

THE INFLUENCE OF FINANCE LITERACY, EASY PERCEPTION AND RISK TO INTEREST USE FINTECH PAYMENTS (PAYLATER) ON APPLICATION SHOPEE

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Abstract: The purpose of this research is to determine and analyze the influence of Financial Literacy on Interest in Using Fintech Payment (Paylater) on the Shopee Application. To find out and analyze the Perception of Ease of Interest in Using Fintech Payment (Paylater) on the Shopee Application. To find out and analyze the risks regarding interest in using Fintech Payment (Paylater) on the Shopee Application. To find out and analyze the influence of Financial Literacy, Perception of Convenience and Risk on Interest in Using Fintech Payment (Paylater) among students at the Faculty of Economics and Business, Muhammadiyah University, North Sumatra. In this research, an associative approaches is used to determine the relationships between each variables. The data is presented in the form of quantitative data, namely testing and analyzing the data by calculating numbers and then drawing conclusions and testing. In this research, the objects studied were students of the 2019 Stambuk Management Study Program, Faculty of Economics and Business, Muhammadiyah University, North Sumatra with a population of 612 people and a sample of 86 people with sampling using the Slovin formula. The results of this research are that financial literacy has been significant effect on interest in using Fintech Payment (Paylater) on the Shopee application. Perception of Convenience has a significant effect on Interest in Using Fintech Payment (Paylater) on the Shopee Application. Risk has a significant effect on interest in using Fintech Payment (Paylater) on the Shopee application. And Financial Literacy, Perception of Convenience and Risk have a significant effect on Interest in Using Fintech Payment (Paylater) among students at the Faculty of Economics and Business, Muhammadiyah University, North Sumatra.

Keywords: Keywords: Financial Literacy, Perceived Convenience, Risk and Interest in Using

Introduction

On era revolution the more worldwide from period to period. Development technology digital has widespread almost in all over aspect life man start from activity shop, transportation, tourism, donations and other economic activities that can be accessed digitally. The development of this technology has brought significant changes to the way of life man. The era of industrial revolution 4.0 applies the concept of automation in applications carried out by machines without the need for human power. Increasingly sophisticated digital technology The present era is making big changes to the world, including in the world of finance (Pambudi, 2019).

As a result, a new all-internet phenomenon emerged, namely finance which used to

be conventional changes to digital. This phenomenon is called Financial Technology or Fintech . Financial Technology (Fintech) is innovation service finance with use technology so that people can easily access products and services finance as well as weaken barriers to enter (Mujiatun et al., 2022). Term Financial Technology used for financial services that use technology to make things easier for customers do transaction in Anything And When just (A. Gunawan et al., 2023).

Shopee is the leading online shopping platform in Southeast Asia and Taiwan. Launched year 2015, Shopee is A platforms Which customized For each region And provide experience shop on line Which easy, safe, And fast for customer through payment support and strong logistics. One of the marketplaces that is very popular now among teenager until mature is Shopee. Since the launch, Shopee experienced development Which very fast.

Shopee Paylater is a form of e-wallet or digital wallet. His presence feature Paylater make online transactions become more efficient. Application Paylater that is Consumers can buy the products they want without having to pay first formerly, in where payment can done with method installments And pay paid off on moment fall tempo loan.

Interest as a psychological aspect does not only color a person's behavior activity Which cause someone feel interested to something. Meanwhile customers are consumers as providers of funds in the process of transactions for goods or services service (Romadloniyah & Prayitno, 2018). According to (Rini & Sulistiyowati, 2022) interest Can said as motivation that can encourage individuals to do something they want if person the free to choose.

Wrong One factor Which influence interest use is literacy finance (Wisdom & Rustam, 2020). Literacy finance consists from a number ability And knowledge about finance Which owned by somebody For capable manage or use a number Money For increase level his life And aim For reach well-being. Literacy Finance is closely related to behavior, habits and the influence of external factors (Putri, 2021).

According to (Wahyuni et al., 2023) financial literacy is the ability to make assessing information and making effective decisions about its use and management Money. Literacy finance is combination from ability individual, knowledge, attitude And Finally behavior individual Which relate with Money. Literacy finance as ability For understand condition finance as well as concepts finance And For change knowledge That in a way appropriate to in behavior (Astuti & Febrianty, 2017).

Another factor that influences interest in using is risk. According to (Ageng, 2022) risk is assessment subjective about probability type Which specify accident Which happen And How worries will consequence Which caused. In the context of this research, risk is an uncertainty felt by users cause harm to its users. Risk that is initially perceived by the user is risk crime world virtual (cyber risk) (Susanto et al., 2021).

Factor other Which influence interest use is convenience (Silaen & Prabawani, 2019). Convenience consists of ease of navigation, ease of finding information, convenience in understand information, convenience in do transaction, And convenience in arrange return choice (Tuhepaly & Rismawati, 2021).

Convenience use become Wrong One factor important Which made as considerations in online purchasing decisions . Ease of use is a thing the level or state in which a person believes that to use a system technology does not require any effort and the perceived ease can be measured by easy to learn, easy for users, improve skills and easy to operate (Gunawan et al., 2019).

Based on initial observations of the 2019 Stambuk Management Study Program Faculty students UMSU Economics and Business found several problems that became

problematic phenomena research shows that there are still students who do not understand financial literacy use Fintech Payment Paylater on application Shopee. Which second Still There is students who do not understand the perception of ease of transactions using FintechPayment Paylater on application Shopee. Which third Still There is student Which Afraid will Risk what you get if you use Fintech Payment Paylater on the Shopee application. The fourth there are still doubts internal students interest use Fintech Payment Paylater on application Shopee.

Based on description theory And findings Which stated on, so writer interested conducted research with the title "The Effect of Financial Literacy, Perception of Ease And Risk Against Interest Using Fintech Payment (Paylater) On Application Shopee".

Literature Review

Interest Use

Etymologically, it means interest is attention, preferences according to wishes, while according to term of interest is a device mental consisting of a mixture from feeling, hope, establishment, prejudice or trend other Which direct individual to something choice certain.

Interest can also be interpreted as an interest in something or activity without there is coercion from outside parties (Martono, 2021). Meanwhile, according to (Nasution & Febriansyah, 2022) says that the perception of benefit is a subjective probability for the user something application To use makes it easier performance for his workers.

From definition the can concluded that interest use Financial Technology (Fintech) is combination between desire And will Which can develop.

According to (Pramella & Soleha, 2023) There is 5 indicator Which can influence interest that is :

1. Flavor want to use product Fintech
2. Always use Fintech
3. Desire try something product Fintech
4. Flavor want to know about Fintech
5. Continued use in Century coming

Interest is attention, liking for what you want, while according to the term interest is a mental device consisting of a mixture of feelings, hopes, attitudes, prejudices or other tendencies that lead an individual to a choice certain.

Finance Literacy

Literacy finance help For increase quality service finance And give contribution to growth economy And development a country. According to (Wahyuni et al., 2023) Financial literacy is the ability to make informed judgments And take decision Which effective about use And management Money. Literacy Finance is a combination of individual abilities, knowledge, attitudes and ultimately behavior individual Which relate with Money.

Meanwhile, according to (Chairiah & Siregar, 2022) financial literacy is defined as knowledge, skill And trust Which influence attitude And behavior For increase quality taking decision And management finance in frame reachwell-being.

The term financial literacy is an individual's ability to make decisions in terms of managing his personal finances. According to (Lusardi et al., 2014) literacy indicators finance somebody is as following :

1. Guard notes finance
2. Planning period front

3. Choose product finance
4. Taying informed (always front to development information)
5. Supervision finance

Financial literacy includes many aspects that need to be measured. Financial literacy has growing in recent years and gaining more attention, esp on countries proceed.

Perception Convenience

According to (Sari, 2021) Ease of use can reduce a person's effort well time or energy to learn a system or technology because the individual believes that system or technology the easy For understood. Intensity use And interaction betweenuser (user) with system can also show convenience use.

According to (Daulay, 2021) Perception of ease is the level at which someone trusts that the technology is easy to understand so they like to use it. If somebody feel believe that technology the easy For used so will wear it.

Based on understanding on can concluded that convenience is level where someone believes that the use of a system is something that is not difficult For understood And No need business hard from the user For Can use it.

According to (Davis, 2015) indicator convenience use consists on :

1. Easy to learn
2. Easy to be controlled
3. Easy For used

If someone believes that the system is useful then he will react positivelyto system the And will use it.

Risk

Risk is something perceptions about uncertainty And consequence- unintended consequences of using a product or service (Rodiah & Melati, 2020). And risk is financial loss, either directly or indirectly and an uncertainty that users will accept when using Fintech (Ageng, 2022). Whereas according to (Susanto et al., 2021) risk is danger or consequence Which can happen consequence A process Which currently taking place or incident which will come.

Risk often understood in form difference reflective in distribution possibility results, number of users, and subjective ratings of users. Based on the opinion above, it is possible It is concluded that risk is considered as the customer's perception of uncertainty And Also consequence negative For buy product or use service.

According to (Nurhayani et al., 2022) For measure perception risk There is a number of indicator Whichcan used among them is :

1. There is risk Which in cause
2. There is loss Which experienced
3. There is presumption that product the risky

Method

Approach study is design, guidelines or reference study Which willdone researcher. Study This including in category study associative with using a quantitative approach. The population in this research is students Stambuk Management Study Program 2019, Faculty of Economics and Business, UMSU, totaling 612 student people. The number of samples in this research was 86 students in Study Program Management Stambuk 2019 Faculty Economy And Business UMSU. Study This use the Slovin formula because in sampling, the numbers must be representative so that research results can be generalized and

calculations do not require tables amount sample, However can done with formula And calculation simple.

Results and Discussion

Classic Assumption Test

Test assumption classic aim For see what is the model? regression Which used instudy This is model Which best (Juliandi et al., 2018).

Normality Test

The normality test aims to test whether in the regression method, the dependent variable And variable free both of them have distribution normal or No (Juliandi et al., 2018).Data Which distribute normal the can seen through chart p-plot.

According to a good regression model, data is normally distributed or close to it normal. The test criteria are if the data spreads around the diagonal line and following the direction of the diagonal line, the regression model meets the normality assumption. If data spreads far from the diagonal line and does not follow the diagonal line, hence the regression model No fulfil assumption normality.

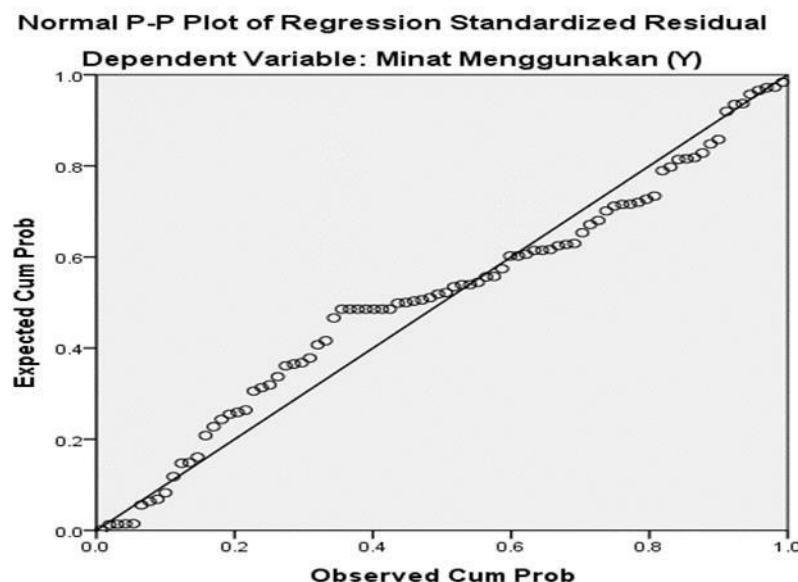


Figure 1. P-Plot Normality Test

Based on the graph above, it can be seen that the dots spread along the line diagonal. Test normality This Which done with use p-plot on, can stated that data the distribute normal And has fulfilled assumption normality.

Multicollinearity Test

Test multicollinearity This used For test is model regression found exists strong correlation between independent variables. The method used to assess is Look at the variance inflation factor (VIF/ variance inflation factor), which does not exceed 4 or 5 (Juliandi et al., 2018). The method used to assess it is by looking at the value Factor Inflation Variant (VIF) with provision as following :

1. When $VIF > 10$, so there is multicollinearity.
2. When $VIF < 10$, meaning No can multicollinearity.
3. When Tolerance > 0.1 , so No happen multicollinearity.
4. When Tolerance < 0.1 , so happen multicollinearity.

Table 1. Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Literacy finance (X1)	,953	1,049
	Perception Convenience (X2)	,997	1,003
	Risk (X3)	,955	1,047
a. Dependent Variables: Interest Use (Y)			

Based on from the table above, results test multicollinearity show that VIF value Andmark Tolerance For each variable is as following :

1. Mark Literacy tolerance finance as big as $0.953 > 0.10$ And mark VIF as big as $1,049 < 10$,so variable Literacy finance stated free from multicollinearity.
2. Mark tolerance Perception Convenience as big as $0.997 > 0.10$ And mark VIF $1,003 < 10$, sovariable Perception Convenience stated free from multicollinearity.
3. Mark tolerance Risk $0.955 > 0.10$ And mark VIF $1,047 < 10$, so variable Riskstated free from multicollinearity.

Test Heteroskedasticity

The heteroscedasticity test is used to test whether in the regression model, this occurs inequality variance residuals from something observation Which other. If variance residuals from somethingobservation to other observations remains, then it is called homoscedasticity, and if the variance different called heteroscedacity. Model the good one is heteroscedasticity does not occur.

Heteroscedasticity detection can be done using the scatter plot method mark ZPRED (mark prediction) with SPRESID (mark residual) (Juliandi et al., 2018). Base inner criteria test heteroscedacity This is as following :

1. If There is pattern certain, dot, dot, dot Which form something pattern certain Which regular (wavy, wide, Then narrowed), then has happen heteroscedacity.
2. If No There is pattern Which clear, like dot, dot, dot spread on And in lower number 0 onaxis Y, so No happen heteroscedacity.

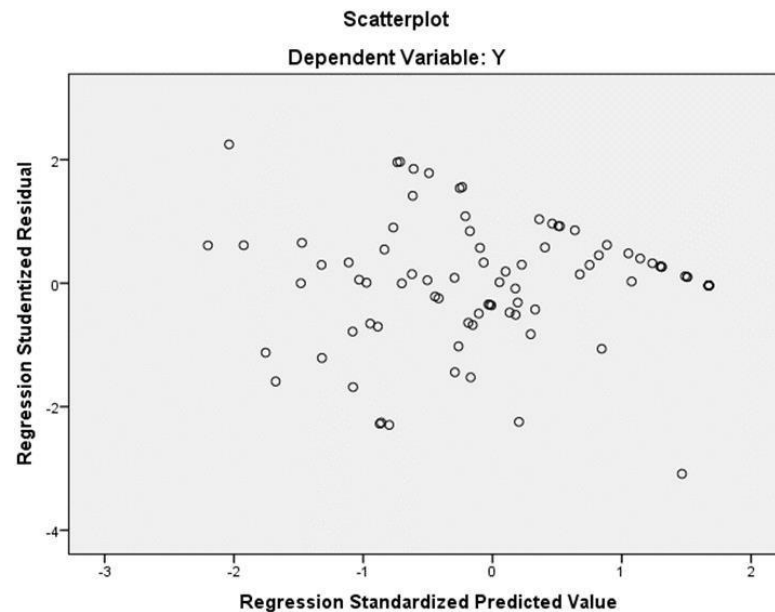


Figure 2. Heteroscedasticity Test

Based on figure 2, can seen that spread residuals is No regular and does not form a pattern. This can be seen in the dots or plots that spread out. That conclusion can take is that No happen heteroscedasticity.

Autocorrelation Test

The autocorrelation test aims to test whether a linear regression model exists correlation between the disturbance error in period t and the error in period $t-1$ (previously). If correlation occurs, it is called an autocorrelation problem. Regression model Which Good is free from autocorrelation.

Table 2. Autocorrelation Test Results

Model Summary b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.637 a	.406	.384	4.75019	1.943
a. Predictors: (Constant), Risk (X3), Perception Convenience (X2), Literacy finance (X1)					
b. Dependent Variables: Interest Use (Y)					

Based on from table above, can be seen that value durbin Watson (DW) as big as 1,943 between -2 to $+2$ ($-2 < 1.943 < +2$). So it can be concluded that from the durbin number Watson (DW) the No happen autocorrelation.

Analysis Regression Linear Multiple

Analysis regression aim For predict mark something variable bound consequence influence from independent variable Following This is results processing regression data linear multiple :

Table 3.
Regression Multiple Linear Results

Coefficients			
a			
Model		Unstandardized Coefficients	
		B	Std. Error
		Beta	
1	(Constant)	-4,399	6,840
	Literacy finance (X1)	,641	.109
	Perception Convenience (X2)	,351	.133
	Risk (X3)	,399	,174

a. Dependent Variables: Interest Use (Y)

From table on known value regression linear multiple as following :

Constant = -4,399
 Literacy finance = 0.641
 Perception Convenience = 0.351
 Risk = 0.399

Results the entered into the equality regression linear multiple so that is known equality following :

$$Y = -4.399 + 0.641 X1 + 0.351 X2 + 0.399 X3$$

Where the statement is :

1. Constant as big as -4,399 with direction connection negative show that if mark variable independent considered constant that is Literacy finance, Perception Convenience and Risk, the Interest in Using value will decrease by - 4,399.
2. Financial literacy is 0.641 with a positive influence indicating that If financial literacy increases, it will be followed by an increase Interest Using the amount 0.641 assuming other independent variables considered constant.
3. Perception Convenience of 0.351 with direction positive influence shows that if the Perception of Ease increases then it will be followed by enhancement Interest Use as big as 0.351 with assumption variable independent others are considered constant.
4. A risk of 0.399 with a positive influence direction indicates that if Risk experience increase so will followed by increase Interest Use of 0.399 with variable assumptions other independents considered constant.

Hypothesis Testing

Partial Significant Test (t-test)

The t test used in this analysis is used to assess each capacity independent variable (Sugiyono, 2019). Another explanation of the t test is to test whether variable independent (X) own connection Which significant or No significant, Good part nor independent, to variable dependent (Y) with level significance instudy This use alpha 5% or 0.05.

The method for determining the t table uses a significant level of 5% with: $df = nk$,
 $df = 86 - 4 = 82$

$$t_{\text{table}} = 1.98932$$

Basis for taking decision test t (partial) is as following :

- 1) Based on mark t count And t table .
 - a. If mark t count $> t_{\text{table}}$, hypothesis accepted so variable free influential to variable bound (so reject H_0).
 - b. If mark t count $< t_{\text{table}}$, hypothesis rejected so variable free No influential to variable bound (so thank H_0).
- 2) Based on mark significant
 - a. If mark sig. < 0.05 so variable free significant to variable bound (so reject H_0).
 - b. If the sig value. > 0.05 then the independent variable is not significant to the dependent variable (then accept H_0).

Table 4. Test By Partial (t-test)

Coefficients			
a			
Model		t	Sig.
1	(Constant)	-.643	,522
	Literacy finance (X1)	5,861	,000
	Perception Convenience (X2)	2,646	,010
	Risk (X3)	2,296	.024
a. Dependent Variables: Interest Use (Y)			

Simultaneous Significant Test (F Test)

The F test or also called the simultaneous significant test is intended to see ability comprehensive of the independent variables, namely incentives and motivation to be able to or explain behavior or diversity of the dependent variable, namely work productivity. The F test is also mentioned For know is all variable own coefficient regression The same with zero (Sugiyono, 2019).

Base taking decision test F (Simultaneous) is as following :

Based on mark f count and f table

1. If mark f count $> f_{\text{table}}$, hypothesis accepted so variable free in a way simultaneous influential to variable bound (so reject H_0).
2. If the calculated f value $< f_{\text{table}}$ the hypothesis is rejected then the independent variables are simultaneous No influential to variable bound (so accept H_0).

Based on mark significant

1. If the sig value. < 0.05 , then the independent variables simultaneously have a significant effect to variable bound.
2. If the sig value. > 0.05 then the independent variables simultaneously have no effect significant to variable bound.

Table 5. Simultaneous Test (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1265.026	3	421,675	18,688	,000 ^b
	Residual	1850.276	82	22,564		
	Total	3115.302	85			
a. Dependent Variables: Interest Use (Y)						
b. Predictors: (Constant), Risk (X3), Perception Convenience (X2), Literacy finance (X1)						

Determination Coefficient (R-Square)

The R-Square value of the coefficient of determination is used to see how the value varies something variable bound influenced by variation mark something variable free. Value coefficient determination is between 0 and 1. If the correlation value is -1 or 1, it indicates that there is a perfect relationship between the two variables, while the correlation coefficient value is 0 show connection between second the same variables very No perfect (Sugiyono, 2019).

Table 6. Determination Coefficient Test (R-Square)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,637 ^a	,406	,384	4.75019	1,943
a. Predictors: (Constant), Risk (X3), Perception Convenience (X2), Literacy finance (X1)					
b. Dependent Variables: Interest Use (Y)					

Discussion

Influence Literacy Finance To Interest Use

Hypothesis test results are obtained where t is calculated $5,861 > t$ table 1.98932 and sig value $0.000 < 0.05$, so H_0 rejected, this means that financial literacy has a significant effect on interest Using students from the Faculty of Economics and Business, Muhammadiyah University of Sumatra North.

According to (Wahyuni et al., 2022) Literacy finance is ability (skill) a person in making effective decisions related to his finances. Literacy Finance can help individuals avoid financial problems, especially those that occur as a result error Behavior finance And literacy finance own ability For understand condition finance as well as concepts finance And to change knowledge that's it right to in behavior (Daughter & Siregar, 2022).

With good financial literacy, individuals will be able to manage their finances well efficient and will tend to have an interest in all uses related to it finance Wrong the only one Fintech (Dawn & Larasati, 2021).

The results of research conducted by (Mudrikah, 2021), show that the literacy level finance influential positive to interest use product Fintech.

Influence Perception Convenience To Interest Use

Hypothesis test results are obtained where t is calculated $2.646 > t$ table 1.98932 and sig value $0.036 < 0.05$, so that H_0 is rejected, This means between Perception Convenience influential significant to Interest Using students from the Faculty of Economics and Business, Muhammadiyah University of Sumatra North.

Ease of use of an online application is very necessary for consumers No experiencing difficulties in using the applications offered. It's getting easier and The simpler the way to use an application, the more people use it online shop the shopee (Istiarni & Hadiprajitno, 2014).

Perception of ease is an individual factor to see how far he perceives it that something system or technology can used with easy. Perception convenience use That leads to trust will convenience Which associated with use of technology. With this ease of use, it certainly has it influence Which Enough big to attitude from user (Setiawan et al., 2020).

Research result Which done by (Sitinjak, 2019) Which States that perception convenience use influential positive And significant to interest transaction use Fintech

Influence Risk To Interest Use

Hypothesis test results are obtained where t is calculated $2.296 > t$ table 1.98932 and sig value $0.024 < 0.05$, so that H_0 is rejected, this means that risk has a significant effect on management significant student Faculty Economy And Business University Muhammadiyah Sumatra North.

Risk is the expectation of loss, where the assessment of loss is carried out individually subjectively by the individual, if the greater the loss, the greater the risk is considered to exist. (Setiawan et al., 2020) Risk considered as perception customer to exists uncertainty and also negative consequences for buying products or using services. Before using A person will certainly consider the risks of using technology (Arumi & Yanto, 2019).

Risk is a danger or consequence that can occur as a result of an ongoing process ongoing or future events. Risk is often understood in terms of differences reflective in the distribution of possible outcomes, number of users, and subjective judgments of users (Susanto et al., 2021).

This assumption is in accordance with research conducted by (Setiawan et al., 2020), (Siswanti, 2022), (Rodiah & Melati, 2020), (Putra et al., 2016) and (Saputro & Setyaningrum, 2019) which state that Risk influential to interest use Financial Technology (Fintech).

Influence Literacy Finance, Perception Convenience And Risk To Interest Use

Simultaneous Hypothesis Test Results obtained F count $18.688 > F$ table 2.72 and sig value $0.000 < 0.05$. So that can withdrawn conclusion that Literacy finance , Perception Convenience And Risk has a significant effect on the interest in using students at the Faculty of Economics and Business University Muhammadiyah Sumatra North.

Interest is desire from in self somebody or to implement something activity related to what they want. Interest can be said to be a possible motivation encourage individuals to do something they want if the person is free to do so choose (Rini & Sulistiyowati, 2022).

Fintech Payment is the result of innovative development in the financial services industry with do payment use Money in form non physique or digital like use e-wallet (Gunawan, 2023).

Literacy Finance is ability For read, analyze, arrange And communicate about condition finance Which related with well-being material somebody (Gunawan et al., 2022).

Convenience in relation to consumer satisfaction is the convenience offered producers to

consumers. The conveniences that may be offered by the manufacturer, ease of transactions, ease of communicating with producers. Ease in use product Which given by something type service (Aisha & Kurnia, 2022).

Risk is both an opportunity and a challenge for technology adoption. Therefore, risks can be positive but can also be negative. Perceptions about risk tend to be negative but are facts possible change perception risk namely from negative become positive (Student, 2022).

Conclusion

Based on results study And discussion Which has stated previously so can taken conclusion is as following :

1. By partial Literacy Finance influential significant to Interest Use Fintech Payment (Paylater) on the Shopee Application, Faculty of Economics and Business, University Muhammadiyah Sumatra North.
2. Partially, perceived ease of use has a significant effect on intention to use Fintech Payment (Paylater) on the Shopee Application, Faculty of Economics and Business, University Muhammadiyah Sumatra North.
3. By Partial Risk influential significant to Interest Use Fintech Payment (Paylater) On the Shopee Application, Faculty of Economics and Business, Muhammadiyah University North Sumatra.
4. Simultaneously, Financial Literacy, Perception of Convenience and Risk have a significant effect regarding Interest in Using Fintech Payment (Paylater) on the Shopee Faculty Application Economy And University Business Muhammadiyah North Sumatra.

Suggestion

Based on phenomenon previously And results study, so writer can give suggestion is as following :

1. Student FEB UMSU so that emphasize Literacy Finance it's not matter Which most mainin association.
2. Student FEB UMSU so that more increase Perception Convenience to Interest Use Which excessive.
3. Student FEB UMSU so that more learn Risk so that capable manage finance with Good.

Limitations Study

During process study Which done There is a number of obstacle Which happen Which make study This No maximum like :

1. It's difficult meet respondents caused respondents Which Work so that difficult in ask for fill in the questionnaire.
2. Researcher too Lots use up time For understand process complaint data ie SPSS, caused researcher Not yet too understand SPSS with Good.
3. Limitations sample Which used so study furthermore can look for place research with sample respondents Which more Lots.

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