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Determinants of student interest in using financial technology: A Theory of planned behavior approach

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Abstract

This research was conducted to measure and determine the determinants of student interest in using financial technology, this is important to see the behavior of using financial technology in digital transactions today. This research is empirical research by means of a survey with the type of data collected through questionnaires. The sample size is 400 students. The sampling technique used is accidental sampling. The results showed that students' interest in using financial technology is significantly influenced by attitudes, while subjective norms have no effect on students' interest in using financial technology. Meanwhile, perceived behavioral control has a significant effect on students' interest in using financial technology, and perceived risk has no effect on students' interest in using financial technology.

Keywords: *attitude; financial technolog; perceived behavioral control; perceived risk; subjective norm*

Abstrak

Riset ini dilakukan untuk mengukur dan mengetahui determinan minat mahasiswa dalam hal penggunaan financial technology, ini penting dilakukan untuk melihat perilaku penggunaan financial technology dalam bertransaksi digital saat ini. Riset ini merupakan riset empiris dengan cara survei dengan jenis data yang dikumpulkan melalui kuesioner. Jumlah sampel adalah 400 mahasiswa. Teknik sampling yang digunakan adalah accidental sampling. Teknik analisis data menggunakan software IBM SPSS versi 26. Hasil riset menunjukkan bahwa minat mahasiswa menggunakan financial technology dipengaruhi secara signifikan oleh sikap, sedangkan norma subjektif tidak berpengaruh terhadap minat mahasiswa dalam menggunakan financial technology. Sementara itu, persepsi kontrol perilaku berpengaruh signifikan

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terhadap minat mahasiswa menggunakan financial technology, dan persepsi risiko tidak berpengaruh terhadap minat mahasiswa dalam menggunakan financial technology.

***Kata kunci**: norma subjektif; persepsi kontrol perilaku; persepsi risiko; sikap; teknologi keuangan.*

INTRODUCTION

Financial technology refers to a relatively new development in the financial industry that combines the modernization of digital technology with the transformation of the financial industry. The presence of financial technology causes a shift in cash payments towards non-cash payments, thereby facilitating a variety of transactions productively and economically. (Pradini & Susanti, 2021). The existence of financial technology not only brings convenience to its users, but also carries high risks such as risks associated with the computerized environment and risks associated with cybercrime. (Putritama, 2019).

Millennials aged 19-34 years make up the majority of users of financial technology services in Indonesia, with the largest portion of users being students. (Shandy, 2020). This situation is supported by research conducted by Yoviani and Nurdiawansyah (2022) where 98% of students understand about financial technology payments and 52% feel that the existence of financial technology payments provides assistance to achieve practical, easy, fast, and efficient transactions. Financial technology applications such as mobile banking, ShopeePay, Dana, OVO, GoPay and Link Aja are financial technology services that are often used by students to make payment transactions. (Balqis, 2021).

Attitude is a person's evaluation of an action that will be assessed whether the attitude is positive or negative. (Hantono, Tjong, & Jony, 2023).. The impression of positive or negative benefits when adopting financial technology in daily life is referred to as attitude in this research. Several studies have shown that attitude has a positive impact on interest in using financial technology, as suggested by Najma (2022) and Leniwati, Brilyan, and Wahyuni (2021).. In this study, it is stated that interest in using financial technology is influenced by attitude, contrary to research conducted by Majid (2021) and Niswah, Mutmainah, and Legowati (2019) where interest in adopting financial technology is not controlled by behavioral attitudes.

Subjective norms are individual responses or opinions about other people's beliefs that influence the desire to behave. (Antika, Rusmana, and Widianingsih, 2023). Subjective norms are influenced by social aspects such as family links, colleagues, neighbors, and entities around students. Research that justifies subjective norms giving a big positive reaction to the interest in adopting financial technology has been revealed by Najma (2022) and Sari and Wulandari (2019). In this study, it is stated that the interest in using financial technology is influenced by subjective norms, contrary to the research initiated by De Alvira (2022) and Leniwati, Brilyan and Wahyuni (2021) where it is stated that interest in using financial technology is not influenced by subjective norms.

Perceived behavioral control represents a measure of how easy or difficult it is for a person to perform a desired behavior. (Ajzen, 1991). In this study, it is illustrated that perceived behavioral control explains the ease and difficulty of utilizing financial technology. Based on research, the positive and significant impact of behavioral control on interest in adopting financial technology, such as research revealed by Najma (2022) and Sari and Wulandari (2019). However, research Puspitasari, Meifindasari and Kusuma M. (2021) and Majid (2021)

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contradict previous results which confirm that perceived behavioral control does not contribute to interest in using financial technology.

Perceived risk is risk based on views. The uncertainty experienced by financial technology users when transacting is interpreted as risk. (Nurdin, Azizah and Rusli, 2020). According to Rodiah and Melati (2020), risk is defined as the belief of uncertainty about the results obtained from the user when adopting transactions with financial technology facilities. Research revealed by Iffat and Laksmi (2023) and Nurdin, Azizah and Rusli (2020) revealed that risk perception has a positive impact on interest in adopting financial technology, while research initiated by Siswanti (2022) and Rahmatika and Fajar (2019) stated that interest in using financial technology is not influenced by risk perception.

An important aspect in the growth and development of financial technology today is the behavior of using financial technology among students. This happens because students have the flexibility to choose and carry out financial transactions that they like according to their needs in current digital transactions. (Gunawan and Winarti, 2022). Behavior using financial technology is influenced by interest in using technology. Where, the higher the interest in using financial technology, the behavior to use financial technology will be realized. So this research requires a scheme that can discuss interest in using financial technology among students.

This research is oriented in analyzing the behavior of the use and application of financial technology by explaining the causal relationship and testing the relationship between variables such as attitudes, subjective norms, perceived behavioral control, risk perception and interest in using financial technology among students with the theory of planned behavior approach and it is hoped that the research conducted can provide information for companies to develop effective financial technology marketing strategies, appropriate product innovation and better risk management to increase user trust and for students in Pekanbaru City to continue to increase awareness and education about the benefits and risks of financial technology services and help them obtain safer and more relevant financial services, and improve user experience.

RESEARCH METHOD

Research design

This research uses a descriptive concept in a quantitative research system. The independent variables analyzed include attitude (X_1), subjective norms (X_2), perceived behavioral control (X_3), and risk perception (X_4), while the dependent variable is student interest in using financial technology (Y). The population in this research is 111,251 active students recorded on the PDDikti Website from various universities in Pekanbaru City in 2022. The research sample was determined using the Slovin formula and calculated with a standard error coefficient of 5% with the result that 400 respondents were selected with accidental sampling as the sampling method.

Data collection technique

The methods used in a research to gather the necessary information and data are referred to as data collection techniques. The survey technique was applied as a method of gathering information, and the responses and opinions of the respondents were reflected by the questionnaires used. The data that has been collected contains related information answered directly by respondents in this research, namely students in Pekanbaru City.

Data analysis technique

The softaware program SPSS (Statistical Package for Social Science) version 26 was used for data analysis methods in the research. The analysis techniques such as mapping techniques,

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statistical analysis, calculation and assessment of data obtained from research instruments, then examined and tested the research hypothesis.

RESULTS AND DISCUSSION

Decryption of research results

In this data processing, the number of questionnaires filled in was 400 active students at various Pekanbaru City universities recorded on the PDDikti website with respondent characteristics divided into university categories, semester, gender, and financial technology used.

Table 1. Respondent profile

Category	Total	Percentage (%)
University		
Sultan Syarif Kasim University	104	26,0%
Riau Islamic University	102	25,5%
University of Muhammadiyah Riau	38	9,5%
Lancang Kuning University	40	10,0%
Riau University	116	29,0%
Total	400	
Semester		
2	13	3,3%
4	35	8,8%
6	27	6,8%
8	322	80,5%
10	2	0,5%
12	1	0,3%
Total	400	
Gender		
Men	194	48,5%
Women	206	51,5%
Total	400	
Financial technology used		
E-wallet	163	40,8%
Mobile banking	237	59,2%
Total	400	

Source: Results of questionnaire distribution, (2024)

Based on table 1, it is known that based on the 400 respondents researched, the highest number of respondents was obtained from Riau University as many as 116 respondents with a percentage of 29.0%. Meanwhile, it is known that of the 400 respondents studied, 206 female respondents were more interested in using financial technology at 51.5%, while the rest were obtained from male respondents at 48.5% and the type of financial technology that tends to be widely used among students is mobile banking at a percentage of 59.2% and the rest use e-wallets at 40.8%.

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Validity test

To determine the feasibility of the questionnaire, it was evaluated using a validity test involving a comparison between the calculated r value and r table through a two-variable correlation analysis. Based on the results of the validity test on the variables in this research, the correlation coefficient (r count value) is greater than the critical value (r table) with the significance level used of 5% or 0.05, which means that the questionnaire used in this research is valid and can be used for more in-depth data processing.

Reliability test

Reliability testing was carried out which aims to evaluate the level of continuity and dependability of the answers produced by the indicators by referring to the Cronbach alpha value. Based on the results of the analysis, it was found that each variable in the research had a Cronbach Alpha value exceeding the 0.7 threshold. This finding indicates that the research instrument for each variable used can be trusted and reliable (reliable) to be a measuring tool.

Classical assumption test

Normality test

Normality testing is carried out to verify whether the residual variables in the regression model follow a normal distribution, as recommended by Ghozali (2011). This research uses the One sample Kolmogorov-Smirnov method to evaluate data normality. The analysis results display a significance figure of 0.200 which exceeds the assessment threshold of more than 0.05. This finding indicates that the data distribution in this research was found to be reasonably distributed.

Multicollinearity test

Multicollinearity analysis is carried out to evaluate whether the strong relationship between independent variables in the regression concept is correlated or not. Multicollinearity assessment is determined by observing the tolerance value and variance inflation factor (VIF). Referring to Ghozali (2011) indications of multicollinearity appear if the tolerance value is less than 0.10 or VIF exceeds 10. Based on the results of the tests carried out, the tolerance value exceeds 0.10 and VIF is less than 10. So, it can be concluded that the independent variables in this research are free from the classic assumption of multicollinearity.

Heteroscedasticity test

Heteroscedasticity testing aims to check whether there is a difference in variability between the residual value (residual) and the variety (variance) in the regression equation used. (Ghozali, 2011). Looking at the scatterplot pattern can help identify heteroscedasticity in a regression model. If the points do not cluster around the Y-axis value of 0, it is a good sign, then the model does not have heteroscedasticity (Sarjono & Julianita, 2011). Based on the findings in the heteroscedasticity test graph, the dots are scattered irregularly around the horizontal line on the Y = 0 axis, both above and below it. Therefore, based on the unsystematic distribution pattern, it indicates that this research does not show heteroscedasticity.

Multiple linear regression test

The multiple linear regression method was applied to examine the causal relationship between a number of predictor variables and the response variable. Multiple regression analysis was processed with the 26th edition of the SPSS program. The multiple linear regression test showed the regression values as listed below:

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Table 2. Multiple linear regression test results

Item	B unstd.	Std. error	B stand.	t	Sig.
Constant	9,114	1,149		7,929	0.000
Attitude	0.275	0.042	0.318	6,574	0.000
Subjective norm	0.067	0.043	0.076	1,563	0.119
Perceived behavioral control	0.136	0.061	0.108	2,225	0.027
Risk perception	-0.025	0.029	-0.04	-0.853	0.394

Source: IBM SPSS v.26 output, (2024)

Based on Table 2 above, the multiple linear regression results produce regression equality, among others:

$$Y_i = a + b_1X_{1i} + b_2X_{2i} + b_3X_{3i} + b_4X_{4i}$$

$$Y = 9.114 + 0.275X_1 + 0.067X_2 + 0.136X_3 - 0.025X_4$$

Based on the previous regression equation, the results that can be explained include:
The value (constant) is 9.114, which means that the dependent variable is 9.114 and the independent variable is zero (0). Thus, the interest in using financial technology (Y) which has a value of 9,114 is influenced by attitudes, subjective norms, perceived behavioral control, and perceived risk. Then, the regression coefficient value of attitude (X_1) is 0.275 and has a positive sign. This situation can be interpreted that if there is an increase in the attitude variable by one unit, it can thus increase the Interest in using financial technology (Y) variable by 0.275, assuming that the other independent variables remain unchanged. Besides, the regression coefficient value of subjective norms (X_2) is 0.067 and has a positive sign. This situation can be interpreted that if there is an increase in the subjective norm variable by one unit, it can thus increase the Interest in using financial technology (Y) variable by 0.067, assuming that the other independent variables remain unchanged. Furthermore, the regression coefficient value of perceived behavioral control (X_3) is 0.136 and has a positive sign. This situation can be interpreted that if there is an increase in the perceived behavioral control variable by one unit, it can thus increase the variable Interest in using financial technology (Y) by 0.136, assuming that the other independent variables remain unchanged. And lastly, the regression coefficient value of risk perception (X_4) is -0.025 and has a negative sign. This situation can be interpreted that if there is an increase in the risk perception variable by one unit, it can reduce the Interest in using financial technology (Y) variable by -0.025, assuming that the other independent variables remain unchanged.

Hypothesis test (t-test)

To determine the size of the t-table at the time of hypothesis testing in Table 7, you can use the formula (df = n-k), where n = the number of samples used and vice versa k = the number of independent and dependent variables. Then df = 400 - 4 = 396 so that the t table value for data for 400 respondents with 4 variable dimensions at a significance level of 5% or 0.05 is 1.966.

Table 3. T-test results

Items	t count	Sig	Description
Attitude	6,574	,000	Influential
Subjective norm	1,563	,119	No effect
Perceived behavioral control	2,225	,027	Influential
Risk perception	-,853	,394	No effect

Source: IBM SPSS v.26 output, (2024)

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Based on the test results in table 3, the interest in using financial technology is significantly influenced by the attitude variable (X_1) with the t value of 6.574 greater than the t table value of 1.966, or a significance of 0.000 less than 0.05. This indicates that the interest in using financial technology is directly influenced by the attitude factor to adopt technology-based financial services. This indicates that interest in using financial technology is directly influenced by attitude factors to adopt technology-based financial services. Meanwhile, interest in using financial technology is indicated to be not influenced by subjective norms (X_2). This is indicated by the calculated t value of 1.563 owned by subjective norms, where the value is smaller than the t table value of 1.966. In addition, the significance of 0.119 which is greater than 0.05 also supports this indication. With a recorded significance level of 0.027, which is below the threshold o.05 and the calculated t value obtained is 2.225 which exceeds the magnitude of the t table value set at 1.966. These two considerations indicate that there is a significant influence between perceived behavioral control (X_3) on the tendency to interest in using financial technology. On the other hand, the results for perceived risk (X_4) show that the significance obtained is 0.394, which exceeds the threshold of 0.05 or the calculated t value is -0.853, which is below the t table value set at 1.966. These statistical results indicate that a person's interest in using financial technology is not influenced by risk perception.

Determination coefficient test

The coefficient of determination (R^2) tests how well a model can explain the variation in the dependent variable. (Ghozali, 2011). The assessment of the coefficient of determination (R^2) is between 0 and 1, if the variable is close to 1, the regression model can explain the dependent variable well, on the other hand, when it approaches 0, the independent variable from the regression model also becomes lower to explain the dependent variable.

Table 4. Test results of the coefficient of determination (adjusted R^2)

%	R	R square	Adjusted R square	Std. error of the estimate
1	,386[a]	,149	,140	1,954

Source: IBM SPSS v.26 output, (2024)

Based on table 4, the magnitude of the coefficient of determination is seen through adjusted R^2 with a number of 0.140 or 14%, it can be interpreted that the variable Interest in using financial technology in the model can be explained by the variables attitude, subjective norms, perceived behavioral control and perception of risk by 14%. Meanwhile, the remaining 86% is influenced by other independent variables outside the concept that are not explained in this research.

Discussion

The effect of attitude on student interest in using financial technology

According to the findings of the hypothesis testing, there is evidence that states that students' interest in using financial technology is significantly influenced by attitudes. This is due to the positive responses of students who feel that their transaction activities and financial management are more efficient and safer when using financial technology services, especially when making online shopping payment transactions, paying tuition fees, and other financial activities. This finding is consistent with the theory of planned behavior which states that a person's reaction to good and bad events is reflected by attitudes. If a student has a high interest intention, they will show a positive attitude towards using financial technology. This result is in line with research conducted by Najma (2022) and Leniwati, Brilyan, & Wahyuni (2021)

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stated that the attitude variable has an influence on the interest in using financial technology.

The effect of subjective norms on student interest in using financial technology

According to the findings of the hypothesis testing, there is evidence that states that students' interest in using financial technology is not influenced by subjective norms. This is because most of the financial activities of students using financial technology are influenced by encouragement or input from the surrounding environment. This finding is consistent with the theory of planned behavior, which states that external factors, namely subjective norms, can influence individuals to use financial technology services. In terms of using financial technology for students in the research conducted, there are several possibilities that subjective norms do not really affect the interest in using financial technology, such as effectiveness of use, habits, clarity of information, data protection, and innovation. The findings of this research are in accordance with research conducted by De Alvira (2022) and Leniwati, Brilyan, & Wahyuni (2021) said that subjective norms have no effect on students' interest in using financial technology.

The effect of perceived behavioral control on student interest in using financial technology

According to the findings of hypothesis testing, there is evidence that states that students' interest in using financial technology is significantly influenced by perceived behavioral control. This is because students who have a good behavioral control perspective such as having sufficient insight and proficiency to use financial technology, and have sufficient media and infrastructure facilities in operating financial technology. This finding is consistent with the theory of planned behavior which supports this by saying that a person's sense of ownership of their own behavior is described by their perspective on behavior control. The extent to which a person's perspective is able to direct their behavior to achieve the goals they achieve is a measure of the desired behavioral control. This finding corroborates research formed based on the theory of planned behavior which conveys that perceived behavioral control visualizes a person's view of his or her competence to make a certain action. The perspective of behavioral control correlates with the quality of individuals in being able to carry out behavior to achieve what is desired. This finding is in line with research conducted by Najma (2022) and Sari & Wulandari (2019) the perception of behavioral control has an impact on the interest in using financial technology.

The effect of risk perception on student interest in using financial technology

According to the findings of hypothesis testing, there is evidence that states that students' interest in using financial technology is not influenced by risk perception. This is due to students' anxious response to the security of using financial technology during transactions such as the risk of failed transactions, data leakage or misuse of data by other parties. This indicates that risk perception is closely related to the theory of planned behavior in this research. When individuals have a high perception of risk, the interest intention of that person will decrease to use financial technology, on that basis, every application service provider company should create a security influence and minimize risk. This finding is consistent with research conducted by Siswanti (2022) and Rahmatika & Fajar (2019) in this research, it is said that risk perception has no effect on the intention of student interest in using financial technology services**.**

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CONCLUSION

Based on the results of testing and analysis that has been carried out, it is concluded that students' interest in using financial technology is significantly influenced by attitudes and perceived behavioral control, while subjective norms and risk perceptions have no effect. The theoretical and empirical explanations of this research can be stated academically. Theoretically, a positive attitude towards the emergence of financial technology will increase the intention or interest in using it, then social pressure and expectations of people such as friends, family, or colleagues can encourage or inhibit interest in using the financial technology, people are more likely to have the desire or tendency to use financial technology services when they feel they have the necessary resources and competencies. Meanwhile, individuals' views on the potential threats or losses that may occur when using financial technology services, such as security risks, privacy, and loss of money play a necessary role to influence a person's interest in using financial technology. The limitations of this research are that the research respondents cover the university cluster in Pekanbaru City only, the research studied only examines 4 variables, namely attitudes, subjective norms, perceived behavioral control, and risk perception, and this research only uses one method, namely quantitative methods. Suggestions for further research are to use more respondents not only from the university cluster, but to add from other clusters such as high schools, institutes, and academies in Pekanbaru City, add indirect variables (mediating variables) and other related variables, and use two methods (mix method) to get a more thorough understanding of the factors that determine student interest in using financial technology, because this can strengthen the foundation for getting useful advice and more theoretical development.

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