

Factors That Affect the Financial Satisfaction of Digital Wallet Users

Muthia Nabila Andre¹ Agung Dharmawan Buchdadi² Muhammad Fawaiq³

¹²³Universitas Negeri Jakarta, Indonesia

Email:

¹muthia.andre@gmail.com

²agungdharmawan@feunj.ac.id

³m.fawaiq@kemendag.go.id

ABSTRACT

This study aims to determine the factors that affect the financial satisfaction of digital wallet users. The variables measured in this study are financial knowledge, financial attitudes, financial behavior, and financial satisfaction. The sample in this study is the people of Jakarta who have a digital wallet. This study uses a quantitative approach using non-probability sampling techniques and convenience sampling methods. The sample selected in this study were 220 people of Jakarta who use digital wallet with an age range of 17-27 years and already having their own job or income. This study uses a structural equation modeling (SEM) data analysis model on AMOS version 21. The results found in this study indicate that there is an influence between financial knowledge and financial attitudes. Financial knowledge has an influence on financial behavior. Financial attitudes affect financial behavior. Financial knowledge also has an influence on financial satisfaction. And it was also found that there was an influence between financial behavior and financial satisfaction. But there is no effect between financial attitude and financial satisfaction.

Keywords: E-wallet, financial attitude, financial behavior, financial knowledge, financial satisfaction

INTRODUCTION

In the current era of globalization, the development of technology, information, and communication is not a new thing and with these developments human life is helped. One of the impacts of technology developments in payment transactions. Payment transactions in Indonesia are starting to experience a change from using cash (cash-based) slowly starting to shift to non-cash payments (cashless). Bank Indonesia recorded an increase of 30.89% in electronic money transactions in 2021 (Annur, 2021).

The popularity of using electronic money is driven by the emergence of electronic wallets or digital wallets in Indonesia. Transactions using digital wallets themselves often bring benefits to the community because there are often discounts if you make payments using them. This can be seen from a survey conducted by Xendit on Javier (2022) that there is an increase in the use of digital wallets where in 2021 e-wallet users will increase to 43%. Several digital wallets that are well known in the community such as Gopay, OVO, DANA, ShopeePay, and others. With the increasing number of digital wallet users in Indonesia, people's lifestyles are slowly changing. The consumptive nature also appears because of lifestyle change, as evidenced by the large number of people who spend

their money even though they are experiencing economic difficulties.

In line with that, Shaid (2022) stated that per capita expenditure in Jakarta in 2020-2021 there was an increase in spending by 3.47% in Jakarta as a whole. The increase in spending in Jakarta is not in line with the Jakarta people's happiness index. Gautama (2022) stated that there will be a decrease of around 0.67% in the happiness of the people in Jakarta in 2021. This makes Jakarta ranked 27th out of 34 provinces based on the community happiness index. According to Febrani (2022), the dominant factor in influencing the decline in the happiness index of the people of Jakarta is the life satisfaction contained in it, namely satisfaction with their finances.

In Indonesia, according to data from the Central Statistics Agency (BPS) in 2020, the dominant people are Generation Z with a population of around 74.93 million people, making Generation Z the largest population in Indonesia, Shalihah (2021). Generation Z is a generation that is close to technological change. Based on a survey conducted by Thunes in Finanties (2022) to 6,500 Generation Z in 16 countries, 50% of Generation Z already have a digital wallet to make payment transactions. This survey shows that around 55% of the spending made by Generation Z is to fulfill their wants (shopping, entertainment, and vacations) and the

remaining 45% is devoted to meeting their daily needs (food, health, and transportation). This shows that many of the Z generations live based on desire and prestige compared to the need to fulfill daily life. So, generation Z cannot achieve life satisfaction because of their lifestyle.

Human life satisfaction is divided into several things, one of which is satisfied with the finances it has. Financial satisfaction will not be achieved if an individual does not have good financial knowledge. As stated by Normawati et al (2021) that financial knowledge is part of understanding financial concepts which will later affect their financial decisions. In addition, it was found that financial knowledge influences financial attitudes because the level of financial knowledge affects how individuals behave in using their money. And financial knowledge was found to influence individual financial behavior because individuals who have good financial knowledge will have good financial management as well.

The level of individual financial satisfaction is also determined by the individual's financial attitude based on how to solve the financial problems he faces (Adiputra, 2021). In addition, it was also found that financial attitudes influence financial behavior because financial decisions taken by individuals play an important role in their financial behavior (Johan et al., 2021). The last factor that affects individual financial

satisfaction is financial behavior. This financial behavior is an activity that results from the financial knowledge and attitudes possessed by individuals which will ultimately affect financial satisfaction (Caronge et al., 2020).

LITERATUR REVIEW

Financial Satisfaction

Adiputra (2021) argues that financial satisfaction is part of one's welfare which is influenced by one's financial adequacy. Farida et al (2021) also stated that financial satisfaction is an evaluation of personal satisfaction with their financial condition. Financial satisfaction has a close relationship with the overall life satisfaction felt by each individual because financial satisfaction influences psychological or individual feelings. The indicators for measuring financial satisfaction are financial management skills, current financial condition, fulfillment of daily needs, and emergency funds.

Financial Behavior

Financial behavior is how individuals manage financial resources which include planning, savings, and insurance (Sholihah, 2021). Gokhan & Mutlu (2019) also states that behavior over one's finances is the impact of knowledge of financial products owned and activities to save money that is carried out consistently. So, they can have good control over spending and can have savings for the future. The indicators of financial behavior are

budgeting, expense control, and forethought.

Financial Attitude

According to Nada (2021), financial attitude is the act of making a person's decision based on his principles. A financial attitude is a person's feelings and thoughts about his finances. Lianto & Megawati Elizabeth (2017) add that financial attitude is an attitude towards making decisions about their finances in financial management, financial budgeting, and investment. Financial attitudes are divided into several dimensions, namely, power-prestige, retention time, distrust, quality, and anxiety.

Financial Knowledge

According to Setianingsih et al (2022), financial knowledge is an understanding of financial terms and concepts used in everyday life. An understanding of this financial concept will later affect a person's decision-making on his current and future finances. Saurabh & Nandan (2019) also stated that financial knowledge is a basic understanding of financial concepts. This can be seen in how individuals perform financial management based on the financial knowledge they have. Financial knowledge can be measured by two indicators, namely, objective knowledge and subjective knowledge.

METHODS

This study uses a quantitative approach so that it can be analyzed in statistical form. Sources of data in this study use primary data and secondary data. Primary data in this study were obtained from questionnaires distributed through various social media using Google Forms. While the secondary data in this study were obtained from journals, books, and scientific articles scattered on the internet or obtained directly. This secondary data is used to develop theoretical foundations and determine hypotheses, theoretical frameworks, and appropriate methodologies for this research.

This research uses a nonprobability sampling technique and convenience sampling method. Convenience sampling itself is a sampling method where the information obtained is first approved by the respondent. This study examines digital wallet users in Jakarta with an age range of 17-27 who already has a job.

The data obtained in this study amounted to 240 respondents. However, after filtering only 220 respondents whose data can be studied. The scale in this study uses a Likert-type scale using a score of 1 to 6. This score describes the answers from strongly disagree, disagree, slightly disagree, slightly agree, agree, and strongly agree to answer the statement of the four variables.

RESULT AND DISCUSSION

Characteristics of Respondents

Characteristics of respondents in this study were dominated by women as many as 166 respondents (75.5%) and men as many as 54 respondents (24.5%). Based on the age of this study, was dominated by respondents aged 21-24 years with 175 respondents (79.5%), followed by 17-20 years old with 31 respondents (14.1%), and finally aged 25-27 years with 14 respondents. (6.4%). Then the last education level of this study was dominated by SMA/SMK with 145 respondents (65.9%), undergraduate with 67 respondents (30.5%), and diploma with 8 respondents (3.6%).

Employment status in the study was dominated by interns (internals) with 63 respondents (28.6%), part-time employees with 54 respondents (24.5%), own business owners with 52 respondents (23.6%), and the last is employees (full-time) with 51 respondents (23.2%). Meanwhile, income per month in this study is dominated by income <Rp 4,600,000 with 177 respondents (80.5%), Rp 4,600,001–Rp 6,000,000 with 33 respondents (15%), and >Rp 6,000,001 with 10 respondents (4.5%).

Based on the digital wallet used in this study, ShopeePay users dominated with 202 respondents (91.8%), followed by GoPay with 175 respondents (79.5%), then there was

DANA with 148 respondents (67.3%), and OVO with 142 respondents (64.5%), then finally there was LinkAja with 46 respondents (20.9%). If based on the length of time using a digital wallet, the respondents in this study were dominated by having used a digital wallet for more than 12 months with 148 respondents (67.3%), then using a digital wallet for about 6-12 months with 45 respondents (20.5%) and followed by with digital wallet usage less than 6 months with 27 respondents (12.3%).

Validity and Reliability Test

The validity test in this study uses exploratory factor analysis (EFA) provided that the factor loading value must be greater than 0.50. It was found that there was one invalid statement on the financial knowledge variable and three invalid statements on the financial satisfaction variable. The reliability test in this study used Cronbach's alpha with a minimum accepted value of 0.70. The following are the results of testing the validity and reliability of this study which can be seen in table 1.

Table 1: Validity and Realibility Test Result

| No | Statement | factor loadings | Cronbach's Alpha |
|---------------------|--|-----------------|------------------|
| Financial Knowledge | | | 0.825 |
| 1 | With a digital wallet, I understand investment | 0.786 | |

| | | | |
|--------------------|---|-------|-------|
| 2 | With the existence of a digital wallet, I have come to understand about managing personal finances | 0.698 | |
| 3 | With the existence of a digital wallet, I have come to understand about financial records | 0.754 | |
| 4 | With the digital wallet, I and know about economic and financial news | 0.767 | |
| 5 | With the existence of a digital wallet, I become confident in making electronic payment transactions | 0.659 | |
| 6 | With the existence of a digital wallet, I have come to understand about high risk, high return in investing | 0.724 | |
| Financial Attitude | | | 0.825 |
| 1 | I always update information regarding financial planning since using digital wallet | 0.602 | |
| 2 | I have knowledge about different | 0.721 | |

| | | | |
|--------------------|---|-------|-------|
| | financial products since using digital wallet | | |
| 3 | I am confident in overcoming financial problems by using a digital wallet | 0.776 | |
| 4 | I can have shopping and savings targets every month since using a digital wallet | 0.742 | |
| 5 | I can plan important financial expenses in managing finances using a digital wallet | 0.687 | |
| 6 | Always pay attention to my financial situation in the digital wallet | 0.687 | |
| 7 | I am ready to take risks when saving and investing through digital wallets | 0.715 | |
| Financial Behavior | | | 0.807 |
| 1 | I can make financial planning through digital wallet | 0.605 | |
| 2 | I have an emergency fund stored in a digital wallet | 0.638 | |
| 3 | I can invest regularly via digital wallet | 0.77 | |

| | | | |
|------------------------|---|-------|-------|
| 4 | I keep money in savings regularly via digital wallet | 0.791 | |
| 5 | I do a financial analysis before making a large purchase using a digital wallet | 0.516 | |
| 6 | By using a digital wallet my financial income and expenses are always recorded | 0.709 | |
| 7 | I can set financial targets for the long term by using a digital wallet | 0.756 | |
| Financial Satisfaction | | | 0.801 |
| 1 | I am satisfied with my ability to manage my finances since using a digital wallet | 0.548 | |
| 2 | I am satisfied with my financial condition since using digital wallet | 0.791 | |
| 3 | I can set aside money for savings since using a digital wallet | 0.728 | |
| 4 | I can pay my financial bills on time since using a digital wallet | 0.73 | |
| 5 | I can have long term financial investment since using digital wallet | 0.806 | |

Source: Data Processed by Researchers (2022)

Model Fit Test

The model fit test of the model uses the confirmatory factor analysis (CFA) test which results from this test must comply with the goodness of fit criteria. The Goodness of fit used in this study is chi-square, probability, RMSEA, GFI, AGFI, TLI, and CFI. This test would modify the model if the model obtained does not meet the criteria or is commonly called the index of cut value. The results of the model feasibility test in this study can be seen in table 2 which shows that this research model meets the cut-off point index.

Table 2: Goodness of Fit Results

| Goodness of Fit Index | Index Cut-off Point | Value on Research | Results |
|-----------------------|---------------------|-------------------|---------|
| Chi Square | Excepted small | 58.564 | Fit |
| Probability | $\geq 0,05$ | 0,141 | Fit |
| RMSEA | $\leq 0,08$ | 0,032 | Fit |
| GFI | $\geq 0,95$ | 0,957 | Fit |
| AGFI | $\geq 0,90$ | 0,930 | Fit |
| TLI | $\geq 0,95$ | 0,983 | Fit |
| CFI | $\geq 0,95$ | 0,988 | Fit |

Source: Data Processed by Researchers (2022)

Hypothesis Test

Hypothesis test is carried out after conducting a feasibility test of the model. This test looks at the significance value of P and the value of

the critical ratio (C.R). The P value indicates whether the hypothesis is accepted or not with the provisions of the. value $<0,05$ maka hipotesis diterima. Sedangkan nilai C.R digunakan untuk menentukan pengaruh pada variabel yang diuji. Nilai C.R. diterima jika memiliki nilai $>1,96$. Uji hipotesis penelitian ini dapat dilihat dari gambar 1 dan tabel 3.

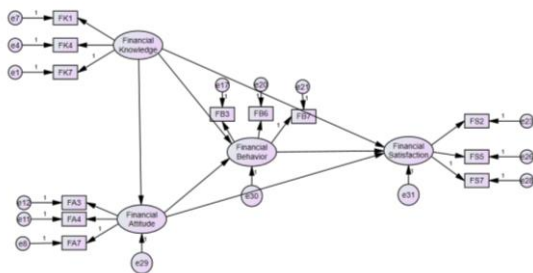


Figure 1: Framework Research

Source: Data Processed by Researchers (2022)

Based on figure 1, there is one hypothesis that is rejected because it has $P > 0.05$, which is the fifth hypothesis with a value of 0.237. Meanwhile, the first hypothesis has a value of $***$, the second hypothesis has a value of 0.111, the third hypothesis has a value of 0.008, the fourth hypothesis has a value of $***$, and the sixth hypothesis has a value of 0.047. This makes the five hypotheses accepted in this study.

Financial knowledge influences financial attitudes

Financial knowledge has a positive and significant impact on financial attitude. This can be seen from the C.R value owned by $6,141 > 1,96$ and the P value of $(***)<0,05$, so the first hypothesis is accepted. This is in line with research conducted by Fitriani & Widodo (2020) which explains that explaining that a person's level of knowledge influences financial attitudes such as investing and borrowing money. However, the results of this study contradict the research conducted by Banthia & Dey (2022) which states that there is no influence between financial knowledge and financial attitudes. This is because education about financial products and management in the research area is relatively low, which makes a person not have a good financial attitude.

Financial knowledge influences financial behavior

Financial knowledge has a positive and significant impact on financial behavior. This can be seen from the C.R value owned by $2,551 > 1,96$ and the P value of $0,011 < 0,05$, so the second hypothesis is accepted. This is in line with research conducted by Yuliani et al (2021) which states that a person's level of financial knowledge influences his or her financial behavior. In addition, Setianingsih et al (2022) also explained that financial knowledge gradually influences a person's financial behavior which includes managing his finances because the

better knowledge of a person's financial products, the better the regulation of his finances will be.

Financial knowledge influences financial satisfaction

Financial knowledge has a positive and significant impact on financial satisfaction. This can be seen from the C.R value owned by $2,663 > 1,96$ and the P value of $0,008 < 0,05$, so the third hypothesis is accepted. This is in line with research conducted by Wahab et al (2019) which explains that financial knowledge will later affect the ability to understand and manage finances to make the right financial decisions to avoid financial problems in the future so that it will lead to a sense of satisfaction over finances. it has. But this is contrary to the results of research conducted by Particia & Nuriningsih (2022) which says that the more people understand the concept of finance, the more they realize that their financial situation is far from satisfactory can reduce their satisfaction with their finances.

Financial attitudes influence financial behavior

Financial attitudes have a positive and significant impact on a person's financial behavior. This can be seen from the C.R value owned by $4,431 > 1,96$ and the P value of (***) $< 0,05$, so the fourth hypothesis is accepted. This is in line with research conducted by Siswanti & Halida (2020)

which shows that there is an influence between financial attitudes and financial behavior because the better one's financial attitude, the better one's financial management is. This result is different from the research conducted by Wahyuni & Raprayogha (2021) which states that financial attitudes have no influence on financial behavior in their research which states that there are still many people who cannot manage their finances properly because of the increasing number of needs and lifestyles that are owned by people. somebody.

Financial attitude does not affect financial satisfaction

Financial attitude does not significantly and positively affect a person's financial satisfaction. This can be seen from the CR value of $1,184 < 1,96$ and the P value of $0,237 < 0,05$, so the fifth hypothesis is rejected. This result is different from research conducted by Adiputra (2021) which states that financial attitudes influence financial satisfaction. A Financial attitude is said to be good if someone has a perception of the importance of saving and investing in his finances. However, the research conducted by Prabowo & Asandimitra (2021) explains that financial attitudes do not affect financial satisfaction. This is because a person's good financial attitude does not necessarily affect a sense of satisfaction with his finances.

Financial behavior influences financial satisfaction

Financial behavior has a positive and significant impact on financial satisfaction. This can be seen from the C.R value owned by $1,988 > 1,96$ and the P value of $0,047 < 0,05$, so the sixth hypothesis is accepted. This is in line with research conducted by Hasibuan et al (2018) which explains that financial behavior is a way of applying one's finances which are influenced by psychology, sociology, and one's financial situation. Good financial behavior can be seen in how to manage finances, the better the way to manage finances, the higher the satisfaction one gets. Furthermore, Farida et al (2021) state that good financial behavior leads to the fulfillment of one's needs and desires, which results in a higher level of financial satisfaction. someone has.

CONCLUSIONS AND RECOMMENDATIONS

Financial knowledge influences financial attitudes. Financial knowledge affects financial behavior. Financial knowledge affects financial satisfaction. It can be concluded that financial knowledge influences all the variables tested because financial knowledge is a basic concept that must be possessed by someone in managing their finances so that financial satisfaction arises. While financial attitudes affect financial behavior. But the financial attitude does not affect financial satisfaction.

This is because the higher the financial attitude, the more they realize that they are far from being satisfied with their finances and will feel less with their finances. Finally, financial behavior influences financial satisfaction. This is because the better financial management is carried out, the better they will face financial problems that will be faced in the future which will have an impact on their financial satisfaction.

The limitations of this research are the lack of variation in the variables used and the distribution of online questionnaires which causes some respondents to not be able to answer statements properly and correctly. Suggestions for the people of Jakarta, digital wallet users, are expected to learn more about financial products so that they can manage their finances well and they will feel satisfied with their finances. Further research is suggested to use the variables used in this research, for example, parental income, financial socialization, and financial stressor.

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