



The Influence of Financial Literacy, Benefit Perception, Risk Perception and Digital Entrepreneurial Intention on the Use of Fintech by UST Yogyakarta Students

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Abstract. This study aims to analyze the influence of financial literacy, benefit perception, risk perception, and digital entrepreneurial intention on the use of fintech in UST Yogyakarta students. Using a quantitative approach and multiple linear regression with 100 respondents, the results showed that the four independent variables had a significant effect on student fintech use. Financial literacy, benefit perception, risk perception, and digital entrepreneurial intention have a significant positive effect on fintech use. The R^2 value of 0.691 indicates that the fourth variable explains 69.1% of the variation in fintech use. The sampling technique used is probability sampling-simple or random sampling. These findings emphasize the importance of perception and intention in increasing students' use of fintech.

Keywords: Financial Literacy, Benefit Perception, Risk Perception, Digital Entrepreneurial Intention, Student Fintech Use.

1 Introduction

Financial technology, otherwise known as fintech, is a combination of systems and technologies in the financial sector that allows products or services to be bought or sold in different market times and spaces [1]. In addition, fintech is also an innovation in the financial sector that is integrated with various modern technologies, thus creating facilities without intermediaries. These innovations are also transforming the way companies provide services and products, while offering advantages in terms of privacy, regulation, and legal challenges [2]. Previous research has shown that Financial Literacy and Financial Technology have a simultaneous positive influence on the Sustainability of MSME Businesses, even though the level of financial literacy and technology literacy is still at low and medium levels. Still, it can maintain the sustainability of its business [3]. However, financial literacy does not have a positive effect on the use of Fintech by students, where he explained several general assumptions that contradict the general assumptions. Increased financial knowledge or skills among students does not necessarily lead to greater or more frequent use of fintech services [4]. Financial literacy is the ability to use knowledge and skills to manage financial resources effectively for lifelong financial well-being [5]. Thus,

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financial literacy can increase individual confidence in managing their finances [6]. Previous research has stated that financial literacy, and Financial Technology have a simultaneous positive influence on the sustainability of MSME Businesses [7]. However, financial literacy also hurts the use of fintech [8]. Benefit Perception refers to the extent to which a person believes that the use of a technology can improve his or her performance at work [9]. The benefits of using fintech for students or college students are very important when it comes to education and how they spend their money [10]. Fintech provides easier and faster access to financial services such as budgeting, online payments, and investments, and can increase students' financial understanding and independence. Previous research has shown that Perception of Benefits has a strong influence on students' fintech usage decisions [11]. However, the perception of benefits also does not have a significant positive effect on the use of student fintech [12].

Risk perception Risk perception is a view of the uncertainty and unintended consequences that may arise as a result of the use of a product or service [13] This perception of risk has a major influence on an individual's level of confidence: the smaller the risk perception a person has, the higher the level of trust, and vice versa [13] There are various concerns that arise regarding risks, such as the risk of losing money, concerns about delivery times, and considerations regarding the security of personal information [14] In previous research, it was stated that risk perception had a significant positive effect on student fintech use [12] However, risk perception also does not have a significant positive effect on student fintech use [15] Along with technological advances and the growth of the digital economy, more and more students are interested in starting a business in the digital world [16] Entrepreneurial intentions can be influenced by entrepreneurial attitudes, social judgment, entrepreneurial skills, and entrepreneurial knowledge [16] Business Continuity Intention is a business strategy, where long-term value is generated from considering how the organization operates in an ecological, social, and economic environment [1] Previous research shows that digital entrepreneurial intentions can support a person's entrepreneurial intention [16], and digital entrepreneurial intentions have a significant positive influence on student entrepreneurial activities [17] However, the intention to do digital entrepreneurship also does not have a significant positive effect on the use of student fintech [18] Based on various previous studies, it was found that there was a discrepancy of results related to the influence of financial literacy, benefit perception, risk perception, and entrepreneurial intention on the use of fintech, where some studies showed a significant positive influence while others stated that they were insignificant. The inconsistency of these findings underscores the need for further research to re-examine the relationship between these variables across different contexts, especially among students with an intention to pursue digital entrepreneurship.

2 Literature Review

2.1 The Influence of Financial Literacy on Student Fintech Use

Financial literacy at the education and technology level influences the sustainability of MSME businesses both partially and simultaneously [19]. In simple terms, financial literacy is a combination of financial awareness, knowledge, skills, attitudes, and behaviors needed to make wise financial decisions, to achieve better financial well-being [1]. However, based on the Financial Services Authority. Financial literacy refers to the ability of individuals to search for, understand, and assess relevant information to make decisions, being aware of the financial impact that results [20]. Previous research states that financial literacy has a positive effect on the ease of use of financial technology [21]. Financial literacy also has a significant positive effect on Financial Technology [13]. Based on the results of the study, the first hypothesis in the study can be developed as follows:

H1: Financial literacy has a positive effect on students' fintech use

2.2 The Effect of Perception of Benefits Has a Positive Effect on Student Fintech Use

Benefit perception is a measure of how user trust benefits from using technology, benefit perception refers to the extent to which one person believes that the use of technology can improve job performance [9]. Benefit perception is a user's perception of the positive potential that will be received when using fintech Based on research [22]. Previous research has found that the perception of benefits on the intention of fintech users has revealed a significant positive effect [22]. Perception of Benefits also has a strong influence on Usage Decisions [11]. Based on the results of the study, the second hypothesis in the study can be developed as follows:

H2: Perception of benefits has a positive effect on students' use of fintech

2.3 The Effect of Risk Perception Has a Positive Effect on Student Fintech Use

Risk perception Risk perception is a view of uncertainty and unintended consequences that may arise from the use of a product or service [13]. This perception of risk has a great influence on an individual's level of confidence; The smaller the risk perception a person has, the higher the level of trust, and vice versa [23]. Perceived Risk means a user's belief about the possibility of uncertain negative outcomes from the online transaction process and Perceived Risk will influence the decision to use online transactions or not [12]. Previous research states that risk perception has a positive and significant effect on Financial Technology [24]. Based on the results of the study, the third hypothesis in the study can be developed as follows:

H3: Perception of benefits has a positive effect on the use of student fintech

2.4 The Influence of Digital Entrepreneurial Intention Has a Positive Effect on Student Fintech Use

Entrepreneurial intentions can be influenced by entrepreneurial attitudes, social judgment, entrepreneurial skills, and entrepreneurial knowledge [16]. Business Continuity Intention is a business strategy in which long-term value is generated by considering how the organization operates in an ecological, social, and economic environment [1]. Previous research shows that digital entrepreneurial intentions can support a person's entrepreneurial intention [16]. Digital entrepreneurial intentions have a significant positive influence on student entrepreneurial activities [17]. However, the intention to engage in digital entrepreneurship does not have a significant positive effect on the use of student fintech [18]. Based on the results of the study, the fourth hypothesis in the study can be developed as follows:

H4: Digital entrepreneurship intention has a positive effect on student fintech use.

3 Methodology

This study uses a quantitative, survey-based approach. The quantitative approach is used because this study aims to test the influence of variables using statistical processing of numerical data [19]. The population in this study comprises all active students of the Management Study Program, Faculty of Economics, Universitas Sarjanawiyata Tamansiswa, totaling 1,319 students (source: PDDIKTI, 2024). The sampling technique uses purposive sampling, which selects samples based on specific criteria. From this formula, a sample of 100 students from the Management Faculty of Economics, Universitas Sarjanawiyata Tamansiswa, was obtained. The criteria used in this study are active students who understand the basics of financial literacy, perceptions of benefits and risks, and digital entrepreneurial intention regarding the use of fintech. To provide an accurate picture of the use of fintech by students and be willing to fill out a complete questionnaire. In quantitative research, these measurements generally use scales such as the Likert scale to assess respondents' perceptions, knowledge, or attitudes. Thus, variable measurement ensures that each research concept can be measured objectively, systematically, and statistically analyzed, with the research instrument a closed questionnaire on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The reason for taking a sample of students of the Faculty of Economics, Universitas Sarjanawiyata Tamansiswa (UST) is based on the consideration that economics students are a group that directly studies the concepts of finance, business, and technology, so that they have high relevance to the topics of financial literacy, fintech, and entrepreneurial intentions. In addition, many FE UST students have been involved in entrepreneurial activities. They are developing digital businesses, making them the right subjects to observe how financial literacy, benefit perception, risk perception, and entrepreneurial intention affect fintech use. FE UST students also represent the younger generation, which is adaptive to the development of financial technology so that they can provide an accurate picture of fintech use among prospective business actors.

4 Result

Characteristics of respondents

This study involved 100 respondents, active students of the Management Study Program at the Faculty of Economics, Universitas Sarjanawiyata Tamansiswa, Yogyakarta. Respondents were selected through purposive sampling, which selects samples based on criteria aligned with the research objectives. Respondents are active students with experience using student fintech. The questionnaire was distributed online via Google Forms to streamline data collection and provide respondents with flexibility in completing it. Therefore, the respondents in this study are fully representative of the active student population at the Faculty of Economics, Universitas Sarjanawiyata Tamansiswa. The data obtained indicate that financial literacy, benefit perception, risk perception, and digital entrepreneurial intention influence student fintech use. To provide an accurate picture of the use of student fintech in this academic environment.

Model Testing

Stimulant Test (F Test), F Test is used to determine the effect of independent variables together on dependent variables.

Table 1. F test

ANOVA			
Model		F	Itself.
1	Regression	53.059	.000b
	Residual		
	Total		
a. Dependent Variable: Y			
b. Predictors: (Constant), X1, X2, X3, X4			

Source: SPSS output (data processed 2025)

According to the Table 1 above results of the F test, the F value (13.348) and the significance ($0.000 < 0.05$) indicate that the variables of Financial Literacy, benefit perception, Risk Perception, and Digital Entrepreneurial Intention contribute simultaneously to the use of Fintech. Therefore, the regression model warrants further analysis.

Coefficient of Determination Test (R^2)

Table 2. R-Square (R^2)

Model Summary		
Model	R	R Square
1	.831a	.691
a. Predictors:(Constant),X1,X2,X3,X4		

Source: SPSS output (data processed 2025)

From these results table 2, with an R2 value of 0.691, it shows that the four components can explain the variation in fintech usage behavior by 69.1%. Other variables outside the research model affected by 30.9%.

Hypothesis Testing

The t-test is used to determine the partial influence of each independent variable on the dependent variable. The results of the partial test are shown in the following table:

Table 3. t Test

Coefficients a				
Model		Beta	t	Itself.
1	(Constant)		-4.877	.000
	X1	.163	2.833	.006
	X2	.417	6.279	.000
	X3	.367	4.909	.000
	X4	.177	2.325	.022

a. Dependent Variable: Y

Source: SPSS output (data processed 2025)

From the results of the analysis table 3:

The first hypothesis is that financial literacy affects the use of fintech. The financial literacy variable had a significance value of $0.006 < 0.05$ and a t-value of 2.833, indicating that financial literacy has a positive and significant effect on the use of fintech. This shows that the higher the students' financial literacy, the greater their tendency to use fintech services.

The second hypothesis in this study concerns students' perceptions of the benefits of fintech use. The benefit perception variable had a significant value of $0.000 < 0.05$ and a t-value of 6.279, indicating that benefit perception has a positive and significant effect on fintech use. This means that the greater the benefits students derive from fintech use, the higher the level of fintech use. Students consider that fintech provides various advantages, such as ease of transactions, time efficiency, convenience, and faster access to financial services.

The third hypothesis of this study concerns students' perceptions of risk in the use of fintech. The risk perception variable had a significant value of $0.000 < 0.05$ and a t-value of 4.909, indicating a positive and significant effect on the use of fintech. These results show that, even though students are aware of the risks of using fintech, such as

data leaks or fraud, they still choose to use it because they believe these risks can be controlled or offset by the benefits it offers.

The fourth hypothesis of this study concerns students' intention to use fintech in digital entrepreneurship. The variable of digital entrepreneurial intention had a significance value of $0.022 < 0.05$ and a t-value of 2.325, indicating a positive and significant effect on the use of fintech. This means that the higher the student's intention to do digital entrepreneurship, the greater their tendency to take advantage of student fintech.

Discussion

Financial literacy (X1) has a significant effect on fintech use. This is supported by research findings that financial literacy has a positive and significant effect on the use of fintech [25]. Another study found that financial literacy does not have a significant positive effect on fintech use, with the better the financial literacy, the less likely fintech use follows [19]. This illustrates that financial literacy is not the primary requirement for using fintech.

The benefit perception (X2) variable, according to the regression test results, showed a significant p-value of $0.000 (< 0.05)$ and a positive regression coefficient of 0.961. This indicates that the variable for benefit perception has a positive, significant effect on fintech use. This is supported by research showing that perceptions of benefits significantly influence the decision to use fintech [10]. There is an inconsistent study that states that the perception of benefits does not have a significant influence on the use of fintech [26].

Risk perception (X3) Based on the results of the t-test, the risk perception variable showed a significant p-value of $0.003 (< 0.05)$ with a positive regression coefficient of 0.333. These results show that risk perception has a positive and significant effect on student fintech use. This aligns with researchers who stated that using fintech [13]. As for the researchers who are not in line with the statement that risk perception does not have a significant effect on the use of fintech. These results show that most respondents continue to use fintech services despite being aware of risks such as data security, potential fraud, or financial loss.

Digital Entrepreneurship Intention (X4), the results of the partial t-test indicate that digital entrepreneurship intention is significant ($p = 0.017 < 0.05$) and has a positive

regression coefficient of 0.334. Ini means that digital entrepreneurship intention has a significant positive effect on the use of fintech. This aligns with researchers who found that digital entrepreneurial intentions have a significant influence on student entrepreneurial activities [17]. These results support the Theory of Planned Behavior, which explains that intentions do not always translate into real behavior when there are barriers such as lack of literacy, access, or external support [27].

5 Conclusion

Based on the results of research that has been conducted on the influence of financial literacy, benefit perception, risk perception, and digital entrepreneurial intention on the use of fintech by students of the Faculty of Economics, Sarjanawiyata Tamansiswa University, Yogyakarta. Therefore, the independent variables overall had a significant positive effect on the dependent variable (student fintech use).

Suggestion

For the next researcher, it is recommended to add other variables, such as ease of use, trust, or social influence, that may have more influence on fintech usage behavior. Advanced research can expand the population and sample sizes, enabling more generalizable results for all students from diverse faculty and campus backgrounds. Research instruments should be tested and redeveloped to increase reliability and improve research results.

For educational institutions, it is expected that they can provide more practical education and training on the use of financial technology, especially fintech, in daily life, and support students' digital entrepreneurial activities.

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