4–6 times and 7 respondents used ShopeePay 7–9 times.

Table 5. Classification of Respondents Based on the Intensity of Use of ShopeePay per Month

Intensity of Use	Total	Percentage
1–3 kali	81	81%
4–6 kali	12	12%
7–9 kali	7	7%
> 10 kali	0	0
Total	100	100%

4 Result and Discussion

4.1 Descriptive Statistics

Descriptive statistics in this study aim to describe or describe the data collected, it can be seen from the minimum, maximum, average (mean) and standard deviation values. The results of the descriptive analysis test in this study are as follows.

The descriptive statistical test in Table 6 shows the number of respondents (N) is 100. The results of the usability variable have an average value of 16.29. The average value indicates that the usability variable taken as a good sample. The minimum value is 7 and the maximum value is 20. While the standard deviation value is 2.622 and away from 0 so it can be said to be diverse.

The convenience variable has an average value of 20.06. The average value shows that the convenience variable taken as a good sample. The minimum value is 12 and the maximum value is 25. While the standard deviation value is 2.842 and away from 0 so it can be said to be diverse.

The security variable has an average value of 19.18. The average value indicates that the safety variable taken as a good sample. The minimum value is 12 and the maximum value is 25. While the standard deviation value is 3.341 and away from 0 so it can be said to be diverse.

The financial ability variable has an average value of 10.49. The average value shows that the financial ability variable is taken as a good sample. The minimum value is 3 and

Table 6. Descriptive statistics

	N	Min	Max	Mean	Std. Deviation
Usability (X ₁)	100	7	20	16,29	2,622
Convenience (X ₂)	100	12	25	20,06	2,842
Security (X ₃)	100	12	25	19,18	3,341
Financial ability (X ₄)	100	3	15	10,49	3,311
Fintech Usage (Y)	100	6	25	19,69	3,422
Valid N (listwise)	100				

the maximum value is 15. While the standard deviation value is 3,311 and away from 0 so that it can be said to be diverse.

The variable using financial technology has an average value of 19.69. The average value shows that the variable of the use of financial technology is taken as a good sample. The minimum value is 6 and the maximum value is 25. While the standard deviation value is 3,422 and away from 0 so it can be said to be diverse.

Based on the table above, it can be concluded that the lowest average value is in the financial ability variable, which is 10.49. While the highest average value is in the convenience variable, which is 20.06. The highest standard deviation is in the safety variable, which is 3.341, while the lowest standard deviation is in the usability variable, which is 2.622.

4.2 Data Quality Test

1. Validity Test

According to [11] the validity test is used to measure the validity or validity of a questionnaire used in research. The following are the results of the validity test of four variables with 100 samples of respondents:

Based on Table 7, it can be concluded that all questions on the usability, convenience, security, financial capability, and use of financial technology used in this study are valid, it can be seen from the Pearson correlation value ($r_{count} > r_{table}$), which is 0.1654. This indicates that for all items the question is able to reveal something that will be measured on the research instrument and can be used for further testing.

2. Reliability Test

According to [11] the reliability test is used to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to the statement is consistent or stable from time to time. The following are the results of the reliability test using Cronbach's Alpha.

Based on Table 8 shows that the results of the reliability test of the usability, convenience, security, financial ability, and use of financial technology variables produce Cronbach's Alpha values > 0.06 . From these results, it can be concluded that the respondents' answers from each variable are declared reliable so that the questionnaires from each variable can be said to be consistent with the research instrument and can be used for research.

3. Classical Assumption Test

a. Normality test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Ghozali, 2016: 154). In this study, the normality test was tested using the Kolmogorov-Smirnov Test.

Table 7. Validity Test

Variable	Item statement	R_{Count}	R_{Table}	Explanation
Usability (X ₁)	1	0,695	0,1654	Valid
	2	0,843	0,1654	Valid
	3	0,769	0,1654	Valid
	4	0,605	0,1654	Valid
Convenience (X ₂)	1	0,552	0,1654	Valid
	2	0,747	0,1654	Valid
	3	0,745	0,1654	Valid
	4	0,733	0,1654	Valid
	5	0,524	0,1654	Valid
Security (X ₃)	1	0,601	0,1654	Valid
	2	0,685	0,1654	Valid
	3	0,720	0,1654	Valid
	4	0,742	0,1654	Valid
	5	0,725	0,1654	Valid
Financial ability (X ₄)	1	0,893	0,1654	Valid
	2	0,826	0,1654	Valid
	3	0,904	0,1654	Valid
Fintech Usage (Y)	1	0,684	0,1654	Valid
	2	0,768	0,1654	Valid
	3	0,833	0,1654	Valid
	4	0,798	0,1654	Valid
	5	0,708	0,1654	Valid

Table 8. Reliability Test

Variable	Cronbach's Alpha	N of Items	Keterangan
Usability (X ₁)	0,624	4	Reliable
Convenience (X ₂)	0,626	5	Reliable
Security (X ₃)	0,688	5	Reliable
Financial ability (X ₄)	0,846	3	Reliable
Fintech Usage (Y)	0,812	5	Reliabel

Table 9. Normality Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	266,202,341
Most Extreme Differences	Absolute	,039
	Positive	,036
	Negative	– ,039
Test Statistic		,039
Asymp. Sig. (2-tailed)		,200

Based on Table 9, the Asymp value is known. Sig (2-tailed) is 0.200. The result is greater than 0.05 so it can be concluded that the data is normally distributed and suitable for use in research.

b. Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation or relationship between independent variables (Ghozali,2016: 103)The following are the results of the multicollinearity test.

Based on Table 10, it is obtained that each independent variable has a Tolerance value > 0.10 and a VIF value < 10, meaning that this study is limited to multicollinearity between independent variables. This is in line with the theory expressed by (Ghozali, 2016: 103), if the Tolerance value is > 0.10 and the VIF value is < 10, then there is no multicollinearity.

c. Heteroscedasticity test

The heteroscedasticity test in this case uses a scatterplot graph, if the pattern on the scatterplot graph does not show a certain pattern, then there is no heteroscedasticity. The results of the heteroscedasticity test are as follows:

Table 10. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	Usability	,659	1,518
	Convenience	,651	1,537
	Security	,555	1,803
	Financial ability	,590	1,695

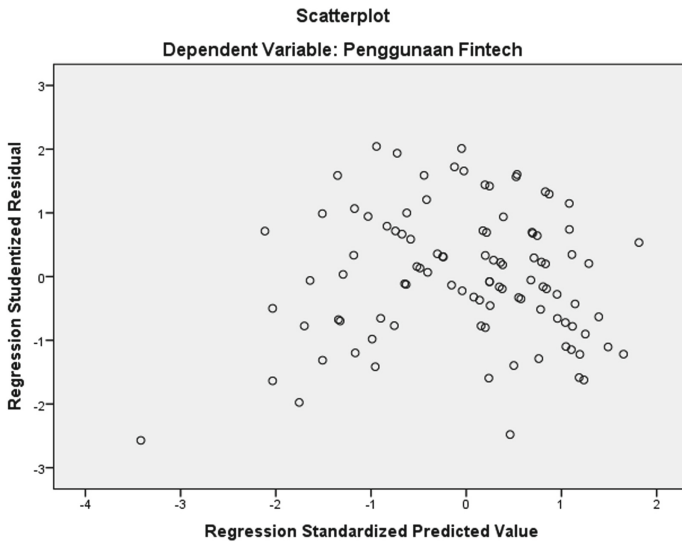


Fig. 1. Heteroscedasticity Test

Based on Fig. 1, it can be seen that the spread of the points is spread above or below the number 0 and does not form a pattern, it can be concluded that there is no heteroscedasticity.

4. Multiple Linear Regression Analysis

Multiple linear analysis is a multiple regression model whose dependent variable is interval or ratio data scale. Here are the results of the multiple linear analysis test.

From Table 11 multiple linear regression analysis test above, the regression equation is obtained as follows:

$$Y = 6.719 + 0.419X1 + 0.013X2 + 0.104X3 + 0.373X4$$

Table 11. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	6,719	2,251	
	Usability	,419	,128	,321
	Convenience	,013	,119	,010
	Security	,104	,110	,101
	Financial ability	,373	,107	,361

Based on the multiple linear regression equation, it can be interpreted as follows:

- 1) Showing a constant value of 6.719 then when the independent variable is 0 it will obtain the use of financial technology of 6.719.
- 2) The value of the coefficient on the usability variable is 0.419, so there is a unidirectional relationship to the use of financial technology of 0.419. So if the utility increases by 1 unit, the use of financial technology can increase by 0.419.
- 3) The coefficient value on the convenience variable is 0.013, so there is a unidirectional relationship to the use of financial technology of 0.013. So if the convenience is increased by 1 unit, the use of financial technology can increase by 0.013.
- 4) The coefficient value on the security variable is 0.104, so there is a unidirectional relationship to the use of financial technology of 0.104. So if security increases by 1 unit, the use of financial technology can increase by 0.104.
- 5) The coefficient value on the financial ability variable is 0.373, so there is a unidirectional relationship to the use of financial technology of 0.419. So that if financial capability increases by 1 unit, the use of financial technology can increase by 0.373.

5. Hypothesis Test

1. Partial Test (t Test)

This partial test or t test uses a significance level of 5% or 0.05 with two directions and $dk = n - 2$, $dk = 100 - 2 = 98$, then the t table is 1.6605.

Based on Table 12 it can be concluded as follows:

- 1) The usability variable has tcount of 3.263 and ttable of 1.6605, so $tcount > ttable$. The significance value is $0.002 < 0.05$. This shows that usability affects the use of fintech, thus H1 is accepted.
- 2) The convenience variable has tcount of 0.105 and ttable of 1.6605, so $tcount < ttable$. The significance value is $0.917 > 0.05$. This shows that convenience does not affect the use of fintech, thus H2 is rejected.
- 3) The security variable has tcount of 0.943 and ttable of 1.6605, so $tcount < ttable$. The significance value is $0.348 > 0.05$. This shows that security has no effect on the use of fintech, thus H3 is rejected.

Table 12. T test

Model		t	Sig.
1	(Constant)	2,985	,004
	Usability	3,263	,002
	Convenience	,105	,917
	Security	,943	,348
	Financial ability	3,473	,001

Table 13. Coefficient of Determination

Model	R	R Square	Adjusted R Square
1	,628	,395	,369

4) Financial Ability variable has t_{count} of 3.473 and t_{table} of 1.6605, so $t_{count} > t_{table}$. The significance value is $0.001 < 0.05$. This shows that financial ability affects the use of fintech, thus H4 is accepted.

2. Coefficient of Determination (R²)

The coefficient of determination aims to measure the magnitude of the model's ability to explain the dependent variable. If the Adjusted R Square (R²) value is in the range of 0 to 1, then it is converted into percent.

Based on Table 13, it can be seen that the adjusted R Square value is 0.369 or 36.9%. This shows that the independent variable (Usefulness, Ease, Security and Financial Ability) affects the dependent variable (Use of Fintech) by 36.9%. While the remaining 63.1% is influenced by other variables not examined in this study.

The Effect of Usefulness on the Use of Financial Technology

Hypothesis one (H1) states that usability affects the use of financial technology is accepted. The usability variable has t_{count} of 3.263 and t_{table} of 1.6605, so $t_{count} > t_{table}$. The significance value is $0.002 < 0.05$. This shows that usability affects the use of fintech, thus H1 is accepted. The results of this study are in line with the research of [7] and the research of [3]. In contrast to the results of [12], which states that usability has no effect on the use of financial technology.

Based on the explanation above, these findings indicate that the research sample, especially those who are studying in Madiun City and use the ShopeePay digital wallet, feel the benefits of using ShopeePay through a faster, more efficient, and easier-to-use financial transaction payment process.

The Effect of Ease of Use on Financial Technology

Hypothesis two (H2) states that ease of effect on the use of financial technology is rejected. The convenience variable has t_{count} of 0.105 and t_{table} of 1.6605, so $t_{count} < t_{table}$. The significance value is $0.917 > 0.05$. This shows that convenience does not affect the use of fintech, thus H2 is rejected. The results of this study are in line with the research of Alwi et al., (2019). In contrast to the research results of Yanto et al., (2020) Kurnianingsih & Maharani, (2020), and Kamil, (2020) which state that convenience has a positive effect on the use of financial technology.

Based on the explanation above, this finding indicates that the better understanding of digital wallet users, especially ShopeePay regarding the use of financial technology, the easier it is for ShopeePay digital wallet users to use financial technology.

Effect of Security on the Use of Financial Technology

Hypothesis three (H3) states that security affects the use of financial technology is

rejected. The security variable has tcount of 0.943 and ttable of 1.6605, so tcount < ttable. The significance value is $0.348 > 0.05$. This shows that security has no effect on the use of fintech, thus H3 is rejected. In contrast to research conducted by Irawan & Affan, (2020), Yanto et al., (2020) and Kamil, (2020) which state that security affects the use of financial technology.

Based on the explanation above, these findings indicate that an understanding of security guarantees is very necessary in the use of financial technology, especially for ShopeePay digital wallet users. The better the security system in a financial technology product, the greater someone's use of the financial technology product.

The Effect of Financial Capability on the Use of Financial Technology

Hypothesis four (H4) states that usability affects the use of financial technology is accepted. The Financial Ability variable has tcount of 3.473 and ttable of 1.6605, so tcount > ttable. The significance value is $0.001 < 0.05$. This shows that financial ability affects the use of fintech, thus H4 is accepted. This research is in line with Kamil, (2020), Hana & Kusumawati, (2020) that financial ability affects the use of financial technology.

Based on the explanation above, this finding indicates that the greater a person's financial ability, the greater the possibility of someone using a digital wallet in transactions. High financial capabilities make it easier for someone to refill the balance on the digital wallet that is used, so that accessing the digital wallet is not hampered.

5 Conclusion

This study aims to determine the effect of the independent variables on usability, convenience, security, and financial ability with the dependent variable using financial technology. The data used is primary data in the form of a questionnaire and distributed to 100 respondents who were selected using purposive sampling method. Based on the results of hypothesis testing, the conclusions in this study are as follows:

1. Usefulness affects the use of financial technology. ShopeePay digital wallet users feel the use of financial technology through a faster, more efficient, and easy-to-use financial transaction payment process.
2. Ease does not affect the use of financial technology. The better understanding of digital wallet users, especially ShopeePay regarding the use of financial technology, the easier it is for ShopeePay digital wallet users to use financial technology.
3. Security does not affect the use of financial technology. An understanding of security guarantees is very necessary in the use of financial technology, especially for ShopeePay digital wallet users. The better the security system in a financial technology product, the greater someone's use of the financial technology product.
4. Financial capability affects the use of financial technology. The greater a person's financial ability, the greater the possibility of someone using a digital wallet in transactions. High financial capabilities make it easier for someone to refill the balance on the digital wallet that is used, so that accessing the digital wallet is not hampered.

Acknowledgments. Acknowledgments for Universitas PGRI Madiun And The 2022 ICETECH Organizers.

Authors' Contributions. Conceptualization, H.P.D; methodology, M.A.S; validation, H.P.D; data analysis, A.N, data curation, H.P.D.,A.N, writing—preparation of original drafts, I.N.S.R.; supervision, M.A.G. All authors have read and approved the published version of the manuscript.

References

1. I. Kamil, "Cashless Society: Pengaruh Kemampuan Financial, Kemudahan Dan Keamanan Terhadap Perilaku Sistem Penggunaan Financial Technology," *Al-Mal J. Akunt. dan Keuang. Islam*, vol. 1, no. 2, pp. 98–114, 2020, doi: <https://doi.org/10.24042/al-mal.v1i2.6501>.
2. www.pressrelease.kontan.co.id, 2021.
3. N. T. Kim Lien, T. R. T. Doan, and T. N. Bui, "Fintech and banking: Evidence from Vietnam," *J. Asian Financ. Econ. Bus.*, vol. 7, no. 9, pp. 419–426, 2020, doi: <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.419>.
4. H. Kurnianingsih and T. Maharani, "Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan Dan Kepercayaan Terhadap Tingkat Kepuasan Pelanggan Linkaja Di Indonesia," *J. Ilmia Akunt. Dan Teknol.*, vol. 12, no. 1, pp. 1–13, 2020.
5. D. D. Safitri and N. Diana, "Pengaruh Persepsi Kegunaan Dan Persepsi Kemudahan Pengguna Pada Minat Penggunaan Dompot Elektronik (OVO) Dalam Transaksi Keuangan," *E-Jra*, vol. 09, no. 05, pp. 92–107, 2020, [Online]. Available: <http://www.riset.unisma.ac.id/index.php/jra/article/view/8291>
6. Badan Pusat Statistik Kota Madiun, "Kota Madiun Dalam Angka 2021," <https://madiunkota.bps.go.id/>, p. 235, 2021.
7. D. D. Safitri and N. Diana, "Pengaruh Persepsi Kegunaan Dan Persepsi Kemudahan Pengguna Pada Minat Penggunaan Dompot Elektronik (OVO) Dalam Transaksi Keuangan," *E-Jra*, vol. 09, no. 05, pp. 92–107, 2020.
8. D. Irawan and M. W. Affan, "Pengaruh Privasi dan Keamanan Terhadap Niat Menggunakan Payment Fintech," *J. Kaji. Akunt.*, vol. 4, no. 1, pp. 52–62, 2020.
9. F. Zamzami, N. D. Nusa, and I. A. Faiz, *Sistem Informasi Akuntansi: Penggunaan Teknologi Informasi Untuk Meningkatkan Kualitas*. 2018.
10. M. W. Sari, M. M. SE, and S. E. A. Novrianto,
11. I. Ghozali, *Aplikasi Analisis Multivariete dengan Program IBM SPSS 23*. 2016.
12. S. Alwi, M. N. M. Salleh, S. E. A. Razak, and N. Naim, "Consumer acceptance and adoption towards payment-type fintech services from Malaysian perspective," *Int. J. Adv. Sci. Technol.*, vol. 28, no. 15, pp. 148–163, 2019.
13. W. Yanto, E. Baskor, and F. Fitriani, "Pengaruh Manfaat, Kemudahan Dan Keamanan Terhadap Minat Pemakaian Financial Technology Pada Aplikasi Ovo Sebagai Digital Payment," *J. Akunt. Akt.*, vol. 1, no. 1, pp. 96–109, 2020.
14. C. Hana and Y. Kusumawati, "Pengaruh Kemampuan Financial dan Kemudahan Terhadap Penggunaan Cash Less Transaction," *Akuntabilitas J. Ilmu-Ilmu Ekon.*, vol. 13, no. 2, pp. 61–70, 2020, doi: <https://doi.org/10.35457/xxx>.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

