JURNAL EKONOMIKA
MANAJEMEN, AKUNTANSI DAN PERBANKAN SYARI'AH
eISSN : 2580-8117

Jurnal Ekonomika
Manajemen, Akuntansi dan Perbankan Syari'ah
Vol. 12 No. 1, 2023
e-ISSN: 258081XX; p-ISSN: 2527637X

THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL SELF EFFICACY ON DECISIONS TO USE SHOPEEPAY DIGITAL PAYMENT SERVICES (In Generation X in Kampung Delima, East Bekasi)

Virda Amalia, Ni Nyoman Sawitri, Adi Wibowo Noor Fikri

Program Studi Manajemen, Fakultas Ekonomi dan Bisnis,
Universitas Bhayangkara Jakarta Raya, Indonesia

*Author Corresponding:
Virda Amalia

Abstract

The Effect of Financial Literacy and Financial Self Efficacy on the Decision to Use ShopeePay Digital Payment Services (In Generation X in Kampung Delima, East Bekasi). This study was to measure the influence of financial literacy and financial self-efficacy on the decision to use the digital payment service ShopeePay (in Generation X in Kampung Delima, East Bekasi). This research is a quantitative research where the object used by generation X is in Kampung Delima, East Bekasi. The number of samples used in this study were 96 respondents. Data collection techniques used questionnaires and data processing and hypothesis testing using SmartPLS 3.0. The results of this study explain that financial literacy has a positive and significant effect on the decision to use, the financial self-efficacy variable has a negative and significant effect on the decision to use.

Keywords: *Financial Literacy, Financial Self Efficacy, Decision to Use*

INTRODUCTION

At present Indonesia is entering the digital era 4.0 (Yusuf, 2020). This indicates that the development of various kinds of technology is increasing rapidly from year to year. This rapid technological development has led to a situation where the needs of people who use the internet have also greatly increased (Nursal et al., 2022). This development also allows for the digitization of various digital payment services such as transportation, health, groceries, shopping, and money storage tools (Fadhilah & Rianto, 2023). In addition, the development of digitalization has brought innovation to digital payment service platforms with more seamless transactions (Sayekti, 2023).

There are survey results from the Association of Indonesian Internet Service Providers in Figure 1, namely Java Island which ranks second in Indonesia with an internet penetration of 78.39% and first place in Indonesia with an internet contribution of 43.92% (Haryanto, 2022). This indicates that Java Island has quite a lot of internet users compared to other islands in Indonesia. Java Island has several provinces, namely Banten, The Special Capital Region of Jakarta, West Java, Central Java, The Special Region of Yogyakarta, and East Java.

Currently, the largest population on Java Island in West Java Province. The population of West Java Province reaches 49.40 million people (Ahdiat, 2022). The population in West Java Province is divided into several generations, starting with the Baby Boomer Generation (56-74 years), Generation X (40-55 years), Generation Y or Millennials (24-39 years), Generation Z (8-23 years), and Post Generation Z (Currently -7 years) (BPS, 2020). The population in West Java is filled people of all ages who are the backbone for their families and who are expected to contribute to driving economic growth and also people's welfare. In general, Generation X is currently of working age and includes active employees or employees who are entering old age but have the highest financial problems (Tryana, 2020).

Changing people's lifestyles, the use of information technology such as financial technology whose users dominate, the fast-paced demands of life, and the availability of convenience for users (Fauzan, 2023). Financial technology helps buying and selling transactions and payment systems to be more efficient and economical while being effective (Bank Indonesia Communications Department, 2018). One of the most popular types of digital-based payments is ShopeePay (Setyowati, 2021). ShopeePay is a digital payment service developed by the Shopee company.

ShopeePay provides an easy shopping experience by enabling users to make online payments at Shopee, top up balances, transfer and withdraw cash, and transact offline at hundreds of thousands of merchants (Sayekti, 2023). The total number of Shopee users reaches 72% and outperforms the total number of GoPay and OVO users. This is due to various advantages such as free shipping discounts, cashback, and so on (Setyowati, 2021). In fact, the volume and transaction value of ShopeePay was also recorded to be higher, which had the highest total transaction value and transaction of 9.6 when compared to other digital payments (Setyowati, 2021). Currently, the number of ShopeePay users is more than 10 million paid users among 51.5 million active monthly Shopee users (Dewi, 2022). This indicates that the use of digital payment services is increasing every month. Increased use of the ShopeePay digital payment service can also make users use the application at least ten times a month.Based on the pre-research results in Figure 2 of 32 X generation respondents in Kampung Delima, East Bekasi, it shows that the majority have used the ShopeePay digital payment service less than five times a month and used it at night.

A person's decision to use digital payment services has gone through several stages. The first stage is recognizing the problem to find out what the person needs. If someone already understands what will be needed, then someone will look for information to meet their needs. Then someone will evaluate and try to get certain benefits from a product until someone forms a tendency that leads to a decision to use it (Nursal et al., 2022). The selection of these financial products needs to be based on good financial literacy (Herlinawati, 2021).

There are a variety of financial products and services that can support people's activities in their daily lives. One of the services in finance that is used is the use of mobile payments, There are things that influence people's use of these financial services, namely financial literacy. That is if people already have financial literacy, they will be able to raise awareness of financial products and services so that they can trigger use (Andyni & Kurniasari, 2021). Financial literacy is a person's skills and insights regarding various concepts and risks in the financial sector, as well as the skills to apply this insight to make appropriate and effective financial decisions in order to achieve financial well-being for himself and for the social community (Ministry of Education and Culture, 2020).

Apart from that, the reason for using financial services is also a sense of confidence within a person, which is called financial self-efficacy (Bongomin et al, 2017). The use of electronic money in this payment system can show that users have trust and get many benefits (advantages), especially in carrying out payment transactions quickly and easily without the need to carry cash (Nizar & Hanifah, 2021). In particular, confidence in controlling finances and setting financial goals can encourage the use of financial services (Mindra et al, 2017). The use of financial products and services can certainly be influenced by users' beliefs about their ability to handle situations without feeling tired (Mindra et al., 2017).

Several previous studies used decisions related to financial literacy and financial self-efficacy. A number of studies that have been conducted have found that financial literacy has a significant effect on the decision to use, as research conducted by (Herlinawati, 2021); (Indahyani, 2021); and (Pangestika & Achyani, 2022). Other studies have found that financial self-efficacy has a positive and significant effect on the decision to use, as research conducted by (Roainy, 2018); (Wahyuningtyas & Weasaga, 2022); and (Amalia, 2023).

While research conducted by (Susanti, 2020); (Gultom, M. S., & Latif, 2022); and (Fadhilah & Rianto, 2023) shows that financial literacy has a negative effect and does not have a significant effect on the decision to use. Other studies have found that financial self-efficacy does not have a significant effect on the decision to use, as research conducted by (Adam, 2022).

Based on the phenomena described above, the researcher is interested in conducting research entitled "The Influence of Financial Literacy and Financial Self-Efficacy on the Decision to Use the ShopeePay Digital Payment Service (In Generation X in Kampung Delima, East Bekasi)".

LITERATURE REVIEW

Financial Literacy

Financial literacy is the capacity or ability of a person or group of people to understand and use financial products and services precisely (Firli, 2017).

(Segara, 2017) states that financial literacy has the following indicators:

1. Knowledge
   Knowledge measures an individual's understanding of financial concepts in managing finances optimally (Bongomin et al, 2017).
2. Behavior
   A person's behavior in using a product measures how financial products are selected to be used as well as behavior to manage and control finances and the use of financial products and services on a daily basis (Atkinson & Messy, 2011).
3. Attitudes
   Attitudes towards financial products and services can measure a person's awareness of matters related to financial services (Carpena & Zia, 2011).
4. Skills
   Skills are a person's skills in carrying out sufficient financial calculations so that he can determine the benefits and risks of a financial product or service (Carpena & Zia, 2011).

Financial Self Efficacy

Financial self-efficacy as one of the factors that influence financial decisions, self-efficacy becomes an attitude that exists in oneself and is inherent, which is certainly different from one another. The concept of financial self-efficacy is formed from the concept of self-efficacy, but is more focused on a person's confidence in managing and managing his personal finances, which is influenced by the confident attitude of an individual (Putri et al., 2019). (Lown, 2011) put forward indicators of financial self-efficacy as follows:

1. Confidence in financial planning abilities
2. Ability to achieve financial goals
3. Ability to make unexpected financial decisions
4. Ability to face financial challenges
5. Confidence in the ability to manage finances
6. Confidence in financial conditions in the future

Decision to Use

The decision to use is the selection of two or more of the available alternatives and determining only one of them. The most appropriate option that users choose based on their needs for support in determining usage (Nursal et al., 2022). (Kotler & Keller, 2021) states that the decision to use has four indicators as follows:

1. Stability of a product
2. Habits in using the product
3. Provide recommendations to others
4. Doing reuse

METHOD

This research is quantitative research where the object used by generation X is in Kampung Delima, East Bekasi. The number of samples used in this study were 96 respondents. Data collection techniques used questionnaires and data processing, and hypothesis testing using SmartPLS 3.0. Some of the limitations in this study are

1. The object of research is only focused on generation X in Kampung Delima, which only includes a small part of East Bekasi.
2. The targeted respondents are only 40 to 55 years old.

In this study using a questionnaire or questionnaire data collection technique is used by distributing questionnaires online, and the scale technique used is the Likert scale. This study uses a data analysis method in the form of Partial Least Squares (PLS) 3.0, which consists of three analyses: the outer model test, the inner model test, and the hypothesis test.

RESULT AND DISCUSSION

Convergent Validity

In convergent validity, acceptable values or indicators are said to be valid if the loading factor value is greater than 0.7 (Ghozali, 2015). The following is the loading factor for each indicator.

Table 1: ***Financial Literacy***

Items	*Outer Loading Results*	*Convergent Validity Terms*	Conclusion
FL1	0,833	0,7	Valid
FL2	0,197	0,7	Unvalid
FL3	0,842	0,7	Valid
FL4	0,463	0,7	Unvalid
FL5	0,780	0,7	Valid
FL6	0,386	0,7	Unvalid
FL7	0,840	0,7	Valid
FL8	0,846	0,7	Valid
FL9	0,783	0,7	Valid
FL10	0,823	0,7	Valid

Source: SmartPLS Ver 3.0

Based on the results of the table above, it can be concluded from the 6 statement items that have an outer loading value of FL1 of 0.833 > 0.7, FL3 of 0.842 > 0.7, FL5 of 0.780 > 0.7, FL7 of 0.840 > 0.7, FL8 of 0.846 > 0.7, FL9 of 0.783 > 0.7, and FL10 of 0.823 > 0.7 can be declared valid or meet the requirements for convergent validity. Fulfilling the requirements for convergent validity means that the indicators FL1, FL3, FL7, FL8, FL9, and FL10 are able to explain the latent variable, namely financial literacy. However, of the 4 statement items that have an outer loading value of FL2 of 0.197 <0.7, FL4 of 0.463 <0.7, and FL6 of 0.368 <0.7 can be declared invalid or meet the requirements for convergent validity. Does not meet the requirements for convergent validity or is invalid, meaning that the indicators FL2, FL4, FL5, and FL6 are unable to explain the latent variable, namely financial literacy.

Table 2: *Financial Self Efficacy*

Items	*Outer Loading Results*	*Convergent Validity Terms*	Conclusion
FSE1	0,803	0,7	Valid
FSE2	0,875	0,7	Valid
FSE3	0,767	0,7	Valid
FSE4	0,850	0,7	Valid
FSE5	0,841	0,7	Valid
FSE6	0,841	0,7	Valid

Source: SmartPLS Ver 3.0

Based on the results of the table above, it can be concluded from the 6 statement items that have an outer loading value of FSE1 of 0.803 > 0.7, FSE2 of 0.875 > 0.7, FSE3 of 0.767 > 0.7, FSE4 of 0.850 > 0.7, FSE5 of 0.841 > 0.7, and FSE6 of 0.841 > 0.7 can be declared valid or meet the requirements for con validity diverge. Meets the requirements for convergent validity, meaning that the indicators FSE1, FSE2, FSE3, FSE4, FSE5, and FSE6 are able to explain their latent variables.

Table 3: Decision to Use

Items	*Outer Loading Results*	*Convergent Validity Terms*	Conclusion
KM1	0,838	0,7	Valid
KM2	0,937	0,7	Valid
KM3	0,944	0,7	Valid
KM4	0,952	0,7	Valid

Source: SmartPLS Ver 3.0

Based on the results of the table above, it can be concluded from the 6 statement items that have an outer loading value of KM1 of 0.838 > 0.7, KM2 of 0.937 > 0.7, KM3 of 0.944 > 0.7, and KM4 of 0.952 > 0.7 can be declared valid or meet the requirements for convergent validity. Fulfilling the requirements for convergent validity means that the KM1, KM2, KM3, and KM4 indicators are able to explain the latent variable, namely the decision to use.

Discriminant Validity

Discriminant validity or discriminant validity should not have a high correlation, as can be seen from the value of the cross loading factor, which must be greater than 0.7 and greater than the value of the other variables.

Table 4: Discriminant Validity

Items	Variable		
	FL	**FSE**	**KM**
FL1	**0,833**	**-0,410**	**0,767**
FL3	**0,842**	**-0,313**	**0,723**
FL5	**0,780**	**-0,598**	**0,843**
FL7	**0,840**	**-0,275**	**0,588**

FL8	**0,846**	**-0,243**	**0,612**
FL9	**0,783**	**-0,261**	**0,597**
FL10	**0,823**	**-0,208**	**0,609**
FSE1	**-0,317**	**0,803**	**-0,463**
FSE2	**-0,365**	**0,875**	**-0,482**
FSE3	**-0,296**	**0,767**	**-0,377**
FSE4	**-0,345**	**0,850**	**-0,396**
FSE5	**-0,415**	**0,841**	**-0,428**
FSE6	**-0,357**	**0,841**	**-0,427**
KM1	**0,780**	**-0,598**	**0,843**
KM2	**0,740**	**-0,441**	**0,936**
KM3	**0,771**	**-0,411**	**0,941**
KM4	**0,790**	**-0,448**	**0,950**

Source: SmartPLS Ver 3.0

Based on the table, the cross loading value is already greater than the other variables so that it can meet the discriminant validity requirements with the indicators (FL1, FL3, FL5, FL7, FL8, FL9, and FL10); (FSE1, FSE2, FSE3, FSE4, FSE5, and FSE6); (KM1, KM2, KM3, and KM4) were able to explain their respective latent variables.

Average Variant Extracted (AVE)

Discriminant Validity can also be calculated by comparing the AVE (Average Variant Extracted) value. If a variable in the requirements is > 0.5, it is stated that discriminant validity has been achieved.

Table 5: Average Variant Extracted

Variable	**Average Variance Extracted (AVE)**
FL	0,675
FSE	0,690
KM	0,844

Source: SmartPLS Ver 3.0

Based on the results of the table above, it can be seen that all variables have an AVE value greater than 0.50, such as the FL variable of 0.710 > 0.50, the FSE variable of 0.690 > 0.50, and the IK variable of 0.844 > 0.50, which means that it meets the requirements of discriminant validity, or it can be said that all of the indicators are able to explain the latent variable.

Composite Reliability

Through the composite reliability test, it can be seen that the consistency and stability test of the instrument in the study can be said to be highly reliable if the composite reliability value is greater than 0.7.

Table 6: Composite Reliability

Variable	**Results**	***Composite Reliability Terms***	**Conclusion**
FL	0,936	0,7	Reliable
FSE	0,930	0,7	Reliable
KM	0,956	0,7	Reliable

Source: SmartPLS Ver 3.0

Hypothesis Test Results

1. Partial Test

The partial hypothesis testing is carried out using the bootstrapping method and seen through the t-statistics that it must be greater than the t-table. Then the hypothesis will be accepted if t-statistics > t-table, and vice versa if t-statistics < t-table, then the hypothesis is rejected. The value of the t-table is as follows:

Table 7: Hypothesis Test

Hypothesis	Original Sample (O)	Sample Means (M)	Standard Deviations (STDEV)	T Statistics (|O/STDEV|)	P *Values*
FL => KM	0,756	0,754	0,044	17,072	0,000
FSE => KM	-0,201	-0,206	0,052	3,851	0,000

Source: SmartPLS Ver 3.0

The result of the t count value is 17.072 and t table is 1.985 (t table is obtained from α = 0.05, df = n-k-1 (df = 96-2-1 = 93)); this means that t count 17.072 > t table 1.985 means that H_0 is rejected and H_a is accepted. The original sample value (O) is 0.717 which means it has a positive influence. And the result of the t count value is 3.851 and the t table is 1.985 (t table is obtained from α=0.05, df = n-k-1 (df=96-2-1=93)), which means that t count 3.998 > t table 1.985 means that H_0 is rejected and H_a is accepted. The original sample value (O) is -0.201, which means it has a negative effect.

2. Simultaneous Test

To determine the effect of the independent variables in this study in the form of financial literacy and financial self-efficacy on the dependent variable, namely the decision to use, commonly called a simultaneous test. The test criteria are that if f count > f table and sig value <0.05, it can be concluded that Ha is accepted and H0 is rejected, which means there is a significant effect. Based on the test, the R-Square value for the calculation material in the simultaneous test is obtained, where the test can be seen as follows:

Table 8: *R-Square (R^2) Score Results*

Variable	*R-Square (R^2)*
KM	0,741

Source: SmartPLS Ver 3.0

Based on the table above, it shows an R^2 value of 0.741 or 74.1%. The number of independent variables (k) in this study was 2 and the number of samples was 96 (n) with a significant level of α = 5%, so according to (Mahmud, 2016) to obtain calculated F values and F tables, namely as follows:

$$\text{F count} = \frac{R^2(n-k-1)}{(1-R^2)k}$$

$$\text{F count} = \frac{0{,}741(96-2-1)}{(1-0{,}549)2} = \frac{68{,}913}{0{,}902} = 76{,}40$$

F table = Fα(k,n-k-1)
= F0,05(2,96-2-1)
= F0,05(2,93)
= 3,09 (obtained from F table)

So it can be concluded that F count is 76.40 > F table is 3.09 so that Ha is accepted and H0 is rejected, which means that together (simultaneously) there is a positive and significant influence of financial literacy and financial self-efficacy variables on the decision to use.The results of this study can be seen the effect of financial literacy and financial self-efficacy on the decision to use the digital payment service ShopeePay (in Generation X in Kampung Delima, East Bekasi).

DISSCUSION

The Effect of Financial Literacy on the Decision to Use ShopeePay Digital Payment Services (In Generation X in Kampung Delima, East Bekasi)

Based on the results of hypothesis testing carried out through the results of data processing, it was found that the first hypothesis (H_1) was accepted where the result was that financial literacy had a positive and significant effect on the decision to use. The results of this study are in line with research conducted by (Herlinawati, 2021); (Indahyani, 2021); and (Pangestika & Achyani, 2022). His research states that there is a significant influence of financial literacy on the decision to use, which means that if a person's level of financial literacy is high, the level of decision to use it also increases. Financial literacy consists of knowledge, behavior, attitudes, and skills for using the Shopee Pay digital payment service. When the level of financial literacy in generation X is high, it can encourage them to use financial technology such as ShopeePay. Through the use of the ShopeePay digital payment service, Generation X can facilitate payment needs so that activities can become more practical and efficient.

The Effect of Financial Self-Efficacy on the Decision to Use ShopeePay Digital Payment Services (In Generation X in Kampung Delima, East Bekasi)

Based on the results of hypothesis testing carried out through the results of data processing, it was found that the second hypothesis (H_2) was accepted where the result was that financial self-efficacy had a negative and significant effect on the decision to use. This means that if a person's level of financial self-efficacy is high, then the level of decision to use it also decreases. Financial self-efficacy consists of self-confidence and confidence in the ability to use the ShopeePay digital payment service. When the level of ability for self-confidence and self-confidence in generation X is high, the level of decision to use it also decreases. The reason this is happening is because several generations of x feel that they do not really need to own and use the ShopeePay digital payment service because they feel confident and confident in their ability to manage their finances and choose or have other alternatives to using digital payment services.

The Effect of Financial Literacy and Financial Self Efficacy on the Decision to Use ShopeePay Digital Payment Services (In Generation X in Kampung Delima, East Bekasi)

Based on the results of the hypothesis testing, which was carried out through the results of data processing, it was found that the third hypothesis (H_3) was accepted where the result was that financial literacy and financial self-efficacy simultaneously had a significant effect on the decision to use. This means that financial self-efficacy cannot stand alone but can influence the level of decision to use if it is combined with financial literacy variables.

CONCLUSION

This study aims to investigate and understand the influence of financial literacy and financial self-efficacy on decisions to use the digital payment service ShopeePay (in generation X in Kampung Delima, East Bekasi). After analyzing the data and discussing the results of the research, the following conclusions can be drawn:

1. Financial literacy has a positive and significant effect on the decision to use the ShopeePay digital payment service for generation X in Kampung Delima, East Bekasi.
2. Financial self-efficacy has a negative and significant effect on the decision to use the digital payment service ShopeePay for generation x in Kampung Delima, East Bekasi.
3. Financial literacy and financial self-efficacy have a significant effect on the decision to use the digital payment service Shopeepay for generation X in Kampung Delima, East Bekasi.

There are several suggestions put forward, namely for Generation X in Kampung Delima East Bekasi, where it is suggested to the local youth organization to hold events such as counseling or seminars aimed at generation X with the theme of financial literacy, financial self-efficacy, and the use of the ShopePay digital payment service. And for future researchers, it is advisable to take a larger sample; this is aimed at better data accuracy in their research, the addition of other variables such as financial technology, demography, income, or explaining the decision to use as the dependent variable, and it is hoped that they can also use different target respondents such as generation Z, MSME actors, or other cross-group communities that are in accordance with the targets of the Indonesian government.

REFERENCES

Adam, M. (2022). Pengaruh Promosi, Kepercayaan dan Harga Terhadap Keputusan Nasabah Menggunakan Produk Tabungan Haji Di PT. Bank Muamalat. *Journal of Comprehensive Islamic Studies*, *1*(1), 107–132. https://doi.org/10.56436/jocis.v1i1.97

Ahdiat, A. (2022). Jumlah Mahasiswa di 34 Provinsi Indonesia (2021). *Databoks*. https://databoks.katadata.co.id/datapublish/2022/09/05/jumlah-mahasiswa-di-indonesia-dari-aceh-sampai-papua

Amalia, L. (2023). *Pengaruh Hedonisme dan Self Efficacy Terhadap Keputusan Pengambilan Kredit di Kabupaten Banyumas*. http://repository.uinsaizu.ac.id/17601/

Andyni, N., & Kurniasari, F. (2021). *Pengaruh literasi dan efikasi diri terhadap inklusi keuangan pada penggunaan layanan pembayaran digital shopee pay di jabodetabek*. *16*(1).

Atkinson, A., & Messy, F. A. (2011). Assessing financial literacy in 12 countries: An OECD/INFE international pilot exercise. *Journal of Pension Economics and Finance*, *10*(4), 657–665. https://doi.org/10.1017/S1474747211000539

Bongomin, G. O. C., Munene, J. C., Ntayi, J. M., & Malinga, C. A. (2017). Financial literacy in emerging economies: Do all components matter for financial inclusion of poor households in rural Uganda? *Managerial Finance*, *43*, 1310–1331. https://doi.org/https://doi.org/10.1108/MF-04-2017-0117

BPS. (2020). *Infografis Hasil Sensus Penduduk Provinsi Jawa Barat Tahun 2020*. Badan Pusat Statistik. https://jabar.bps.go.id/galery/index.html?apage=3

Carpena, F., & Zia, B. (2011). Unpacking the Causal Chain of Financial Literacy. In *The World Bank Development Research Group* (Issue September). https://www.researchgate.net/publication/228293163_Unpacking_the_Causal_Chain_of_Financial_Literacy

Dewi, R. I. (2022, June 28). Peta Kompetisi Dompet Digital Indonesia, Siapa Lebih Unggul?, Diakses 1 Nopember 2022 pukul 22.24. *28 June 2022 13:25*. https://www.cnbcindonesia.com/tech/20220628115548-37-350996/peta-kompetisi-dompet-digital-indonesia-siapa-lebih-unggul

Fadhilah, F., & Rianto, M. . (2023). Determinants Influencing the Decision to Use the ShopeePay Digital Wallet in Generation Z in North Bekasi City. *Journal of Scientific*

Research, Education, and Technology (JSRET), *2*(1), 162–172. https://doi.org/10.58526/jsret.v2i1.57

Fauzan, M. A. (2023, March). *Fintech: Jika Diberi Kemudahan, Mengapa Memilih yang Susah?* https://www.netralnews.com/fintech-jika-diberi-kemudahan-mengapa-memilih-yang-susah/ajMybkVwM2JjUTBScUMyRGF1bzQrdz09

Firli, A. (2017). Factors that Influence Financial Literacy: A Conceptual Framework. *IOP Conference Series: Materials Science and Engineering*, *180*(1). https://doi.org/10.1088/1757-899X/180/1/012254

Ghozali, I. (2015). Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris edisi 2. In *Semarang: Badan Penerbit Universitas Diponegoro*. Badan Penerbit Universitas Diponegoro. https://onesearch.id/Record/IOS3107.UMS:57482/Preview

Gultom, M. S., & Latif, A. (2022). The Influence of Financial Literacy, Technology Literacy, and Lifestyle on the Use of Electronic Money (Case Study of Islamic Banking Students in Jakarta). *Ekonomi Islam*, *13*(2), 227–246. https://doi.org/https://doi.org/10.22236/jei.v13i2.10378

Haryanto, A. T. (2022). *Jumlah Pengguna Internet Indonesia Tembus 210 Juta*. https://inet.detik.com/telecommunication/d-6119064/jumlah-pengguna-internet-indonesia-tembus-210-juta.

Herlinawati, L. A. K. (2021). Pengaruh Literasi Keuangan Terhadap Keputusan Penggunaan Ovo Pada Ibu Rumah Tangga di Kota Bandung. *EProceedings of Management*, *8*(3). https://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/view/14934/14838

Indahyani, K. (2021). Pengaruh Nilai Harga, Literasi Keuangan Dan Kemampuan Finansial Terhadap Minat Penggunaan Dompet Digital (Shopeepay) Dalam Transaksi Keuangan (Studi Kasus Pada Mahasiswa S1 Akuntansi Universitas Pendidikan Ganesha). *Doctoral Dissertation, Universitas Pendidikan Ganesha*. https://repo.undiksha.ac.id/6819/

Kemedikbudristek. (2020). *Gerakan Literasi Nasional*. TIM GLN Kemendikbud. https://doi.org/https://repositori.kemdikbud.go.id/11633/1/cover-materi-pendukung-literasi-finansial-gabung.pdf

Kotler, P., & Keller, K. L. (2021). Marketing Management MARKETING MANAGEMENT Marketing Management. In *Pearson Practice Hall*. Pearson.

Lown, J. M. (2011). Development and validation of a financial self-efficacy scale. *Journal of Financial Counseling and Planning*, *22*(2), 54–63. https://www.researchgate.net/publication/228293306_Development_and_Validation_of_a_Financial_Self-Efficacy_Scale

Mahmud, E. N. (2016). Pengaruh Kepemimpinan Kepala Sekolah dan Kompetensi Guru Terhadap Kinerja Guru di UPTD Sekolah Dasar Kecamatan Cilamaya. *Jurnal Ekonomi & Bisnis*, *1*(2), 19-32. https://docplayer.info/115740689-Pengaruh-kepemimpinan-kepala-sekolah-dan-kompetensi-guru-terhadap-kinerja-guru-di-uptd-sekolah-dasar-kecamatan-cilamaya-etna-novi-mahmud-1.html

Mindra, Rachel;Moya, Musa;Zuze, Linda Tia;Kodongo, O. (2017). Financial self-efficacy: a determinant of financial inclusion. *The International Journal of Bank Marketing*, *35*(1), 338–353. https://www.emerald.com/insight/content/doi/10.1108/IJBM-05-2016-0065/full/html

Nizar, M. A., & Hanifah, A. (2021). Program Penjaminan Uang Elektronik (E-Money). *Fiskal.Kemenkeu.Go.Id*, *2021*(September). https://fiskal.kemenkeu.go.id/files/berita-kajian/file/1638764326_penjaminan-uang-elektronik_pp-pksk_25112021.pdf

Nursal, M. F., Komariah, N. S., & Rianto, M. R. (2022). Pengaruh Money Saving , Time

Saving , Pendapatan dan Lingkungan Sosial terhadap Keputusan Menggunakan Aplikasi Online Food pada Masyarakat Muslim di Kota Bekasi. *Jurnal Ilmiah Ekonomi Islam*, *8*(02), 1769–1775. https://doi.org/http://dx.doi.org/10.29040/jiei.v8i2.5777

Pangestika, E. M., & Achyani, F. (2022). The Influence of Financial Literacy, Service Features, Ease of Use, and Financial Abilities on Interest in Using ShopeePay Digital Wallets in Financial Transactions (Case Study on Accounting Students at Muhammadiyah University of Surakarta Class of 2018-2. *American Journal of Sciences and Engineering Research*, *5*(4), 114–126. www.iarjournals.com

Putri, W. W., Hamidi, M., Manajemen, D. M., Ekonomi, F., & Andalas, U. (2019). Pengaruh literasi keuangan, efikasi keuangan, dan faktor demografi terhadap pengambilan keputusan investasi (studi kasus pada mahasiswa magister manajemen. *Jim.Unsyiah.Ac.Id*, *4*(1), 398–412. http://www.jim.unsyiah.ac.id/EKM/article/view/10703

Roainy, B. (2018). Pengaruh Perceived Usefulness, Kepercayaan, Dan Self Efficacy Terhadap Minat Penggunaan SMS Banking Bagi Nasabah Pada PT. Bank Sumsel Babel Kantor Cabang Pembantu Syariah UIN Raden Fatah Palembang. *Journal of Controlled Release*, *11*(2), 430–439. http://repository.radenfatah.ac.id/9899/

Sayekti, I. M. . (2023). ShopeePay Jadi Layanan Pembayaran Digital Pertama yang Terintegrasi dengan BI-Fast. *Pressrelease.Id*. https://pressrelease.kontan.co.id/news/shopeepay-jadi-layanan-pembayaran-digital-pertama-yang-terintegrasi-dengan-bi-fast

Segara, T. (2017a). Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017). *Otoritas Jasa Keuangan*, 1–99.

Setyowati, D. (2021). *Riset Snapcart: Transaksi ShopeePay Lampaui GoPay dan OVO Sejak Juni*. Katadata.Co.Id. https://katadata.co.id/desysetyowati/digital/5fcdee328186c/riset-snapcart-transaksi-shopeepay-lampaui-gopay-dan-ovo-sejak-juni

Susanti, A. P. G. (2020). Pengaruh Literasi Keuangan, Promosi Uang Elektronik, dan Kemudahan Penggunaan terhadap Keputusan Penggunaan Uang Elektronik. *JPEKA: Jurnal Pendidikan Ekonomi, Manajemen Dan Keuangan*, *4*(2), 99–110. https://doi.org/10.26740/jpeka.v4n2

Tryana, M. (2020). *Gen X, Generasi dengan Angka Permasalahan Keuangan Tertinggi*. https://padangkita.com/gen-x-generasi-dengan-angka-permasalahan-keuangan-tertinggi/

Wahyuningtyas, Y. F., & Weasaga, M. S. (2022). Pengaruh Kepercayaan, Kemudahan Dan Persepsi Risiko Menggunakan E-Commerce Terhadap Keputusan Pembelian Online Di Tokopedia.Com. *Jurnal Riset Akuntansi Dan Bisnis Indonesia*, *2*(3). https://doi.org/10.32477/jrabi.v2i3.554

Yusuf. (2020). Masuki Era Revolusi Industri 4.0, Indonesia Perlu Manfaatkan Teknologi Digital. *Kementrian Komunikasi Dan Informasi*. https://www.kominfo.go.id/content/detail/29885/masuki-era-revolusi-industri-40-indonesia-perlu-manfaatkan-teknologi-digital/0/berita_satker