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Financial Literacy and Financial Self Efficacy Towards Financial Technology in Increasing Financial Inclusion (Study of Students in Semarang City)

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Abstract

This study aims to analyze the effect of financial literacy and financial self efficacy on financial technology in increasing student financial inclusion in the city of Semarang in the 2023 research period. In general, there are several factors that can affect the level of financial inclusion in understanding and recognizing aspects of financial technology, financial literacy and financial self-efficacy. In order to increase financial inclusion for the younger generation, this study emphasizes special analysis or studies related to what are the factors in supporting the increase in financial inclusion in the younger generation in the special aspects of respondents who are students. Data needs obtained from the results of questionnaire answers distributed to student respondents in the city of Semarang. The results of this study show that partially the variables of financial literacy and financial self-efficacy have a significant effect on financial technology. Partially, financial self-efficacy and financial technology variables have a significant influence on financial inclusion, while financial literacy variables are not significant on financial inclusion. The relationship of financial literacy to financial inclusion can be mediated by financial technology, while the relationship of financial self-efficacy to financial inclusion cannot be mediated by financial technology.

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INTRODUCTION

Business competition in the current era of disruption is experiencing conditions that are growing and developing massively. Every economic actor, both companies and individuals, is faced with changes in behavioral patterns in carrying out daily life. The occurrence of various changes in the life patterns of companies and individuals is influenced by the digitalization technology innovation phase. Various economic sectors consisting of aspects of the production of goods and services must now be able to increase various technological innovations by presenting digital-based services

This increasingly modern development continues to create digitalization in various sectors, including economic activities, which aim to provide convenience and increase productivity and effectiveness for society. This industrial revolution helps to improve the development process in various sectors such as education with distance learning, government through e-government, development of MSMEs through the development of e-commerce and financial inclusion through financial technology. Apart from the convenience provided, not all people can access these facilities, especially in increasing financial inclusion, there are quite a few people who still don't understand financial literacy, how to build financial self-efficacy and an understanding of financial technology which is still common.

In 2022, the Financial Services Authority (OJK) will conduct a national survey of the level of literacy and financial inclusion of the Indonesian people.The Financial Services Authority provides financial inclusion in Indonesia, namely the availability of access to various financial services tailored to the needs and abilities of the community in order to improve welfare with optimal financial inclusion, which is expected to be able to realize accelerated economic growth, sustainable development and improve community welfare evenly.(Darwin, 2020)

Based on the OJK survey in 2022, the level of financial literacy has increased, the financial literacy level in 2019 was 38.03% and in 2022 it was 49.68%. Meanwhile, the level of financial inclusion has also increased in 2019 by 76.19% and in 2022 by 85.10%.

Achieving stable financial inclusion is accompanied by literacy skillsOf course, good finances have many supporting indicators, one of which is how a person or individual has the ability or level of confidence to influence financial decisions as conveyed(Sholichah et al., 2021) (Sina, 2013)that "Financial efficacy or financial self-efficacy can improve an individual's way of managing finances so that they can achieve financial satisfaction". Self-efficacy of finance has a significant influence on individual financial inclusion in Uganda(Mindra & Moya, 2017). So it is very important for an individual to have good financial self-efficacy.

RESEARCH METHODS

The population in this study were students in the city of Semarang. The sampling technique in this research uses a random sampling technique, namely random sampling. Determining the number of samples in this study used the Limeshow equation formula. The number of samples in this research was 100 student respondents in the city of Semarang.

Table 1. Definition of Concepts and Operational Research Variables

Variable	Draft	Indicator
Financial Literacy	Financial literacy is knowledge, skills and confidence that influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity(FINANCE, 2016)	Financial knowledge Financial behavior Financial attitude
Financial Self-Efficacy	*Financial self-efficacy*has an influence on the decisions taken in managing teenagers' finances, financial efficacy is also one of the	Ability to plan financial expenditure Ability to achieve financial goals

Variable	Draft	Indicator
	keys to financial success because it will improve correct money management(Lathifah et al., 2021)	The ability to make decisions when faced with unexpected events Ability to face financial challenges Confidence in the ability to manage finances Confidence in future financial conditions.
Financial Technology	*Financial Technology*is a service sector in the financial industry that provides innovative services and public financial activities(Micu & Micu, 2016)	Perceived Usefulness Perceived Ease of Use
Financial Inclusion	Financial inclusion is the ability of individuals or groups to have access to financial products and services.(Group, 2013)	Savings / Investments Payment Products Insurance Products Credit Loans Understanding Financial Products

The validity test is also used to test the validity of the items in a list of questions or statements in defining a variable. It is said to be valid if the calculated r result is greater than the p table at a significance level of 5%. Conversely, if the calculated r is smaller than the r table, then declared invalid. Likewise, a questionnaire is said to be valid if the statements in the questionnaire are able to express something that will be measured in the questionnaire(Siregar 2013).

Reliability testing shows that measurement results can be trusted. Instrument reliability is needed to obtain data in accordance with the measurement objectives. To achieve this, reliability was carried out using the Cronbach's Alpha method, measured based on the Cronbach's Alpha scale of 0 to 1.(Siregar 2013).

The statistical t test is a test of each independent variable. The t test (coefficient) will be able to show the influence of each independent variable (partially) on the dependent variable. The hypothesis is used(Ghozali & Ratmono, 2013):

If Ho : bi = 0: The independent variable has no significant effect on the dependent variable.

If Ho : bi ≠ 0: The independent variable has a significant effect on the dependent variable.

If tcount > ttable then H1 is accepted, meaning the independent variable has a significant effect on the dependent variable. If tcount < ttable, then Ho is accepted, meaning the independent variable has no significant effect on the dependent variable.

The F test or F test is a simultaneous or joint test of the independent variable (independent variable/x) on the dependent variable (dependent variable/y). This test is carried out by comparing the F table and calculated F values or by comparing the significance values in the ANOVA table with a significance level of 5%. This decision making is based on criteria.(Ghozali & Ratmono, 2013):

If the significance is less than 0.05 then all independent variables simultaneously have a significant influence.

If the significance is greater than 0.05 then all independent variables simultaneously do not have a significant influence.

Mediation Test (Sobel Test)

According to Ghozali (2013), a variable is called a mediating variable if the variable influences the relationship between the predictor (independent) variable and the criterion (dependent) variable. Testing the mediation hypothesis can be carried out using a procedure developed by Sobel (1982) and known as the Sobel Test. Mediation hypothesis testing can be done using the Sobel test procedure. The Sobel test is carried out by testing the strength of the indirect influence of the independent variable (X) on the dependent variable (Y2) through the mediating variable (Y1). The indirect influence of X on Y2 via

Y1 is calculated by multiplying the X-Y1 path (a) by the Y1-Y2 path (b) or ab. So the coefficient ab = (c-c') where c is the influence of X on Y2 without controlling Y1, while c' is the coefficient of the influence of X on Y2 after controlling Y1. The standard errors of coefficients a and b are written as Sa and Sb, the standard error of the indirect effect Sab is calculated using the formula:

$$Sat = \sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2}$$

The significance of the indirect effect is done by calculating the t value of the coefficient using the following formula:

$$t = \frac{ab}{Sab}$$

The results of calculating the significance of the Sobel test can be concluded that there is a mediation effect if the tcount value table > ttable value.

RESULTS AND DISCUSSION

Validity test is used to measure the validity of an indicator in the form of a questionnaire. The validity testing of the research variables is shown in the table below:

Table 2. Validity Test Results

Variable	Indicator	r count	r table	Note
Financial Literacy (X1)	X1.1	0.560	0.1966	Valid
	X1.2	0.694	0.1966	Valid
	X1.3	0.560	0.1966	Valid
	X1.4	0.659	0.1966	Valid
	X1.5	0.492	0.1966	Valid
	X1.6	0.367	0.1966	Valid
Financial self-efficacy(X2)	X2.1	0.694	0.1966	Valid
	X2.2	0.638	0.1966	Valid
	X2.3	0.446	0.1966	Valid
	X2.4	0.568	0.1966	Valid
	X2.5	0.402	0.1966	Valid
	X2.6	0.363	0.1966	Valid
	X2.7	0.342	0.1966	Valid
	X2.8	0.435	0.1966	Valid
	X2.9	0.380	0.1966	Valid
	X2.10	0.448	0.1966	Valid
	X2.11	0.321	0.1966	Valid
	X2.12	0.254	0.1966	Valid
Financial technology(Z)	Z1.1	0.603	0.1966	Valid
	Z1.2	0.756	0.1966	Valid
	Z1.3	0.659	0.1966	Valid
	Z1.4	0.618	0.1966	Valid
Financial Inclusion (Y)	Y1.1	0.668	0.1966	Valid
	Y1.2	0.655	0.1966	Valid
	Y1.3	0.613	0.1966	Valid
	Y1.4	0.410	0.1966	Valid
	Y1.5	0.698	0.1966	Valid
	Y1.6	0.735	0.1966	Valid

Based on table 2 above, the r-calculated value of all indicators has been exceeded r-table value so that the instrument is said to be valid.

Reliability testing uses the Cronbach's alpha formula. If the alpha value is > 0.6 then the instrument used is reliable.

Table 3. Reliability Test Results

No	Variable	*Cronbach's Alpha*	Standard Numbers Reliable	Criteria
1	Financial Literacy (X1)	0.720	0.6	Reliable
2	Financial Self Efficacy (X2)	0.698	0.6	Reliable
3	*Financial technology*(Z)	0.753	0.6	Reliable
4	Financial Inclusion (Y)	0.752	0.6	Reliable

In the reliability test in table 3 above, the variables leadership, work facilities, work motivation and employee performance are said to be reliable because Cronbach's Alpha is > 0.6 so they are suitable for further testing.

Multiple Regression Testing

Table 4. Results of Regression Analysis Equation I

Dependent variable	Independent variable	Regression coefficient
Financial technology(Z)	Constant	1,326
	Financial Literacy (X1)	0.326
	Financial self-efficacy(X2)	0.150
F value	: 14,621	
Significance	: 0,000	
R Square	:0.232	

Based on table 4 above, the regression equation in the first model can be arranged as follows:

Z = 1.326 + 0.326 X1 + 0.150 X2 + e

The equation above provides an interpretation:

A constant of 1.326 shows that without financial literacy and financial self-efficacy, the value of financial technology is 1.326

The regression coefficient for the financial literacy variable is 0.326, indicating that every increase in financial literacy by 1 will increase financial technology by 0.326 if other variables remain constant.

The regression coefficient for the Financial self efficacy variable is 0.150, indicating that every increase in Financial self efficacy by 1 will increase financial technology by 0.150 if other variables remain constant.

Equation model II in this research shows the influence of financial literacy, financial self-efficacy and financial technology on financial inclusion. The results of data processing using SPSS 25 are as follows:

Table 5. Results of Regression Analysis Equation II

Dependent variable	Independent variable	Regression coefficient
Financial Inclusion (Y)	Constant	8,022
	Financial Literacy (X1)	0.156
	Financial self-efficacy(X2)	0.315
	Financial technology(Z)	0.370
F value	: 17,149	

Significance	: 0,000
R Square	: 0.0349

Table 5 above shows the regression coefficient for the second model so that the equation can be arranged as follows:

Y = 8.022 + 0.156 X1 + 0.315 X2 + 0.370 Z + e

The equation above provides an interpretation:

The constant of 8.022 shows that without financial literacy, financial self-efficacy and financial technology, organizational commitment has a value of 8.022

The regression coefficient for the financial literacy variable is 0.156, indicating that every increase in financial literacy by 1 will increase financial inclusion by 0.156 if other variables remain constant.

The regression coefficient for the Financial self efficacy variable is 0.315, indicating that every increase in Financial self efficacy by 1 will increase financial inclusion by 0.315 if other variables remain constant.

The regression coefficient for the financial technology variable is 0.370, indicating that every increase in financial technology by 1 will increase financial inclusion by 0.370 if other variables remain constant.

Hypothesis test

The t test is used to determine the influence of independent variables partially towards the dependent variable. The calculation results using SPSS 25 for equation 1 are as follows:

Table 6. Results of t Test Equation I

Research variable	t value	Significance
Financial literacy (X1)	3,897	0,000
Financial self-efficacy(X2)	2,976	0.004

Based on the table 6, it can be seen that the t value for the financial literacy variable is 3.897 with a significance of 0.000. A significance value of less than 0.05 indicates that Ho is rejected and Ha is accepted. In this research, Ha is that financial literacy has a significant effect on financial technology.

In the table, the t value for the Financial self efficacy variable is 2.976 with a significance of 0.004. A significance value of less than 0.05 indicates that Ho is rejected and Ha is accepted. In this study, Ha is that financial self-efficacy has a significant effect on financial technology.

Table 7. Results of t Test Equation II

Research variable	**t value**	**Significance**
Financial literacy (X1)	1,478	0.143
Financial self-efficacy(X2)	3,784	0,000
Financial technology(Z)	2,467	0.015

Based on the table, it can be seen that the t value for the effect of financial literacy is 1.478 with a significance of 0.143. A significance value greater than 0.05 indicates that Ho is accepted and Ha is rejected. It can be interpreted that financial literacy does not have a significant effect on financial inclusion.

In the table, the t value for the Financial self efficacy variable is 3.784 with a significance of 0.000. A significance value of less than 0.05 indicates that Ho is rejected and Ha is accepted. In this study, Ha is that financial self-efficacy has a significant effect on financial inclusion.

The results from the table also show that the t value for the financial technology variable is 2.467 with a significance of 0.015. A significance value of less than 0.05 means that Ho is rejected and Ha is accepted. In this research, Ha is that financial technology has a significant effect on financial inclusion.

Mediation Test (Sobel Test)

The influence of financial technology in mediating the relationship between financial literacy and financial inclusion

Sobel Test Results

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.326	Sobel test:	2.08176759	0.05794115	0.0373637
b	0.370	Aroian test:	2.03422421	0.05929533	0.04192899
s_a	0.084	Goodman test:	2.1328083	0.05655454	0.03294046
s_b	0.150	Reset all	Calculate		

Based on the results of the Sobel test in the picture, the t-count value is 2.082 > from the t-table 1,984 and the P-value is 0.037<0.05. So according to the calculation results, Financial technology (Z) is able to significantly mediate the influence of Financial Literacy (X1) on Financial Inclusion (Y). Thus hypothesis H6 is accepted.

The influence of financial technology in mediating the relationship between financial self-efficacy and financial inclusion

Sobel Test Results

Input:			Test statistic:	Std. Error:	*p*-value:
a	0.150	Sobel test:	1.9053162	0.02912902	0.05673898
b	0.370	Aroian test:	1.8451373	0.03007906	0.06501757
s_a	0.050	Goodman test:	1.97179545	0.02814694	0.04863296
s_b	0.150	Reset all	Calculate		

Based on the results of the Sobel test in the picture, the t-count value is 1.905 < of the t-table 1.984 and the P-value is 0.056 > 0.005. So according to the calculation results that Financial technology (Z) is able to mediate the influence of Financial self-efficacy (X2) on Financial Inclusion (Y), thus hypothesis H7 is rejected.

Discussion

The influence of financial literacy on financial technology

The results of this research show that the literacy variable has a positive and significant effect on financial technology. This is proven by the results of the t test that the coefficient value is 3.897 and the significance value is 0.000 <0.05. Based on the results obtained, it can be explained that the better the financial knowledge, behavior and attitudes of student respondents, the more influence it will have on increasing the level of perceived usefulness and ease of use of financial technology services.

Every individual with a good level of financial literacy can easily apply it and is able to have easy access to use financial technology products and services. The results of this research are in line with research conducted by Hijir (2022) which states that financial literacy has a positive and significant impact on financial technology.

The influence of financial self-efficacy on financial technology

Based on the results of hypothesis testing, financial self-efficacy has a positive and significant effect on financial technology with statistical test results of a coefficient value of 2.976 and a significance value of 0.004 <0.05.*Financial self-efficacy*used to predict the possibility that someone will be able to access and use financial products or services (Mindra et all. 2017).

*Financial self-efficacy*is a person's beliefs and abilities which are influenced by several factors such as financial skills, personality, social and other factors in managing finances to achieve financial goals and financial satisfaction. The better an individual's financial planning abilities can encourage increased access to the use of financial technology-based financial products and services. This supports research conducted by Meli (2021) which states that financial self-efficacy has a positive and significant effect on financial technology.

The Influence of Financial Literacy on Financial Inclusion

The research results show that the financial literacy variable has a positive and insignificant influence on financial inclusion. These results can be seen from the statistical test results that the coefficient value is 0.143 and the significance value is 0.143 > 0.05. Based on the results of this research, it is clear that the level of literacy skills possessed by individuals as students is not able to impact the implementation of the use of financial products and services according to their needs effectively and therefore cannot increase financial inclusion. These results are similar to the results of research conducted by Natalia, et al (2020) which found that financial literacy had no significant effect on financial inclusion.

The Influence of Financial Self-Efficacy on Financial Inclusion

In the research results, the Financial self-efficacy variable is able to have a positive and significant influence on financial inclusion. It is known from the results of statistical tests that the coefficient value is 3.784 and the significance value is 0.000 <0.05.It can be explained that the level of student self-confidence in carrying out financial management and actions that is increasingly optimal will have an increased influence on the implementation and access to various financial products and services. Individual students who use financial products and services optimally have feelings of inner confidence or financial self-efficacy.

For individuals who have good financial self-efficacy, they will have confidence in their ability to carry out actions in financial activities so that they can trigger the use of financial services products. This is in accordance with research conducted by Mahdian (2022) with the results that the financial self-efficacy variable has a positive and significant influence on financial inclusion.

The Influence of Financial Technology on Financial Inclusion

The results of this research show that the financial technology variable is able to have a positive and significant influence on financial inclusion. This is known based on the results of statistical testing, the coefficient value is 2.467 and the significance value is 0.015 < 0.05.The results of the research that has been carried out explain that for students who use financial technology innovation more frequently or more frequently, they are able to create increased access and implementation of various available financial products and services optimally.

Existing financial technology facilities will generate information which can then encourage someone to access financial products or services more effectively and efficiently to achieve financial inclusion. Based on the results of this research, it supports previous research conducted by Yoga (2020) and Mahdian (2022) which stated that the better the use of financial technology, the better the level of financial inclusion or in other words that the financial technology variable has a positive and significant influence on financial inclusion.

Financial technology mediates the relationship between the influence of Financial Literacy on Financial Inclusion

Based on the results of research on the Sobel Test, the calculated t value > t table (2.082 > 1.984) and the p-value of 0.037 < 0.05 show that the financial technology variable is able to significantly mediate the relationship between financial literacy and financial inclusion.Financial inclusion is the ability of individuals or groups to have access to financial products and services (Group, 2013). In order to increase financial inclusion, students' level of ability in the financial literacy aspect can be supported by an active attitude of implementation in the use and access of various technology-based financial products and services. The results of this research are in accordance with the support of research conducted by Shabihah (2022) which states that financial technology variables are able to mediate the relationship between the influence of financial literacy variables on financial inclusion.

Financial technology mediates the relationship between the influence of Financial self-efficacy on Financial Inclusion

Based on the results of research on the Sobel Test, the calculated t value < t table (1.905 < 1.984) and the p-value is 0.056 > 0.05, that the financial technology variable is unable to mediate the relationship between the influence of financial self-efficacy on financial inclusion. Financial self-efficacy has an influence on decisions taken in managing teenagers' finances. Financial self-efficacy is also one of the keys to financial success because it will improve correct money management (Lathifah et al., 2021). The results of this research are not in line with research conducted by Meli (2021) which states that financial technology can mediate the relationship between the influence of financial self-efficacy variables on financial inclusion.

CONCLUSION

The results of this study show that partially the variables of financial literacy and financial self-efficacy have a significant effect on financial technology. Partially, financial self-efficacy and financial technology variables have a significant influence on financial inclusion, while financial literacy variables are not significant on financial inclusion. The relationship of financial literacy to financial inclusion can be mediated by financial technology, while the relationship of financial self-efficacy to financial inclusion cannot be mediated by financial technology.

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