

# THE INFLUENCE OF FINTECH PAYMENT, FINANCIAL LITERACY, AND FINANCIAL SELF-EFFICACY ON FINANCIAL MANAGEMENT OF CIVIL SERVANTS OF THE MINISTRY OF LAW AND HAM PONTIANAK

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**Abstract.** The rapid progression of digital technology has profoundly impacted financial behavior, especially via the extensive use of fintech technologies like pay-later services, mobile banking, and e-wallets. Although these technologies provide ease, they may also result in poor money management and impulsive spending. This research investigates the financial management practices of public officials in the Pontianak Ministry of Law and Human Rights concerning fintech payments, financial literacy, and financial self-efficacy. A quantitative associative methodology was used to collect data from 150 respondents selected via purposive sampling. The investigation, conducted using multiple linear regression, indicates that fintech payments, financial literacy, and financial self-efficacy significantly enhance financial management. The regression equation  $Y = 1.539 + 0.105X_1 + 0.209X_2 + 0.589X_3$  indicates that financial self-efficacy has the most substantial impact, followed by fintech payments and financial literacy. The findings suggest that fintech payments enhance transaction efficiency; yet, a lack of understanding and self-discipline may result in financial irresponsibility. Participants with improved financial literacy demonstrated advancements in planning, budgeting, and differentiating between requirements and wants. Likewise, those with heightened financial self-efficacy had more confidence in their financial management, leading to a decrease in impulsive spending. This study underscores the need of improving financial education and fostering self-efficacy to enable people to optimize the advantages of fintech while minimizing dangers. These findings provide significant insights for organizations and authorities seeking to enhance the financial welfare of government personnel in a more digital landscape.

**Keywords:** fintech payment; financial literacy; financial self-efficacy; financial management

## I. INTRODUCTION

The advancing digital era has led to new innovations, particularly in payment systems. Digital transformation has progressed rapidly, where digital acceptance is expanding, encouraging the participation of both the government and society by utilizing digital-based technology. The development of technology in the financial services sector, both banking and non-banking, has introduced payment systems that were initially cash-based and are now transitioning to digital payments. This development has led to the emergence of fintech payments such as e-wallets, pay-later services, mobile banking, and instant interbank transfer systems, which provide convenience in various daily financial transactions. However, this convenience also brings potential risks, such as a tendency toward more consumption due to the fast and practical access to these services. As a result, the use of fintech payments may reduce individuals' awareness in managing their finances.

It should be effectively implemented to optimize the use of fintech in digital payment technologies, aiming to sustain the efficiency, security, and long-term viability of personal finances accumulated during productive years, thereby ensuring that both daily and future emergency needs are adequately met. Financial management necessitates an initial assessment of one's financial condition, emphasizing self-discipline in utilizing and allocating monthly income, prioritizing savings before addressing daily needs and wants. The emergence of fintech payments compels individuals to adopt a more structured and disciplined financial management strategy, such as establishing budgets, monitoring expenditures, and limiting impulsive spending. This approach is critical in ensuring that the convenience provided by technology does not lead to future financial challenges, but rather becomes a mechanism that supports long-term financial well-being. Consequently, individuals must develop sound financial behaviors, consistently considering future needs and

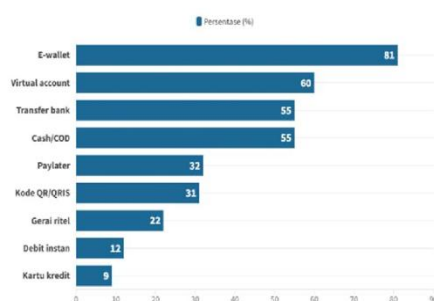
Description	Occupation	2024 (%)
Literacy	Employee	83,22
	Entrepreneur	78,32
	Farmer/Livestock	57,97
	Farmer/Gardener/Fisherman	
	Other Occupations	60,21
	Housewife	64,44

desires to avoid unnecessary expenditures that may lead to financial difficulties.

One of the factors that can lead to problems in financial management is the use of fintech payments. The use of fintech, particularly digital payments, has become a commonly adopted payment method for many individuals. Digital payments facilitate individuals in meeting their financial needs through transactions conducted via smartphones, eliminating the need for physical transactions at specific locations. This convenience has encouraged individuals to engage in online shopping, as online retail often offers promotions, discounts, and free shipping, which can tempt individuals into making transactions via digital payment methods, often unconsciously. Below is an image depicting the use of digital payment platforms in Indonesia:

Figure 1.1

Percentage of Payment Transaction Method Usage in Indonesia in 2023



Source: East Ventures, 2024

Figure 1.1 illustrates the data on the total use of both digital and non-digital payment methods, showing that E-Wallet holds the top position as the most popular digital payment method, with a usage rate of 81%. Fintech has introduced various innovations that have facilitated public access to financial services, gradually leading society to shift from cash-based payments to cashless transactions.

Financial literacy refers to an individual's ability to make informed judgments and decisions regarding financial management. Typically, individuals tend to spend their money without considering or planning for future investments. Therefore, financial literacy is crucial for every individual, as it provides the awareness, knowledge, skills, attitudes, and behaviors necessary to enhance the quality of decision-making and financial management in order to achieve financial well-being. According to a survey conducted by the Financial Services Authority (OJK), the

following is the financial literacy rate by occupation in Indonesia:

Table 1.1

Financial Literacy Index by Occupation in Indonesia

Source: Otoritas Jasa Keuangan (OJK), 2024

Based on Table 1.1, the survey results conducted by the Financial Services Authority (OJK) indicate that in 2024, the financial literacy index based on occupation in Indonesia shows the highest percentage for Employees at 83.22%. This is followed by Entrepreneurs at 78.32%, Housewives at 64.44%, Other Occupations at 60.21%, and Farmers/Livestock Farmers/Gardeners/Fishermen at 57.97%.

It influences an individual's ability to manage finances. A lack of self-confidence in financial management leads individuals to make suboptimal financial decisions. The impact is evident in daily decision-making, such as income management, expenditure management, and preparation to anticipate financial crises. Therefore, financial self-efficacy is important to understand, as it can enhance confidence in financial management. As a result, individuals are more likely to view financial difficulties as challenges to be overcome, rather than threats to be avoided. The following presents data on the number of Civil Servants in the Technical Implementation Unit of the Ministry of Law and Human Rights in West Kalimantan.

Table 1.2

Number of Civil Servants of the Technical Implementation Unit of the Ministry of Law and Human Rights in West Kalimantan

Unit	Year		
	2022	2023	2024
Regional Office	190	196	196
Corrections	991	991	991
Immigration	499	491	493
<b>TOTAL</b>	<b>1.680</b>	<b>1.678</b>	<b>1.680</b>

Source : Kemenkumham Kalbar, 2024

Table 1.2 shows that the total number of Civil Servants in the Ministry of Law and Human Rights in West Kalimantan in 2022 was 1,680. Of this total, 11% were in the Regional Office, 59% in Corrections, and 30% in Immigration. In 2023 and 2024, the percentage of employees in the Regional Office increased to 12%, Corrections remained stable at 59%, and Immigration decreased to 29%. The following is the table showing the number of Civil Servants in the Ministry of Law and Human Rights in Pontianak.

Table 1.3

Number of Civil Servants of the Ministry of Law and Human Rights in Pontianak

Work Unit	Year		
	2022	2023	2024
Administration Division	75	75	75
Immigration Division	21	21	21
Legal and Human Rights Services Division	66	66	66
Corrections Division	21	21	21
<b>TOTAL</b>	<b>183</b>	<b>183</b>	<b>183</b>

Source: Kemenkumham Kalbar, 2024

Based on Table 1.3, the total number of Civil Servants in the Ministry of Law and Human Rights in Pontianak in 2022, 2023, and 2024 is 183. Of this total, 41% are in the Administration Division, 11% in the Immigration Division, 37% in the Legal and Human Rights Services Division, and 11% in the Corrections Division.

Financial management often becomes a challenge for Civil Servants who lack financial literacy. Having a fixed income encourages them to make impulsive purchases as a form of escape or self-reward. Additionally, the ease of transactions through fintech payments makes it increasingly difficult for individuals to control their financial behavior. This leads to individuals frequently neglecting the importance of financial management, making it hard to distinguish between needs and wants. As a result, their monthly income is often insufficient for daily expenses, and no savings are left. Therefore, it is crucial for Civil Servants to understand and apply sound financial management principles in order to manage their personal finances wisely, achieve greater financial well-being, and avoid systemic negative impacts in the future.

The objective of this study is to analyze the impact of fintech payments, financial literacy, and financial self-efficacy on the financial management behavior of civil servants at the Ministry of Law and Human Rights in Pontianak.

#### **Financial Management Behavior**

According to [1] "Financial management behavior refers to the way an individual manages their finances, which can be observed from their habits and perspectives on financial knowledge." According to [2] "Financial management behavior is an individual's ability to plan finances, create budgets, manage, control, seek, and save their money. Financial management behavior is related to an individual's financial responsibility in managing their finances." According to [3] "Financial management behavior refers to an individual's ability to organize, plan, budget, examine, manage, control, seek, and save their daily financial resources."

#### **Fintech Payment**

According to Bank Indonesia Regulation Number 19/12/PBI/2017 on the implementation of financial technology, financial technology refers to the use of technology in the financial system that results in new products, services, technologies, and/or business models, and can impact monetary stability, financial system stability, and/or the efficiency, smoothness, security, and reliability of the payment system. "Fintech payment is a financial technology that has been established within the payment system via online platforms, an electronic system or electronic wallet, also referred to as digital money" [4]. Fintech payment enables users to use certain financial institutions for independent payments tailored to the utility and comfort of the users [5]. Fintech, as an innovation in financial services that is rapidly growing, plays a significant role, especially for individuals without bank accounts, as they can have other digital-based financial accounts [6]. In conclusion, fintech payment is a system or technology that leverages digital

innovation to facilitate financial transactions, such as payments, money transfers, and other transactions quickly, securely, and efficiently through online platforms or mobile applications. Its purpose is to ease access to financial services for both individuals and businesses.

#### **Financial Literacy**

Financial literacy is a method to encourage the enhancement of knowledge, skills, and confidence in managing personal finances. Its role is crucial in achieving a better quality of life, as it is estimated that by implementing proper financial management, supported by financial literacy, individuals' living standards will improve [7]. Financial literacy refers to the understanding of financial products and concepts, aided by information and advice, as the ability to identify and understand financial risks to make appropriate financial decisions [8]. Financial literacy consists of various skills and knowledge about finance that an individual possesses to manage or use money effectively to improve their standard of living [9]. Another definition of financial literacy is as a component of human resources that can be used to improve financial well-being [10]. In conclusion, financial literacy refers to an individual's ability to access, understand, and use financial information effectively. It encompasses personal financial management and making informed decisions when faced with various financial situations.

#### **Financial Self-Efficacy**

Financial self-efficacy is based on an individual's belief in their ability to manage finances according to planned goals. It can be defined as an individual's confidence in their financial management capabilities, which influences their financial behavior [11]. Financial self-efficacy is an individual's self-assessment or the level of confidence in their ability to perform a specific task to achieve a particular outcome [12]. Financial self-efficacy refers to an individual's ability to develop themselves as a whole person, including emotionally, intellectually, and spiritually [13]. In conclusion, financial self-efficacy is an individual's belief in their ability to manage finances to achieve established financial goals.

#### **Financial Management**

Financial management is the planning, organizing, directing, and controlling of financial activities such as the procurement and utilization of business funds [14]. Another definition states that financial management is a discipline that studies the management of company finances, including sourcing funds, allocating funds, and distributing company profits [15]. The scope of financial management relates to the management of finances such as budgeting, financial planning, cash, credit, investment analysis, and efforts to acquire funds [16]. The purpose of financial management is essentially to realize the established objectives. Therefore, knowledge of wealth structure, financials, and capitalization can be acquired through practice [17]. In conclusion, financial management is a process of planning, organizing, controlling, and monitoring financial resources to achieve the established goals.

## II. RESEARCH METHOD

This research uses a quantitative approach with an associative method, associative is a question that is a relationship between two or more [18]. The associative method examines the relationship between the variables of fintech payment, financial literacy, financial self-efficacy, and financial management. Population is the whole element of all subjects in research that will be measured or studied in a generalisation area [19]. The research population is all Civil Servants (PNS) of the Ministry of Law and Human Rights in Pontianak as many as 183 people. The sample is part of the number and properties or characteristics that exist in a population selected in the study [19]. The research sample of 150 respondents was determined using the Slovin formula, the Slovin formula is usually used for research on a particular object in a large population [20], so it is used to examine a sample of the large population of objects with *purposive sampling* technique, *purposive* sampling can be interpreted to take samples or data sources through [19]. With the criteria that respondents are civil servants who use mobile banking features. Data collected through questionnaires. The questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer [19]. In this study, the questionnaire will be distributed via *google form* to Civil Servants of the Pontianak Ministry of Law and Human Rights.

Instrument testing was carried out in this study to test the researcher's variables by conducting the first test using the validity test. The validity test is a test of research questions with the aim of seeing the extent to which respondents understand the questions asked by researchers according to [18]. The validity test was carried out with the criteria that if  $r \text{ count} > r \text{ table}$  then the instrument was declared valid. And the last one uses a reliability test. Reliability test is to test the consistency of respondents' answers [18]. To measure the reliability of this research data, namely by means of the *Cronbach Alpha* test, if the *Cronbach alpha* value is  $> 0.60$ , the instrument being tested is reliable. After doing the instrument test, the next step is the classic assumption test.

The Classical Assumption Test in regression analysis aims to ensure that the data meets certain statistical requirements so that the results of the regression analysis are valid, unbiased, and can be interpreted correctly. The first classical assumption test in this study used a normality test. The normality test is to test whether the independent variable and the dependent variable are normally distributed or not [18]. To test the normality of the data, it was carried out using the *Kolmogorov-Smirnov* (K-S) test. The decision-making criteria in the *Kolmogorov-Smirnov* (K-S) test are if the significant value is  $> 0.05$  then the data is normally distributed. After the normality test, the linearity test is carried out. The linearity test aims to show that the average obtained from the sample data group lies in straight lines [18]. The test used in linearity is the *Test of Linearity* test at the 0.05 significance level. The independent and dependent variables are considered to have a linear relationship if the significance value is  $< 0.05$ . The last test is the multicollinearity test. The

multicollinearity test aims to test whether the regression model found a correlation between independent variables [19]. A good regression model should not have multicollinearity. To detect multicollinearity using the *Variance Inflation Factor* (VIF) method with the provisions that if the *tolerance* value  $> 0.10$  and the VIF value  $< 10$ , it can be said to be free of multicollinearity. Furthermore, after testing classical assumptions, the researcher uses hypothesis testing.

In this study using Multiple Linear Regression Analysis. Multiple linear regression analysis is an analysis to determine the effect of more than one independent variable on one dependent variable [19]. Furthermore, using the Correlation Coefficient test. The correlation coefficient is a number of strong relationships between two or more variables [19]. The technique used is *product moment* correlation. Next is the Coefficient of Determination test. The coefficient of determination ( $R^2$ ) is a tool to measure how far the model's ability to explain the independent variable to the dependent variable [19]. A small  $R^2$  value means that the ability of the independent variables to explain the dependent variables is very limited. Next is the Simultaneous test (F test). This F test is used to recognise whether or not there is an influence in a joint way (simultaneously) the independent variable on the dependent variable [18]. The basis of analysis used in the study is if the significant value  $< 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted. And the last is the Partial test (t test). Partial test or t test is a test of the regression coefficient partially, to determine the significance partially or each independent variable on the dependent variable [18].

## II. RESULTS AND DISCUSSION

### Instrument Test

#### Validity Test

The validity test is conducted to determine the validity level of an instrument used for the questionnaire statements in the research. The validity test is performed by correlating the scores of each statement item or question, then comparing the calculated  $r$  value with the  $r$  table value. The  $r$  table value can be obtained using the formula  $df = n \text{ (sample size)} - 2 = 150 - 2 = 148$ , with a significance level of 0.05, which gives an  $r$  table value of 0.160. The results of the validity test for all research variables can be seen in Table 1 below.

TABLE 1

Validity Test Result

Variable	Indicator	r calculated	r table	Description
Fintech Payment (X1)	X <sub>1.1</sub>	0,635	0,160	Valid
	X <sub>1.2</sub>	0,653		
	X <sub>1.3</sub>	0,733		
	X <sub>1.4</sub>	0,809		
	X <sub>1.5</sub>	0,683		
	X <sub>1.6</sub>	0,687		
	X <sub>1.7</sub>	0,734		
	X <sub>1.8</sub>	0,633		
	X <sub>1.9</sub>	0,609		
Financial Literacy (X2)	X <sub>2.1</sub>	0,711	0,160	Valid
	X <sub>2.2</sub>	0,770		
	X <sub>2.3</sub>	0,815		
	X <sub>2.4</sub>	0,785		
	X <sub>2.5</sub>	0,754		



Financial Self-Efficacy (X3)	X <sub>2.6</sub>	0,582	0,160	Valid
	X <sub>2.7</sub>	0,693		
	X <sub>2.8</sub>	0,767		
	X <sub>2.9</sub>	0,783		
	X <sub>2.10</sub>	0,791		
	X <sub>2.11</sub>	0,813		
	X <sub>2.12</sub>	0,764		
	X <sub>3.1</sub>	0,498		
	X <sub>3.2</sub>	0,604		
	X <sub>3.3</sub>	0,744		
	X <sub>3.4</sub>	0,801		
	X <sub>3.5</sub>	0,669		
Financial Management (Y)	X <sub>3.6</sub>	0,755	0,160	Valid
	X <sub>3.7</sub>	0,682		
	X <sub>3.8</sub>	0,756		
	X <sub>3.9</sub>	0,810		
	X <sub>3.10</sub>	0,754		
	X <sub>3.11</sub>	0,763		
	Y.1	0,642		
	Y.2	0,652		
	Y.3	0,696	0,160	Valid
	Y.4	0,686		
	Y.5	0,695		
	Y.6	0,757		
	Y.7	0,717		
	Y.8	0,790		

Source: Processed Data, 2025

Based on Table 1 above, it can be seen from the validity test results on the Financial Management (Y) variable that it is declared valid, as it meets the validity test criteria with the calculated r value being greater than the r table value of 0.160.

### Reliability Test

Reliability testing is conducted to assess the consistency and dependability of a statement as a measurement tool. In this study, the reliability test uses the Cronbach Alpha method, with a Cronbach Alpha significance value of 0.60. The results of the reliability test for all research variables can be seen in Table 2 below.

**TABLE 2**  
Reliability Test Result

Variabel	Cronbach's Alpha	Description
Fintech Payment (X1)	0.861	reliable
Financial Literacy (X2)	0.930	
Self-Efficacy (X3)	0.903	
Financial Management (Y)	0.856	

Source: Processed Data, 2025

Based on Table 2 above, it can be observed that the Cronbach's Alpha values for the variables Fintech Payment (X1), Financial Literacy (X2), Financial Self-Efficacy (X3), and Financial Management (Y) are all greater than 0.60. Therefore, it can be concluded that all measurement items for the variables Fintech Payment (X1), Financial Literacy (X2), Financial Self-Efficacy (X3), and Financial Management (Y) are reliable.

### Test the classic assumptions

#### Normality Test

The method used in this study to measure normality is the Kolmogorov-Smirnov test. If the significance value of the Kolmogorov-Smirnov test is  $> 0.05$ , the normality assumption

can be considered normal. The results of the normality test can be seen in Table 3 below.

**TABLE 3**  
Normality Test Result

Test	Value
N (Sample)	150
Test Statistic	.041
Asymp.Sig.(2-tailed)	.200 <sup>c</sup>

Source Processed Data, 2025

The results of the normality test in Table 3 above show a value of  $0.200 > 0.05$ , indicating that the data distribution is normal.

#### Linearity Test

The linearity test is conducted using the Test for Linearity method. The results of the linearity test between the Fintech Payment (X1) variable and the result of the Payment (X1) variable and Financial Management (Y) can be seen in table 4 below:

**TABLE 4**  
Linearity Test Result

Variable	Sig
Financial Management * Fintech Payment	0.086
Financial Management * Financial Literacy	0.075
Financial Management * Self-Efficacy	0.083

Source: Processed Data, 2025

Based on the results of the linearity test, the relationship between the Fintech Payment, Financial Literacy, and Financial Self-Efficacy variables and Financial Management shows significant values of 0.086, 0.075, and 0.083 ( $> 0.000$ ), respectively. This indicates that all relationships between the independent and dependent variables meet the linearity assumption, meaning the data can be used for linear regression analysis.

#### Multicollinearity Test

The multicollinearity test is conducted to examine whether the regression model has correlations among the independent variables. The multicollinearity test is performed by analyzing the Variance Inflation Factor (VIF), where multicollinearity is not considered to occur if the VIF value is  $< 10.00$  or if the tolerance value is  $> 0.10$ . The results of the multicollinearity test in this study are shown in Table 5 below.

**TABLE 5**  
Multicollinearity Test Result

Variable	Tolerance	VIF
X1 Fintech Payment	0.759	1.317
X2 Financial Literacy	0.609	1.642
X3 Financial Self-Efficacy	0.619	1.616

Source: Processed Data, 2025

Based on Table 5 above, the results of the multicollinearity test show that the tolerance values for the Fintech Payment (X1) variable is 0.759, Financial Literacy (X2) is 0.609, and Financial Self-Efficacy (X3) is 0.619, all

of which are > 0.10. Additionally, the VIF values for Fintech Payment (X1) is 1.317, Financial Literacy (X2) is 1.642, and Financial Self-Efficacy (X3) is 1.616, all of which are < 10.00. Therefore, it can be concluded that no multicollinearity symptoms exist between the three independent variables.

### Hypothesis Test

#### Multiple Linear Regression Analysis

The following is table 6 regarding the results of multiple linear regression analysis, which are as follows:

TABLE 6

Multiple Linear Regression Test Results

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.539	2.080	.039
Fintech Payment	.105	3.071	.001
Financial Literacy	.209	2.850	.005
Financial Self-Efficacy	.589	7.469	.000

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 6 above, the obtained multiple linear regression equation model is as follows:

$$Y = 1.539 + 0.105X_1 + 0.209X_2 + 0.589X_3.$$

- The constant value (a) of 1.539 means that the Financial Management (Y) will be 1.539 when the variables Fintech Payment (X1), Financial Literacy (X2), and Financial Self-Efficacy (X3) are zero.
- The regression coefficient value (b1) for the Fintech Payment (X1) variable is 0.105, which means that if the Fintech Payment variable increases by 0.105 units, Financial Management will increase by 0.105 units.
- The regression coefficient value (b2) for the Financial Literacy (X2) variable is 0.209, which means that if the Financial Literacy variable increases by 0.209 units, Financial Management will increase by 0.209 units.
- The regression coefficient value (b3) for the Financial Self-Efficacy (X3) variable is 0.589, which means that if the Financial Self-Efficacy variable increases by 0.589 units, Financial Management will increase by 0.589 units.

#### Correlation Coefficient Analysis (R)

The correlation coefficient (R) value in this study can be seen in table 7 below:

TABLE 7

Correlation Coefficient Result (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.706 <sup>a</sup>	.499	.488	.53148

Source: Processed Data, 2025

The correlation coefficient (R) in this study uses the Product Moment method, with an R value of 0.706, indicating a strong correlation.

#### Determination Coefficient (R<sup>2</sup>)

Table 7 above shows that the coefficient of determination (R<sup>2</sup>) is 0.499. This means that 49.9% (1 x 0.499 x 100%) of financial management can be explained and influenced by Fintech Payment, Financial Literacy, and

Financial Self-Efficacy. Meanwhile, the remaining 50.1% of financial management is influenced by other variables not examined in this study.

#### Simultaneous Test (F Test)

The results of the simultaneous test (F test) in this study can be seen in Table 8 below.

TABLE 8

Simultaneous Effect Test (F Test) Results

Model	Sum of Squares	Mean Square	F	Significance
Regression	41.010	13.670	48.394	.000 <sup>b</sup>
Residual	41.241	.282		

Source: Processed Data, 2025

Based on Table 8 above, it can be seen that the results of the simultaneous test show a calculated F value of 48.394, which is greater than the F table value of 2.67, and the significance value is 0.000, which is less than 0.05. Therefore, it can be concluded that the variables of Fintech Payment (X1), Financial Literacy (X2), and Financial Self-Efficacy (X3) simultaneously (together) have a significant influence on Financial Management (Y).

#### Simultaneous Tets (T Test)

The partial test results (t test) in this study can be seen in table 9 below.

TABLE 9

Partial Test (t Test)

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.539	2.080	.039
Fintech Payment	.105	3.071	.001
Financial Literacy	.209	2.850	.005
Financial Self-Efficacy	.589	7.469	.000

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 9 above, the results of the partial test (t-test) can be explained as follows:

- The calculated t value for the Fintech Payment (X1) variable is 3.071, which is greater than the t table value of 1.287, and the significance value is 0.001, which is less than 0.05. Therefore, it can be concluded that the Fintech Payment (X1) variable partially has a significant effect on Financial Management (Y).
- The calculated t value for the Financial Literacy (X2) variable is 2.850, which is greater than the t table value of 1.287, and the significance value is 0.005, which is less than 0.05. Therefore, it can be concluded that the Financial Literacy (X2) variable partially has a significant effect on Financial Management (Y).
- The calculated t value for the Financial Self-Efficacy (X3) variable is 7.469, which is greater than the t table value of 1.287, and the significance value is 0.000, which is less than 0.05. Therefore, it can be concluded that the Financial Self-Efficacy (X3) variable partially has a significant effect on Financial Management (Y).

*The influence of fintech payments on financial management*

Based on the analysis conducted, it is found that fintech payment has a positive influence on financial management. This is supported by the research conducted by [5], which found that fintech payment affects financial management behavior. The availability of fintech payment facilitates transactions, which may encourage individuals to make impulsive purchases. This convenience can disrupt an individual's financial management, as it may lead to unplanned expenses and result in long-term financial issues if not managed carefully.

*The influence of financial literacy on financial management*

Based on the analysis conducted, it is found that financial literacy has a positive influence on financial management. This is supported by the research conducted by [21], which found that financial literacy affects financial management behavior. With a high level of understanding and knowledge of financial literacy, an individual can identify and avoid unnecessary expenses, as well as manage financial risks more wisely to achieve financial stability.

*The influence of financial self-efficacy on financial management*

Based on the analysis conducted, it is found that financial self-efficacy has a positive influence on financial management. This is supported by the research conducted by [22], which found that financial self-efficacy affects financial management. With a high level of financial self-efficacy, individuals are more confident in making financial decisions and are better able to manage finances effectively, which ultimately supports the achievement of financial stability and long-term financial goals.

### III. CONCLUSIONS

This study provides valuable insights into the financial management behavior of civil servants at the Ministry of Law and Human Rights in Pontianak. After surveying 183 respondents and refining the sample to 150, it was observed that most participants were over 30 years old, predominantly male, held a bachelor's degree, had been working for 10 to 12 years, earned more than IDR 2,000,000 per month, were married, and had between one to three dependents. The analysis through multiple linear regression resulted in the equation  $Y = 1.539 + 0.105X_1 + 0.209X_2 + 0.589X_3$ , illustrating how fintech payments, financial literacy, and financial self-efficacy influence financial management. The correlation coefficient (R) of 0.706 indicates a strong connection between these variables and financial management practices. Furthermore, the coefficient of determination ( $R^2$ ) at 0.499 suggests that nearly half of financial management behaviors are shaped by the three variables, while the rest are driven by other factors not covered in this research. The F-test results confirm that these elements collectively have a meaningful impact, while the t-test findings establish that each of them also plays an individual role in shaping financial decisions. These findings emphasize the importance of financial literacy and self-efficacy in helping individuals manage their finances

effectively, ensuring that fintech innovations contribute positively rather than leading to poor financial habits. Strengthening financial education and promoting responsible fintech usage are crucial steps toward fostering better financial well-being among civil servants.

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