

## Research article

# Influence of Financial Ability, Financial Knowledge, and Security on The Interest in Using Digital Payments as a Development of Sharia Economy

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## Abstract.

A good understanding of Islamic financial literacy and digital financial services can be used as the basis for governments and Islamic financial institutions to formulate product communication strategies to be precise and accurate. Digital financial services provide many benefits for service providers as well as for users. This quantitative research was conducted by survey method using a questionnaire with purposive sampling technique. The questionnaire was tested for validity and reliability first and exceeded the standard and analysis with descriptive statistics and simple linear regression. This study found that Islamic financial literacy has a positive and significant effect on digital financial services in consumers in Yogyakarta. The influence of Islamic financial literacy is 54.1%, while other variables outside this study are 45.9%.

**Keywords:** Islamic Financial Literacy; Digital Financial Services

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## 1. Introduction

The Covid-19 pandemic had a serious impact on the economic sector to cause the economy to grow negatively and recession in most countries of the world (1). On the other hand, the Islamic finance industry sector tends to have good resilience and become one of the fastest growing sectors surpassing the conventional financial industry (2). This is evidenced by the total Islamic financial assets according to Finance Minister Sri Mulyani reached Rp 1,862.7 trillion, equivalent to 9.96% of all total Indonesian financial assets in during the pandemic (3). This is in line with the increase in Indonesia's ranking to be ranked fourth compared to the previous year according to The State of The Global Islamic Economy Report (SGIE Report) 2020/2021 in the field of global Islamic economics and finance (4). The existence of the Covid-19 pandemic makes research and industrial

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innovation ecosystem through digital technology transformation is ripe developed to support and improve economic activities in various fields (5). The transformation of digital technology in finance is characterized by the existence of digital banking and other financial technology (fintech) (6). Fintech is a combination of the digital finance industry (e-finance), internet technology, networking services and social media, artificial intelligence, and Big Data analytics(7). Citing the State of Finance App Marketing 2021 report released by AppsFlyer, Indonesia was ranked third as the country that has the most financial application installations in the world with fraud rates decreased by 48% on popular applications (8). These applications include financial services applications, digital and traditional banks, investments and online loans (9). The high installation of financial applications was driven by an increase in cashless transactions (non-cash) by 42.46% (YoY) in March 2021 according to the Governor of Bank Indonesia due to changes in payment preferences, behavior, and needs in the pandemic period (10). In fact, cashless transaction actors are dominated by Generation Z who use various brands of digital wallets and other digital payment services such as Go-Pay, ShopeePay, OVO, Grab-Pay, Doku Wallet, BCA Flazz, DANA, T-Cash, etc (11). Digital payment transactions are in demand by Generation Z because of the convenience and many benefits that can be obtained (12). On the other hand, its also influenced by a person's financial ability and financial knowledge to security factors (13).

## 1.1. Financial Ability

Financial ability is needed when a person chooses to use one of the digital payment tools and becomes a thing to be learned in making decisions related to finance. Money and transactions, financial planning and management, risk and profit are important factors in looking at a person's financial literacy skills (13). Choirul Hana's research found that financial ability is quite influential on cashless use (14). On the other hand, according to Kamil, financial ability has a positive influence in the using of digital payment (15). So it can be assumed that when someone has high financial ability, the desire to use cashless through digital payment is also higher.

## 1.2. Financial Knowledge

Financial knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve Financial knowledge can helps make better financial decisions. The real empirical evidence is that

objective financial knowledge has been positively associated with responsible financial behavior. Then if we relate to fintech knowledge, the individual and group knowledge will understand financial technology. The measurement indicators consist of knowledge related to the attributes, benefits, and benefits of fintech. So that individual owned fintech will influence their decisions in choosing digital payment products.

### 1.3. Security

Data security is a form of system protection against harm, aspects include privacy, integrity, authentication (proof of authenticity), and availability (16). Security becomes an important factor to attract customers in online shopping systems and affects customer satisfaction (17). Such security includes the ability to control and maintain security on transaction data (18). According to Yanto., et al., security has a significant impact on digital payment technology (19). On the other hand, Novitasari stated that security has no effect on the interest in the using digital payments. It can be assumed that data confidentiality security and transaction guarantees are not the main factors considered (20).

### 1.4. Digital Payment as Sharia Economic Development

Digital payment is a payment that is carried out through online media, money is managed in such a way through electronic payment tools using certain software or applications (21). The position of digital payment increasingly exists and its use is dominated by generation X, Y, and Z because its easy to use, practical, and there are promotional offers that are packaged into cashback and discounts (22). The increasing use of digital payments can be used as a means of better sharia economic development. As research conducted by Novitasari and Andika, 2019 on MSMEs in Jakarta who use digital payments, shows that the digital economy has an effect on sharia economic opportunities in spreading on progress (23). Therefore, the presence of digital payment as a digital representation of the economy is certainly a means in the development of the digital economy.

## 1.5. Hypothesis Development

### 1.5.1. Effect of Financial Ability on Interest in The Using Digital Payment

If the financial ability of a person is higher, then the risk to holding money directly or cash is greater (24). The amount of cash held will also be more and more. So that the use of electronic money can be an effective solution in making buying and selling transactions easily and comfortably (25).

Hypothesis 1: Financial ability positively affects on interest in the using digital payment

### 1.5.2. Effect of Financial Knowledge on Interest in The Using Digital Payment

The level of financial knowledge becomes one of the driving factors of a person in managing or planning his finances properly and correctly such as decisions to invest or save and decisions to use digital payments to make buying and selling transactions easier (26).

Hypothesis 2: Financial knowledge has a positive effect on interest in the using digital payment

### 1.5.3. Effect of Security on Interest in The Using Digital Payment

Perceived security has a significant influence on interests and intentions in using digital payments (27). It shows that the better the security felt by users, the interest in using digital payments will be higher.

Hypothesis 3: Security positively affects on interest in the using digital payment

Based on the background outlined above, the author is interested in knowing the influence of financial ability, financial knowledge, and security that affect the interest of Generation Z, especially in College Students of the Islamic University of Indonesia (UII) towards of using digital payment as the development of sharia economy. This research was conducted at UII with the consideration that UII is one of the largest Islamic private universities in Yogyakarta. In the process, the research method uses descriptive quantitative with likert scale as a variable measurement scale that is disseminated online in the form of questionnaires through google form. Purposive sampling techniques are used in natural sampling. The data obtained is then analyzed using SPSS 25 software with multiple linear regression data analysis.

## 2. Methodology

This type of research includes descriptive quantitative research that has independent variables and dependent variables. Dependent variables are interests in the using digital payment, while independent variables consist of financial ability, financial knowledge, and security. The sources used are primary data sources in the form of questionnaires and secondary data in the form of publications and other literature. The research instrument uses questionnaires shared with responden through google form. The data collection method uses a 1 to 5 likert scale where a score of 1 indicates a strongly disagreed statement and a score of 5 on strongly agrees. The data analysis method used is a multiple regression through SPSS software version 25. The research population is 26000 college students of the Islamic University of Indonesia. The sampling technique uses non probability sampling technique with purposive sampling method against 150 respondents with the following criteria:

1. College students of the Islamic University of Indonesia
2. Religion of Islam
3. Over the age of 18
4. Digital payment users

The results of the collection of responden answers to each statement on the questionnaire will be tested to measure the validity level and quality of the data by conducting tests of validity and reliability. And then, perform a classical assumption test consisting of a multicollinearity test, a heteroskedasticity test, a normality test and an autocorrelation test. The following test stage is a statistical test consisting of a partial test, a simultaneous test, and a coefficient of determination test.

## 3. Result and Discussion

### 3.1. Instrument Test

#### 3.1.1. Validity Test

The validity test is conducted by paralleling the score on each question with the total score contained in the questionnaire (28). The criteria are set to determine the valid or not the score of each statement, if  $r$  calculates the  $>$  of the *table* with a level of significance ( $\alpha$ ) = 0.05 it can be concluded that each item of the statement as a

parameter can be categorized as valid (29). Based on the validity tests that have been conducted on each instrument item (statement) on the variables of financial ability (X1), financial knowledge (X2), security (X3), and interest in the using digital payment (Y) can be seen in the following table:

TABLE 1: Validity Test.

No	Variable	Item	Pearson Correlation (r calculates)	r table	Description
1	Financial Ability (X1)	1	0,534	0,159	Valid
		2	0,574		Valid
		3	0,476		Valid
		4	0,488		Valid
		5	0,509		Valid
2	Financial Knowledge (X2)	1	0,450	0,159	Valid
		2	0,399		Valid
		3	0,380		Valid
		4	0,566		Valid
		5	0,563		Valid
3	Security (X3)	1	0,504	0,159	Valid
		2	0,504		Valid
		3	0,484		Valid
		4	0,595		Valid
		5	0,574		Valid
4	The Interest in The Using Digital Payment (Y)	1	0,563	0,159	Valid
		2	0,314		Valid
		3	0,408		Valid
		4	0,649		Valid
		5	0,520		Valid

Source: Primary data processed (2021)

Based on the results of the validity test, obtained results stating that all statements used as instruments of this research are declared valid. This is because the entire statement shows a number greater than 0.159. Therefore, the entire item of this statement can be used as a statement on the research testing model.

### 3.1.2. Reliability Test

Reliability test aims to find out consistent questionnaire parameters as a measuring tool that can be used in research. If respondent responds consistently over time in the same group then reliable questionnaire (16). In measuring reliability using Cronbach's Alpha technique. If value Cronbach Alpha > 0.60 then the variable is categorized as reliable (1). Based on the reliability test that has been done can be seen through table 2 below:

TABLE 2: Reliability Test.

Variable	Cronbach's Alpha	Description
	0,864	
	0,860	
	0,862	

Financial Ability (X1) *Reliable*

Financial Knowledge (X2) *Reliable*

Security (X3) *Reliable*

The Interest in The Using

Digital Payment(Y) 0,854 *Reliable*

Source: Primary data processed (2021)

Based on the results of the reliability test can be obtained results that state that each dependent variable and independent variable has a Cronbach Alpha value > 0.60. So it can be known that the variables of financial ability (X1), financial knowledge (X2), security (X3), and interest in the using digital payment (Y) proved reliable and can be used in future research.

## 3.2. Statistical Test

### 3.2.1. Ttest (Partial Test)

The  $t_{test}$  aims to know the level of significance of the effect of independent variables on individual dependent variables. If  $t_{calculates} < t_{table}$  or when  $sig. > 0.05$  then  $H_0$  is accepted and if  $t_{calculates} \geq t_{table}$  or  $sig. < 0.05$  then  $H_0$  is rejected (1). Based on the test  $t_{test}$  that has been done can be seen in table 3 below:

Based on the results of the  $t_{test}$ , it is known that the value of the significance of the financial ability variable (X1) is  $0.004 < 0.05$ , the financial knowledge variable (X2) is  $0.000 < 0.05$ , and the security (X3) is  $0.000 < 0.05$ . The value indicates that the

TABLE 3: Ttest Coefficients<sup>a</sup>.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.946	1.651	1.241		1.178
Financial Ability (X1)	.194	.067	.004	.201	2.889
Financial Knowledge (X2)	.424	.083	.000	.362	5.082
Security (X3)	.392	.065	.371	.000	5.980

Source: Primary data processed (2021)

variable financial ability (X1), financial knowledge (X2), and security (X3) has a positive and significant influence on interest in the using digital payment (Y).

### 3.2.2. Test Ftest (Simultaneous Test)

The  $F_{test}$  aims to determine the level of influence of all independent variables on dependent variables together. If  $F_{calculates} < F_{table}$  or  $sig. > 0.05$  then  $H_0$  is accepted and if  $F_{calculates} \geq F_{table}$  or  $sig. < 0.05$  then  $H_0$  is rejected (1). The results of the F test can be seen through table 4:

TABLE 4: Test Ftest. ANOVA<sup>a</sup>.

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	875.273	3	291.758		45.286
Residual	940.620	146		6.443	1.000 <sup>b</sup>
Total	1815.893	149			

Source: Primary data processed (2021)

Based on the results of the  $F_{test}$ , obtained a calculated F value of 45. 286 with a probability of significance of 0.000. The significance value indicates a number much smaller than the number 0.05 so it can be concluded that the variables of financial ability (X1), financial knowledge (X2), and security (X3) together affect on interest in the using digital payment (Y).

### 3.2.3. Test $R^2$ (Coefficient of Determination)

The  $R^2$ test results aim to determine the degree of relationship between dependent variables and independent variables. This test is done by looking at the coefficient of determination ( $R^2$ ) in the results of the analysis obtained from the regression equation.



The coefficient of determination is between 0 and 1 (6). Based on the  $R^2$  test that has been done can be seen in table 5 below:

TABLE 5: Test  $R^2$ . Model Summary<sup>b</sup>.

Model R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin Watson
1.694 <sup>a</sup>	.482	.471		2.538	2.167

Source: Primary data processed (2021)

Based on the results of the  $R^2$  test, obtained results that showed that the correlation coefficient (R) was 0.694. It can be interpreted that between independent variables (financial ability, financial knowledge, and security) and dependent variables (interests in the using digital payments) has a fairly strong relationship because the value of R is close to 1. On the other hand, the results of the coefficient of determination (Adjusted R Square) of 0.471 which indicates that independent variables contribute to the interest in the use of digital payment by 47.1% while the remaining 52.9% is influenced by other variables outside the research model.

### 3.3. Classic Assumption Test

#### 3.3.1. Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between independent variables in regression models. Based on the results of the multicollinearity test in this study can be seen in table 6 below:

TABLE 6: Multicollinearity Test. Coefficients<sup>a</sup>.

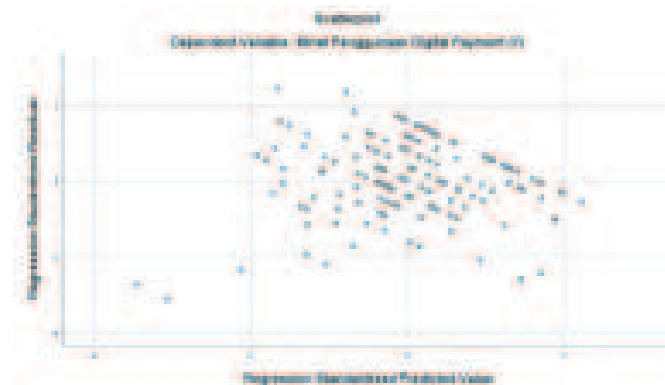
Model Collinearity Statistics	Tolerance VIF
(Constant)	.359
Financial Ability (X1)	.736
Financial Knowledge (X2)	.699
Security (X3)	.923

Source: Primary data processed (2021)

Based on this multicollinearity, it is known that in independent variables no one has a tolerance value of less than 0.10. So it can be interpreted that between independent variables there is no correlation. In addition, the Variance Inflation Factor (VIF) value indicates that no independent variable has a VIF value greater than 10. This shows that regression models on the influence of financial ability, financial knowledge, and security on the interest in the using digital payments are not multicollinearity problems.

### 3.3.2. Heteroskedasticity Test

The heteroskedasticity test aims to determine the inequality of variance from residual to another in a regression model. Homoskedastisity occurs if variance is fixed, while heteroskedastisity occurs when variance is different (30). Based on the results of heteroskedasticity tests using scatterplot charts can be seen in Figure 2 below:



**Figure 1:** Scatterplot Heteroskedastisity Test.

Based on Figure 2 above, there is a random distribution of dots on the scatterplot graph that is above or below the number 0 on the Y axis. So it can be concluded that there is no heteroskedasticity in regression models and the model is worth using to predict dependent variables based on independent variable inputs.

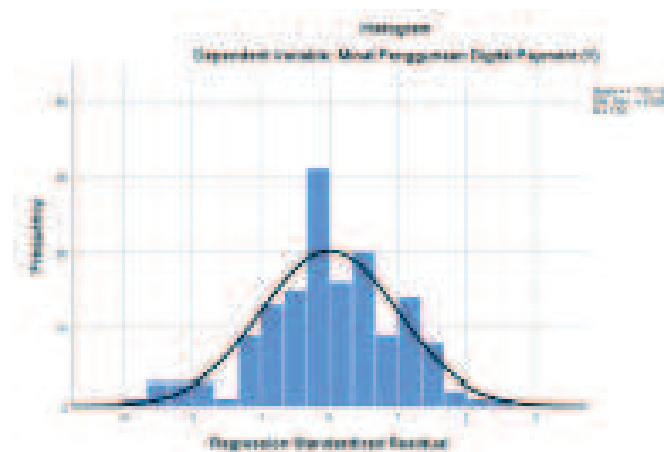
### 3.3.3. Normality Test

Normality tests aim to test the data of dependent and independent variables used in normal distribution or not (1). Based on the normality test conducted can be seen in Figure 3 & 4 below:

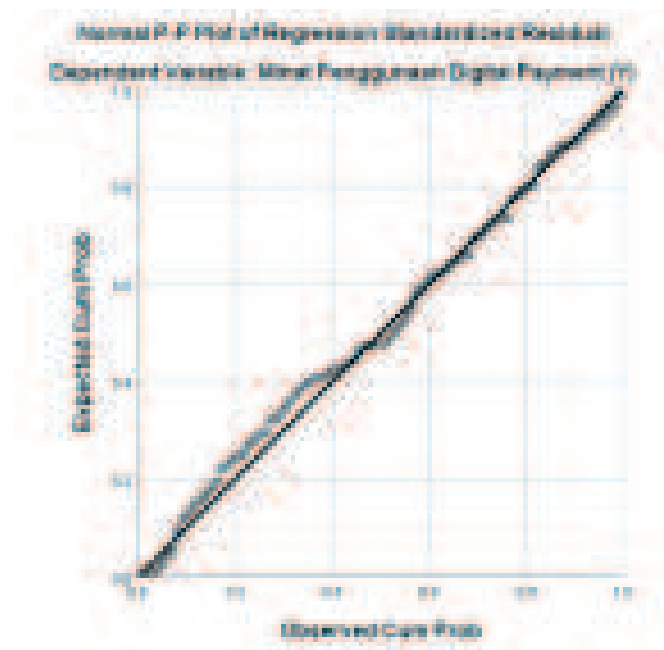
Based on the histogram chart, the results show that the curve of the normal curve is formed on the histogram chart so that it can be interpreted that residual has a normal distributed pattern. In addition, the plot's normal graph shows the distribution of data around the diagonal line and follows the direction of the diagonal line. So it can be concluded that the regression model has a fulfilled assumption of normality.

## 4. Conclusion

Based on the results obtained in this study through some so testing, obtained some research results and data analysis that can be concluded. First, if the financial ability,



**Figure 2:** Histogram Chart Normality Test. (Source: Primary data processed (2021)).



**Figure 3:** Plot Normality Test. (Source: Primary data processed (2021)).

financial knowledge, and security owned by students is better, then the interest in using digital payment will increase. Second, the variables of financial ability, financial knowledge, and security jointly affect the interest in the using digital payments. Third, there is a strong relationship between independent variables and dependent variables. Fourth, independent variables contributed to influencing dependent variables by 47.1% while the remaining 52.9% were affected by other variables outside the research model. Based on the results of this study and its limitations, the author wants to give some advice, including the following:

## 4.1. Share Company

Companies engaged in the field of digital payment provider services need to improve the security of users' personal data and online transaction processes so that the convenience and trust of users when transacting non-cash can be created. 2. Share the Government

It is expected to socialize digital payment transactions thoroughly at the community level so that community literacy increases so that it affects the increasing interest in the use of digital payments.

## 4.2. Share the Next Research

It is expected to use the same research model on samples over a wider area as well as on different objects. Analysis of other factors that are able to influence the interest in the use of digital payments also needs to be done in future research.

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