
Influence of Increasing Fintech Users in Indonesia: Literature Review

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Abstract

This paper aims to determine the factors that influence the increasing interest in financial technology (fintech) users in Indonesia, which has increased rapidly in the last one or two years. The research method used in this paper uses a literature review method from various articles that discuss user interest in using fintech applications published in reputable online journals. The results showed that financial literacy was the most widely raised topic in measuring user interest in using fintech applications, followed by the topic of the benefits of fintech applications in influencing user interest in using fintech applications, the next topic was the ease of using fintech applications affecting user interest in using fintech applications. , the topic of security using fintech applications affects user interest in using fintech applications, social influence in influencing user interest in using fintech applications, and the last is knowing the risks of using fintech affecting user interest in using fintech applications. This study has the limitation of only providing an overview of the research results from the selected articles, but does not provide an analysis related to the selected articles.

Keyword : *interest, financial technology, fintech,*

INTRODUCTION

Financial Technology (Fintech) arises with the transformation of people's lifestyles which are currently dominated by users of information technology for the needs of a fast-paced life. The use of fintech can optimize banking services to customers. Cases in the buying and selling business and similar payments never look for products to shopping places, to banks or ATMs to send money, the

laziness of consumers to go to places where these services are located is no longer in demand at this time.

The fintech industry is growing very rapidly until today. At first, Indonesian fintech only operated in 2 verticals, namely digital payments (e-money) and online loans (peer to peer lending). Currently growing to include aggregators, innovative credit scoring, financial planning, crowdfunding services (equity crowdfunding), and project financing. There are also fintech factories that have emerged in Indonesia since a few years ago have increased in the number of consumers. Based on information from the OJK, the latest progress from fintech factories, especially those of the Peer-To-Peer Lending (P2P Lending) type, has reached 148 industries until January 22, 2021.

The State of Finance App Marketing Report AppsFlyer 2021 studies 2.7 billion application installations in Asia Pacific from a total of 4.7 billion world Fintech applications in the first quarter of 2019 and the first quarter of 2021. Indonesia ranks third as the country with the most financial application installations. among 15 other countries, for the 2021 edition of the State of Finance App Marketing Report released by AppsFlyer. Moreover, the level of fraud (fraud or fraud) in Indonesia's well-known applications is recorded to have experienced an extreme decline of up to 48%. In the report, Indonesia is ahead of other big countries such as the United States (US) which ranks fourth and Russia ranks fifth. However, they still lost to India and Brazil who took the first and second positions according to katadata.co.id.

According to Nakashima (2018), Fintech can be referred to as a number of innovative services that take advantage of developments in information technology, including e-mail, Internet of Things, and big data, to expand the platform for financial products and services. Research by Leong et al. (2017) studied the types of fintech consumers in the form of loan services in China. They carry out research on the occurrence of qualitative borrower attitudes and characteristics, the results of which can be used by start-ups to draw conclusions so that their services can be successful in a business way. The results obtained are something fintech companies in China can soar in business because they offer loans to borrowers who come from the student class. Students want to borrow because the majority of them cannot make loans to banks because they are not bankable. At first, many students took loans for their tertiary needs such as buying smartphones and laptops. This is a very dangerous situation for loan donors because the object is depreciated and does not represent a very important business need. According to (Leong et al., 2017) to reduce this effect, the fintech industry above produces other fintech products in the form of capital and trade so that borrowers, who are mostly students, can always stabilize their financial situation. Examples are easy payments via smartphones, access to financing via online sites with peer to peer lending or crowdfunding schemes, and even more so getting investment advice automatically via artificial intelligence.

Based on the explanation above, the author is interested in identifying the factors that influence the increase in fintech users in Indonesia. The results of previous research prove that there are aspects that influence the desire to use fintech, previous research found empirical evidence related to perceptions of the ease of using fintech services, research by Namira (2022), Riyanti et.al (2022), Amalia (2021), Evimalia and Wati (2022) , Janrosl and Khadtijah (2022), Nurul a'la (2021), Noviyanti and Irawati (2021) show that the perception of perceived usefulness has a positive and significant effect on interest in using fintech. This factor is widely used in the implementation of fintech services.

Research by Riyanti et.al (2022), Amalia (2021), Noviyanti and Irawati (2021), Khoiriyah et.al (2020), Fadzar et al (2020), Efrianto and Tresnawaty (2021), E Wijaya, R Susilawati - I (2021) found that there was a significant positive effect of perceived trust in fintech on attitudes to using fintech. The higher the level of trust in fintech, the higher the impact on the intention to use fintech payments in a sustainable manner. Researchers Hijir (2022), Kusumawardhany et.al (2020), Alawi et.al (2021), Widiastuti et.al (2020), Anisa and Crisnata (2021), Fristyaningrum et.al (2021), Mudrikah (2021), Damayanti et.al (2022), Anah and Ningsih (2022) suggest that financial literacy has a positive and significant effect on Financial Technology (Fintech). Financial Literacy has a positive and significant effect on Financial Behavior, it can be explained that the higher the level of financial literacy, the more users use fintech as a way to transact online. Researchers Namira (2022), Riyanti et.al (2022), Amalia (2021), Janrosl and Khadtijah (2022), Misissaiifi and Sriyana (2021), Ichwan (2020), Sijabat et.al (2019), Putritama (2021) said that the perception of convenience had a positive and significant effect on interest in using fintech. Researchers Namira (2022), Riyanti et.al (2022), Amalia (2021), Evimalia and Wati (2022), Nurul A'la (2021), Susanto, et.al (2021), proved that perceived risk had a negative effect on desire to use fintech payments, the risk that often occurs is the risk of transaction failure. Transaction failure is influenced by system external factors and internal factors. Transaction failure can affect the user's intention not to use fintech payment as a payment system. The results of this study support previous research conducted by Cania (2018), Sijabat et al., (2019) and Cahyani et al., (2020) suggesting that the perception of risk has a positive effect on interest in using e-payments, other research shows that the perception of risk is proven to have an influence on interest in using e-Payment services as a means of payment.

METHOD

This study uses a systematic literature review method with the research question How does the increase in fintech users in Indonesia affect Fintech is a new innovation in the financial sector that has been widely discussed since the last 5 years, so we limit the search for article publications in this study to 2019. until 2022. This study identifies, assesses and interprets findings on a research topic to answer research questions (Jesson et al., 2011).

DOI :

ISSN :

The initial article search process was carried out on the Google Scholar portal which was then searched on research journals in Indonesia with the keywords "fintech, Perception of Benefits, Perception of Ease, Trust, Financial Literacy, Social Influence and Risk" but no adequate articles were found, so it was carried out search development on. Furthermore, protocol review was carried out by formulating research questions by classifying keywords according to the population strategy, intervention, comparison, results, and context of the articles obtained. Inclusion and exclusion criteria were determined by selecting articles that matched the research question, regardless of the researcher's subjectivity in selecting articles. Furthermore, for the purpose of organizing the selected articles, Mendeley software was used. According to (Bown & Sutton, 2010) the data extraction and synthesis process uses thematic analysis and meta analysis.

The stages of this research include: planning, implementation and reporting, which are divided into 8 steps, namely formulating problems, developing and validating review protocols, searching for literature, screening appropriate literature, assessing literature quality, data extraction, data analysis and synthesis, and reporting results. .

The process of searching, screening and evaluating articles to determine articles that are in accordance with the research objectives is carried out by looking at the topics discussed in each article. Based on the selected articles, extraction and analysis were carried out based on research questions in order to obtain a comprehensive picture of the effect of increasing fintech users in Indonesia.

RESULTS AND DISCUSSION

Article Selection

Search results for articles with the keywords "Fintech Perception of Benefits, Perception of Ease, Trust, Financial Literacy, Social Influence and Risk" on Google Scholar obtained 256 results, then from these results, articles were selected according to research needs. which are in accordance with the topic of 42 articles from various online database sources, year of publication, research methods used and sub topics that discuss fintech Perception of Benefits, Perception of Ease, Trust, Financial Literacy, Social Influence and Risk.

Article Classification

There is an increase in the publication of articles every year which can be observed from the increasing number of publications on fintech articles on Perception of Benefits, Perceptions of Ease, Trust, Financial Literacy, Social Influence and Risk from 2019 to 2022 as shown in Table 1.

Tabel 1. Classification of articles by year of publication

Year	Amount
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DOI :

ISSN :

2019	3
2020	5
2021	16
2022	8
Amount	32

The publication of articles on fintech, Perception of Benefits, Perception of Ease, Trust, Financial Literacy, Social Effects and Risks on Google Scholar online database sources with similar topics are scattered in various ways with the majority of articles published in national journals as shown in Table 2.

Tabel 2. Classification of articles by year of publication

Online Source	
1. An-Nisbah: Journal of Sharia Economics	
2. Proceedings of the National Seminar and Call For Papers FE. Univ.	Tidar
3. The Scientific Journal of Business Management and Innovation UNIV. SAM RATU	ANGI
4. Proceedings of Sharia Economic Law	
5. Scientific Journal of Islamic Economics, 6(02), 2020, 12	-135
6. Stability: Journal of Management & Business 3 (2) (2020	
7. AbdiMas Journal Volume 2 No. 2, February 2021 : Page 151 – 160	
8. Proceedings of the National Seminar and Call for Papers, 6 - 7 Oktober 2020	
9. Journal of Management and Business Review Volume 18, Nomor 2, Special Issue (2021)	
10. MAPS Journal (Islamic Banking Management)	
11. Journal of Accounting, University of Jember Vol. 19, No. 1 (2021	
12. Dewantara Journal of Accounting and Financial Research Vol. 4 No. 1, January-June 2022	
13. Scientific Journal of Accounting and Economics Vol. 6 Number. 1, February 2021 Pg. 53	
14. The 14th University Research Colloquium 2021 STIE Muhammadiyah Cilacap	
15. Undergraduate thesis, STIE Malangkecewara.	
16. IQTISHADUNA: Our Scientific Journal of Economics June 2021, Vol.10, No.1: 109-124	
17. June 2021, Vol.10, No.1: 109-124	
18. Indonesian Financial and Accounting Scientific Journal Vol. 4, No. 2, April 2021	
19. Thesis of the Faculty of Economics and Islamic Business UIN North Sumatra	
20. STIE PERBANAS surabaya thesis	
21. Nominal: Barometer of Accounting and Management Research Volume 10 No 2 (2021)	
22. FEB Student Scientific Journal, 2022	
23. National Conference on Social and Engineering at Medan State Polytechnic 2021	
24. TIERS Information Technology Journal Vol.1, No.2, Desember 2020, pp: 44-50	
25. Jurnal Baabu Al-ilmu Volume 5 No. 2 Oktober Tahun 2020	

26. e – Jurnal Riset Manajemen PRODI MANAJEMEN Unisma
27. Hita Accounting and Finance Universitas Hindu Indonesia January 2022 Edition
28. Journal of Applied Management and Finance (Mankeu) Vol. 11 No. 01, March 2022
29. J R A K Jurnal Riset Akuntansi dan Bisnis, Vol. 8 No. 1 2 0 2 2
30. JDEP Vol. 4, No. 1, pp 528 - 534, 2022
31. Owner: Riset & Jurnal Akuntansi Volume 6 Nomor 1, Januari 2022
32. Syntax Literate : Indonesian Scientific Journal Vol. 7, Special Issue No. 2, February 2022
Amount 32

Classification of articles based on topics that discuss fintech Perception of Benefits, Perception of Ease, Trust, Financial Literacy, Social Influence and as in Table 3 below:

Tabel 3. Classification of articles by type of research

No	Topic	Amount	Writer's
1	Fintech applications provide convenience in accessing various financial services	7	Namira 2022, Riyanti et.al 2022, Amalia 2021, Evimalia dan Wati 2022, Janrosl dan Khadtijah 2022, Nurul A'la 2021, Noviyanti dan Irawati 2021
2	Belief in fintech will give interest in the use of fintech	7	Riyanti et.al 2022, Amalia 2021, Noviyanti dan Irawati, 2021 Khoiriyah et.al 2020 Fadzar at.el 2020, Efrianto, dan Tresnawaty 2021 E Wijaya, R Susilawati - I, 2021
3	Financial literacy provide interest in using Fintech	9	Hijir, 2022 Kusumawardhany et.al 2020, Alawi et.al 2021, Widiastuti et.al 2020, Anisa dan Crisnata, 2021 Fristyaningrum et.al 2021 Mudrikah 2021 Damayanti et.al 2022 Anah dan Ningsih 2022
4	Fintech applications provide benefits in accessing various financial services	8	Namira 2022, Riyanti et.al 2022, Amalia 2021, Janrosl dan Khadtijah 2022, Misissaifi dan Sriyana 2021 Ichwan - 2020 – Sijabat et.al 2019, Putritama 2021
5	Social influence gives interest in using fintech	7	Khofsoh, et.al 2022, Putri 2021, Rizkiyah and Novianti 2021, Hijriah dan Lailatul L (2021), Tumewu 2019, Nasution, 2019 Adirinekso, 2021
6	Knowing the risks will give interest in the use of Fintech	6	Namira 2022, Riyanti et.al 2022, Amalia 2021, Evimalia dan Wati 2022, Nurul A'Ala 2021, Susanto, et.al 2021

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The effect of increasing fintech users in Indonesia is caused by the Perception of Benefits, Perception of Ease, Trust, Financial Literacy, Social Influence and Risk, these factors have an influence on interest in using fintech.

Perceived Ease of Use

The perception of the ease of using fintech applications is important in the increasing number of fintech users in Indonesia because the convenience factor has an influence on interest in using fintech applications. In research that has been done by Namira (2022), Riyanti et.al (2022), Amalia (2021), Evimalia and Wati (2022), Janrosi and Khadtijah (2022), Nurul A'la (2021), Noviyanti and Irawati (2021), showed that the perception of perceived usefulness had a positive and significant effect on interest in using fintech. This factor is widely used in the implementation of fintech services.

Trust

Trust in using fintech applications is influenced by financial and non-financial institutions that issue fintech applications, so there is a guarantee of security and security in the use of fintech applications by the public, this is in accordance with research conducted by Riyanti et.al (2022), Amalia (2021), Noviyanti and Irawati (2021), Khoiriyah et.al (2020) Fadzar et.al (2020), Efrianto and Tresnawaty (2021), E Wijaya and R Susilawati - 1, (2021), show that the perception of trust has an effect positive and significant to interest in using fintech. . The higher the level of trust in fintech, the higher the influence on the intention to use fintech payments in a sustainable manner, while Riyanti et.al (2022), and Amalia (2021), show that the perception of trust has a negative effect on interest in using fintech. The lower the level of trust in fintech, the lower the effect on the intention to use fintech payments in a sustainable manner.

Financial Literacy

Financial literacy according to OJK is knowledge, expertise, and belief that affect human behavior as a form of improving the quality of financial management and decision making so as to achieve a prosperous life. With good financial literacy, interest in using fintech will be higher. in the financial sector so that they have high confidence in decision making, this is in line with research conducted by Hijir (2022), Kusumawardhani et.al (2020), Alawi et.al (2021), Widiastuti et.al (2020), Anisa and Crisnata, (2021), Fristyaningrum et.al (2021), Mudrikah (2021) Damayanti et.al (2022), Anah and Ningsih (2022), suggest that financial literacy has a positive and significant effect on Financial Technology (Fintech). Financial Literacy has a positive and significant effect on Financial Behavior, this can be explained that the higher the level of financial literacy, the

more users use fintech as a way to transact online, while Damayanti et.al (2022) argues that financial literacy has a negative effect on Financial Technology (Fintech). Financial Literacy has a negative effect on Financial Behavior, this can be explained that the lower the level of financial literacy, the lower users use fintech as a way to transact online.

Perceived Usefulness

Perceived usefulness is the extent to which a person believes that using a technology will improve his or her job performance. This can be interpreted that the perception of benefits is a person's subjective view of the benefits obtained by using a service, this is in line with research conducted by Namira (2022), Riyanti et.al (2022), Amalia (2021), Janrosi and Khadtijah (2022), Misissaifi and Sriyana (2021), Ichwan (2020), Sijabat et.al (2019), Putritama (2021).

CONCLUSION

The results of the research that have been studied reveal that perceptions of financial literacy, usability, service trust, ease of use, risk, and social influence have a positive and significant effect on user interest in using Fintech services. Therefore, user interest in using Fintech services has a positive and significant impact on user intentions in implementing Fintech Services. Financial literacy has a positive and significant effect on Financial Technology (Fintech), with the understanding that the higher the user's financial literacy level, the higher the user's interest in using Financial Technology services (Fintech) as a way or method to transact.

The perception of the usefulness of Financial Technology (Fintech) services is one of the factors that is often used to see user interest in implementing fintech services, this is because the use of Financial Technology (Fintech) services will increase the efficiency of user performance and have a positive impact. Perceptions of convenience and risk, give the result that these two perceptions have a positive influence on user interest in implementing Financial Technology (Fintech) services, but several studies show that convenience and risk factors do not have a significant effect on user interest in implementing Financial Technology services (Fintech), compared to the perception of usability, if the need for the use of Financial Technology (Fintech) services is high, the convenience factor is not too influential, as well as the risk factor, with financial literacy and information technology literacy, users are aware of the risks that exist, especially related to transaction failures. . On the other hand, the need for financial services authorization (OJK) to further improve security and safety in Fintech services so as to further increase the confidence and trustworthiness of users, because trust has been identified as a factor influencing user interest. Also, relatives in terms of family, friends and community are very important in influencing the attitudes and intentions of users to adopt Fintech services, so it is

important for the public to be sensitive to the importance of financial technology related to product and service transactions.

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