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Analysis of Fintech Payment: Urban Vs Rural in Bangka

Tiara Fitari[1] Dini Oktariani[2]
[1]Program Studi Bisnis Digital,Universitas Bangka Belitung
[2]Program Studi Manajemen, Universitas Bangka Belitung
Corresponding e-mail : dini-oktariani@ubb.ac.id

Abstract

The aim of this research is to analyze how Fintech Payment is implemented in Urban and Rural communities in Bangka Belitung. The data collection technique used by researchers is a field survey by filling out questionnaires with respondents. The focus of this research is to analyze whether there are differences in the implementation of fintech payments in Bangka Belitung Urban and Rural. The test tool used was SPSS version 29.02 by carrying out different tests on two groups. Based on different tests carried out using the Mann Whitney Test, the researchers found that there were significant differences in the implementation of fintech payments between urban and rural communities due to several factors, namely convenience, satisfaction and security. The study shows that by knowing the obstacles that occur in using technology, we can implement policies so that the use of technology can be felt by the whole community and can also encourage economic growth in Bangka Belitung. The development of technology adoption can also occur not only in urban communities but also in rural with the support of various parties, for example companies, government, education and other parties

Keywords: Fintech Payment, Financial Behavior Customers, Finance Literacy, Urban, Rural

PRELIMINARY

Technology is one of the driving factors for change in the industrial revolution era to the current digital era, changes in various aspects, one of which is the economic aspect. Technological developments are now occurring in various aspects of activities aimed at making things easier for users. Technological developments and advances have made our life activities easier and can be carried out digitally, making it easier for individuals and groups to collaborate (Rahmani & Fitari, 2023). With the digital era, all elements of human life have used technology to replace human intervention in their activities (Danuari, 2019) one technology that is often used by users is technology in the economic sector. Economic technology is divided into two, namely E-commerce and Financial Technology or known as Fintech. E-commerce is a company that provides an online buying and selling platform (Abdillah, 2020; Lubis et al., 2023; Nilasari et al., 2022). Fintech is a company that innovates in the field of financial institutions by complementing modern technology. The rapid development of technology has made it easier to carry out payment transactions which previously used cash, now with the existence of electronic money (e-money).

Fintech really helps people more easily/practically and effectively. You don't have to have cash for transactions, but you can make payments if you have supporting technology(Ali et al., 2014; Au & Kauffman, 2008; Kameswaran & Hulikal Muralidhar, 2019; O'neill et al., 2017). Several financial technology services such as payments, loans, financing, financial planning, investment, and including services that are solutions for capital, namely capital provider services. Financial Technology (Fintech) in Bank Indonesia regulation Number 19/12/PBI/2017 is the use of financial system technology that produces new products, services, technology and/or business models and can have an impact on monetary stability, financial system stability, efficiency, smoothness. , security and payment system constraints. Fintech is still regulated by Bank Indonesia so that consumers or the public can be protected, fintech companies are required to register their companies with Bank Indonesia or the financial services authority (OJK). In 2023 there will be 336 fintech companies registered with the Indonesian Fintech Association (AFTECH), the number has consistently increased since 2016 (Kharisma, 2023).

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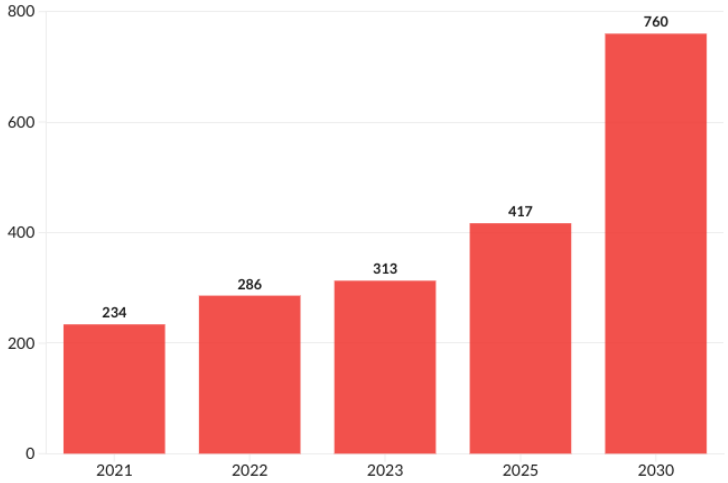
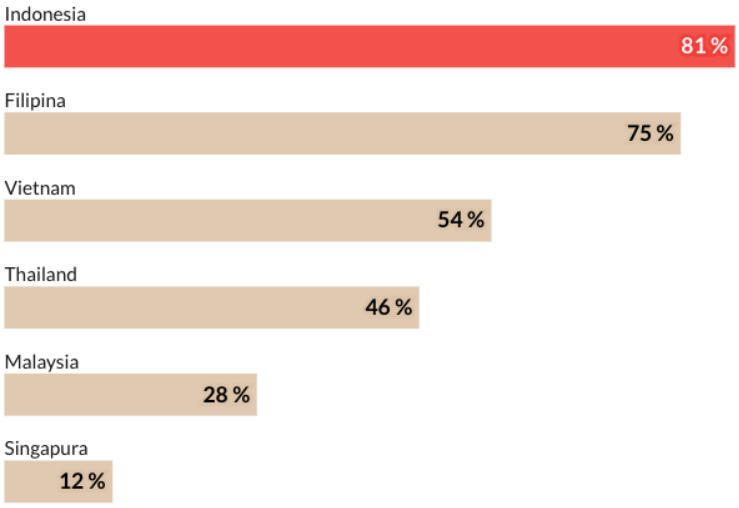
Figure 1 Digital Payment Market Value in Indonesia 2021 – 2023 (in US$ billion)



Source: (Kharisma, 2023)

Based on data compiled by Google Bain & Company, and Temasek 2023, the potential for the financial technology (Fintech) industry will reach US$ 293.2 billion (Rp. 4.5 quadrillion) in 2022, and is expected to grow to US$ 841 billion (IDR 13.1 quadrillion) in 2023. Bank Indonesia said that at least 97.7 million people or around 48 percent of the adult population in Indonesia do not have access to financial services (Unbanked). In 2022, if the number of unbanked populations is combined with the number of underbanked populations or populations lacking services, the figure will reach 81 percent of Indonesia's population, when compared to Singapore and Malaysia this is very high, where they only have a percentage of unbanked and underbanked populations respectively. respectively 12 and 28 percent of the total population. The image below explains the percentage of unbanked and underbanked people in various countries.

Figure 2 Percentage of Unbanked and Underbanked People Against the total population in 2022



Source: (Kharisma, 2023)

Bank Indonesia realizes that the payment system plays an important role in facilitating community economic activities and business activities. Non-cash payments are increasingly becoming a trend in Indonesian society, both in urban and rural areas. Cash is considered more effective as a means of payment transactions and is the main driver of current economic growth. Bangka Belitung is one of the regions where the digital payment trend is currently increasing, this is proven by the statement from the Bangka Belitung Islands Representative Office which noted that electronic transactions in the region in the third quarter of 2023 increased compared to the previous quarter, reflected in the growth of almost all payments, whether via Quick Response Code Indonesian

Standard (QRIS) QRIS, electronic money and credit cards. However, not all people like to use digital payments despite the convenience it offers (Bagla & Sancheti, 2018; De Kerviler et al., 2016; Khan et al., 2017; Shree et al., 2021). This is shown by the phenomenon that occurred in one of the MSMEs in Bangka Belitung which has two offline shops, showing that digital payments in offline shops in the city are higher and more varied compared to digital payments in rural areas.

Based on data obtained from one of the MSMEs in Pangkalpinang City and Riau Silip District, there are significant differences regarding the frequency of digital payments between the community and the City and Village. One of the impacts of using digital payments is knowledge and ease of access as well as people's consumer behavior. According to research conducted by (Pramita et al., 2023), urban teenagers have higher access to digital payments compared to rural teenagers. Apart from access to ownership of digital payments, knowledge of usage is also one of the factors that causes digital payment transactions. This was revealed in research conducted by (Puteri et al., 2023)that there is a positive correlation between financial literacy and the tendency to use digital payment methods. Based on the problems above, the author wants to analyze whether there are differences in the implementation of digital payments that occur in cities and villages in Bangka Belitung which are analyzed based on three factors, namely convenience, satisfaction and security.

LITERATURE STUDY

The use of fintech payments in society is influenced by many factors, one of which is convenience, satisfaction and security. Youth (ease of use) is one of the main factors for people to use technology, one of which is fintech payments, when people have a direct perception of ease of use, this will also influence individual decisions to use this technology. This is similar to research conducted by (Lewis & Sauro, 2023) which strengthens the theoretical relationship between convenience and user experience adopted from the Technology Acceptance Model (TAM), with a direct impact on intention to use technology (Behavioraltention) and experience (overall experience). (Dimulescu, 2023) also said that a good user experience through technical convenience is the key to achieving large-scale application of technology, especially among students who have just switched to digital platforms.

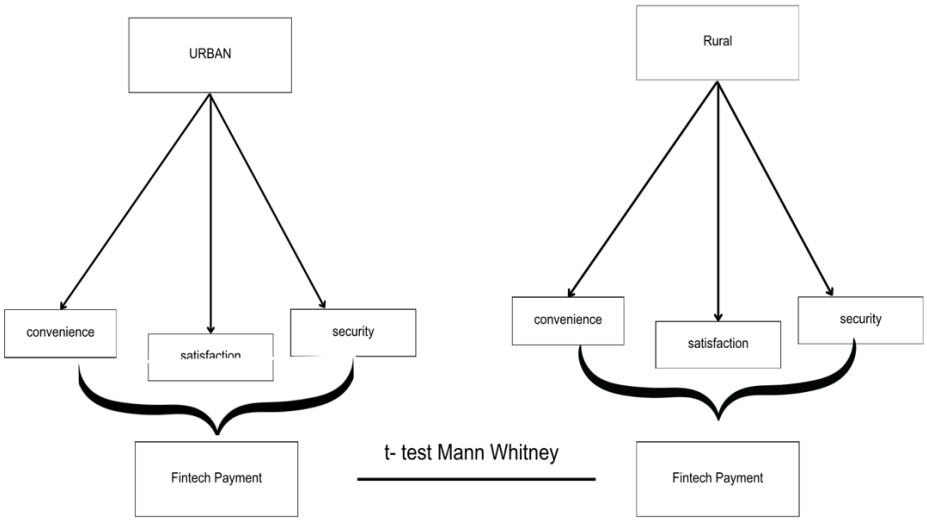
User satisfaction is an important indicator in the continued use of technology, including fintech payment services. User satisfaction is influenced by the difference between initial expectations and the actual performance of the technology used (Al-Maskari & Sanderson, 2010; Szajna & Scamell, 1993; Tarafdar et al., 2010). User experience is influenced because there is a difference between expectations and the actual performance of the technology used. If the actual performance they feel exceeds their expectations, the level of satisfaction will increase and encourage people to use the technology more often. (Srinidhi Rao, 2020) found that customers, especially in urban areas, have high expectations for user experience. The main factors are their need for fast transactions, personalized service and data security. This is different from village communities where advanced service features do not provide benefits to interest in using technology because village communities prioritize the basic benefits obtained rather than advanced technological innovation (Gómez-Carmona et al., 2023; Jakobsen et al., 2023; Pathak & Deshkar, 2023).

Security is one of the main factors influencing trust and adoption of technology, including financial technology. Perceptions of security are important in encouraging technology adoption, especially among new users or people with limited technology access. Trust helps reduce perceived risk, which is a significant barrier for users to adopt new technologies, especially in environments with low technological literacy (Yousafzai et al., 2009). In areas with low technological literacy, trust becomes more important because unfamiliarity can magnify concerns about security (Gómez-Carmona et al., 2023; Jakobsen et al., 2023; Pathak & Deshkar, 2023).

Research conducted by (Wu & Peng, 2024)states that perceived usefulness, perceived ease of use, innovation awareness, and financial awareness, have a positive and significant effect on the intention to adopt FinTech applications. The findings of this research have produced several practical implications, in connection with the aim of promoting financial inclusion through FinTech products and services in rural China. (Mahmud et al., 2023)found that customers were less likely to adopt fintech services if they reported higher levels of concerns about security, information confidentiality, limited government control, and high levels of service intuitive barriers. Evidence suggests that these concerns are the main factors behind fintech adoption, compared to other demographic variables, for example. The findings provide insights for fintech service providers and policy makers.

H1: There is a significant difference in the implementation of fintech payments in Urban and Rural communities in Bangka Belitung based on factors of convenience, satisfaction and security.

Figure 3. Research Model



RESEARCH METHOD

This research is quantitative research with a comparative analysis approach which aims to compare the implementation of fintech payments between cities and villages in Bangka Belitung. The research was conducted in two locations, namely Pangkalpinang City and Riau Silip District in the Bangka Belitung Islands. The selection of the two locations was carried out purposively, with several considerations, namely Pangkalpinang as the provincial capital which has a high population density and high community mobility and Riau Silip as a city in Bangka Regency which has low mobility compared to Pangkalpinang. The research population is people who live in the cities of Pangkalpinang and Riau Silip. The sample for this research will be taken using the Proportionate stratified sampling technique with the aim of randomizing each population, from which 30 respondents aged 17 to 50 years will be selected from each region. Data collection for this research was carried out by means of surveys, observations, questionnaires and direct interviews.

Test the classical assumption by carrying out a normality test. To test the hypothesis, the tool used is the difference test, where if the data is normally distributed, the paired t test will be used, and if the data is not normally distributed, the non-parametric test will be used, namely the Mann Whitney test.

RESEARCH RESULT AND DISCUSSION

RESULT

This research uses quantitative data via Google Form and directly from the people in Pangkalpinang City and Riau Silip District who have met the criteria for respondents in this research. The questionnaire was distributed to 60 respondents, consisting of 30 respondents from Pangkalpinang City and 30 respondents from Sungaialiat subdistrict.

Table 1 Results of Respondents' Responses to the Questionnaire on Ease-of-Use Fintech Payment Indicators

Kota Pangkalpinang		Riau Silip	
Mean	18,4	Mean	12,73333333
Standard Error	0,448753062	Standard Error	0,845452111
Median	19,5	Median	12
Mode	20	Mode	12
Standard Deviation	2,457921746	Standard Deviation	4,630731925
Sample Variance	6,04137931	Sample Variance	21,44367816
Minimum	8	Minimum	7

Kota Pangkalpinang		Riau Silip	
Maximum	20	Maximum	20
Sum	552	Sum	382
Count	30	Count	30

Source: Processed data (2024)

Based on table 1 above, it shows that based on the average convenience indicators, the mean for the people of Pangkalpinang City is higher compared to Riau Silip District. This happens because Korean people feel younger in using fintech payment services due to several factors such as better technological infrastructure, more stable internet access and a higher level of digital literacy. Village communities are still in the adaptation stage and may experience difficulties in accessing or understanding the technology. Apart from that, compared to villages, urban communities, the availability of fintech services is wider, so this causes the average indicator of ease of use of fintech payments in cities to be higher than in villages.

Table 2 Results of Respondents' Responses to the Questionnaire on Satisfaction Indicators for Using Fintech Payment

Kota Pangkalpinang		Riau Silip	
Mean	18,36666667	Mean	12,73333333
Standard Error	0,458591881	Standard Error	0,91341639
Median	19	Median	12
Mode	20	Mode	8
Standard Deviation	2,51181118	Standard Deviation	5,002987613
Sample Variance	6,309195402	Sample Variance	25,02988506
Minimum	7	Minimum	5
Maximum	20	Maximum	20
Sum	551	Sum	382
Count	30	Count	30

Source: Processed data (2024)

Based on the table above, it shows that the average value of satisfaction indicators in the Riau Silip sub-district community is lower than in the Pangkalpinang City community. This is indicated by urban residents tending to use digital payments more often in their daily lives because various economic activities are more dynamic, such as shopping, transportation and entertainment which already support digital payments. City residents feel that digital payments provide practical and efficient solutions. Apart from that, in cities, promotional and educational campaigns about the benefits and how to use digital payments are more incentive than in villages. Village communities do not fully experience the same benefits due to infrastructure constraints, limited-service options, or lack of socialization and education.

Table 3 Results of Respondents' Responses to the Questionnaire on Security Indicators for Using Fintech Payments

Kota Pangkalpinang		Riau Silip	
Mean	18,16666667	Mean	12,66666667
Standard Error	0,452536487	Standard Error	0,763135295
Median	19	Median	12
Mode	20	Mode	12
Standard Deviation	2,47864442	Standard Deviation	4,179864157
Sample Variance	6,143678161	Sample Variance	17,47126437
Minimum	9	Minimum	5
Maximum	20	Maximum	20
Sum	545	Sum	380
Count	30	Count	30

Source: Processed data (2024)

Based on the table above, it shows that the average value of the Community Security indicator for Pangkalpinang City is higher than the average value for the Community of Riau Silip sub-district. This value occurs because the average security of city residents shows that they are safer with the fintech services they use. This security is due to a more positive experience in ease of access, speed of transactions and customer service which is not felt by the people of Riau Silip District. Village communities do not have a good experience due to several factors such as supporting infrastructure, access and speed of transactions and poor village community preferences, which causes a feeling of insecurity in implementing fintech payments.

Table 4 Validity Test

		convenience	satisfaction	security	total
convenience	Pearson Correlation	1	.924**	.895**	.966**
	Sig. (2-tailed)		<.001	<.001	<.001
	N	60	60	60	60
satisfaction	Pearson Correlation	.924**	1	.938**	.982**
	Sig. (2-tailed)	<.001		<.001	<.001
	N	60	60	60	60
security	Pearson Correlation	.895**	.938**	1	.970**
	Sig. (2-tailed)	<.001	<.001		<.001
	N	60	60	60	60
total	Pearson Correlation	.966**	.982**	.970**	1
	Sig. (2-tailed)	<.001	<.001	<.001	
	N	60	60	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Processed data (2024)

Based on table 4, it shows that the validity test was carried out to see whether the data produced was valid or not. This test was used to see that the research instruments used, such as questionnaires or surveys, were successful in measuring what they were supposed to measure. Based on table 4, it shows that the Pearson correlation for each variable has a value of > 0.30, so it can be concluded that the correlation is high and shows that the research instrument used is declared valid.

Table 5 Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
0.971	3

Source: Processed data (2024)

Reliability testing is used to measure the consistency of a research instrument, such as a questionnaire or survey, in producing consistent results when used in different situations or times. Based on the table above, it shows that the Cronbach's alpha value is > 0.90, which indicates that the instrument items are related to each other. This also concludes that the instrument used is reliable in measuring the desired variable.

Table 6 Normality Test

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
convenience	.216	60	<.001	.819	60	<.001
satisfaction	.227	60	<.001	.822	60	<.001
security	.203	60	<.001	.872	60	<.001

a. Lilliefors Significance Correction

Source: Processed data (2024)

The normality test is a statistical data analysis that is important to carry out to choose the right test method for further analysis. The normality test used was the Kolmogorov-Smirnov test because the sample in this study numbered > 50 samples. Based on the normality test results in table 6, it shows that the p-value obtained is <0.05

so it can be concluded that the data is not normally distributed. Based on the results of the normality test, the appropriate test method to continue the analysis is a non-parametric test, namely the Mann-Whitney U test to analyze two independent samples.

Test Table 7 Independent t-test (Man Whitney Test)

Test Statistics[a]

	Skor
Mann-Whitney U	145.000
Wilcoxon W	610.000
Z	-4.527
Asymp. Sig. (2-tailed)	<.001

a. Grouping Variable: Kelompok

Source: Processed data (2024)

Based on the results of the Mann-Whitney test, it shows that there is a significant difference in the level of ease of satisfaction and security in using fintech payments between the people of Pangkalpinang City and Riau Silip Bangka Belitung District. This difference can be seen from the p value < 0.05, which shows that the level of convenience, satisfaction and security of urban communities is significantly different compared to rural communities in using fintech services. The people of Pangkalpinang City use it more often or are more comfortable, satisfied and safe in using fintech payments compared to village people. Several factors related to urban and rural communities can influence the way both groups use digital payments.

DISCUSSION

Fintech payments (payments based on financial technology) have developed rapidly along with advances in digital technology and increasing internet penetration in various regions. Several factors that influence the use of fintech payments, especially the societal context, are divided into several categories including technological, social and security factors. Apart from that, the use of fintech payments is also based on people's behavior in experiencing ease, satisfaction and security in transactions. Convenience is felt when people feel the user experience and easy access to services, then satisfaction can be felt when people feel significant benefits from using fintech payments and the sense of security and protection that users feel when using it is important when people decide to use fintech payments. Based on these factors, what is the basis for differences in community behavior in implementing fintech payments, especially city communities and village communities

Based on the difference test carried out using the Mann Whitney U test, the significance result was <0.05, which shows that there is a significant difference in the implementation of fintech payments in village communities and urban communities in the Bangka Belitung Islands. This significant difference shows that the average data results show that urban communities have a higher average score compared to rural communities in the indicators of convenience, satisfaction and security. The people of Pangkalpinang City tend to feel that fintech payments are easier to use, more satisfying and safer compared to the people of the village of Riau Silip district, Bangka Belitung.

The results of this significant difference can be understood because in the implementation of fintech payments, urban communities, especially Pangkalpinang City, tend to find it easier to access fintech payments due to better technological infrastructure, such as more stable internet access, and higher penetration of smartphones used. Apart from that, city residents also have better digital literacy compared to residents of Riau Silip Village. This is due to the lack of promotion carried out by both the government and the company in Riau Silip sub-district compared to Pangkalpinang City. So that city residents feel more satisfied with the various features that have been promoted and their uses are in accordance with the community's own needs. Apart from that, urban communities' perception of fintech payment security is higher compared to rural communities because they understand and are more familiar with the security protocols implemented by fintech services. Village communities may be more skeptical about the security of digital technology, especially if literacy regarding data protection and digital risks is still low due to the lack of education provided. This is in line with research conducted by (Tripathi, 2022) which states that one of the factors influencing fintech adoption in rural areas in Uttarakhand, Uttar Pradesh and Punjab is trust, perceived ease of use, security and perceived benefits. Apart from that, research conducted by (Yadav et al., 2024) states that there are differences in the use of fintech payments in rural and urban areas which are analyzed by factors such as perceived usefulness, compatibility, performance expectations, transaction speed, trust, unavailability of facilities and obstacles. operational

CLOSING

CONSCLUSION

Based on research related to the implementation of the use of Urban and Rural Fintech Payments as well as factors influencing the use of fintech payments in Bangka Belitung, the results obtained from the Mann-Whitney test analysis show that there are significant differences between the people of Pangkalpinang City and Riau Silip Village. This difference is influenced by several factors, namely convenience, satisfaction and security. City residents feel that it is easier and more satisfying to use fintech payments due to high mobility so that the usefulness of fintech payments can also be felt directly with the support of existing infrastructure in the city area, apart from that it is supported by the city community's knowledge of the use of fintech payments which is higher due to better access to information. they earn more, compared to village communities. Apart from that, the infrastructure in the village does not support the use of fintech payments, so that village communities are not yet able to maximize the function of fintech payments themselves. To implement equitable use of technology, especially financial technology, outreach and approaches are needed to the community, especially village communities, so that they understand its use and benefits. Apart from that, the government and supporting agencies can also pay attention to village facilities that can support increased technology adoption both in Urban and Rural of Bangka Belitung. This could have an impact on increasing economic growth in Bangka Belitung.

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