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Phenomenological Study: The Impact *of Financial Technology* on Financial Satisfaction *(Case Study of Meatball and Chicken Noodle Traders in Jagakarsa District)*

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Abstract

This study aims to examine the influence of financial technology (Fintech) on the financial satisfaction of micro business actors, especially meatball and chicken noodle traders in Jagakarsa District, South Jakarta. Using a phenomenological approach combined with the Analytic Hierarchy Process (AHP) method, this study explores how Fintech features such as transaction security, ease of access, ease of use, speed, and transaction costs affect user satisfaction. Data was collected through in-depth interviews with 15 selected vendors and the administration of a paired comparison questionnaire. The results show that transaction security is the most dominant factor influencing financial satisfaction, followed by ease of access and ease of use. Speed and cost are considered less important. Among the Fintech alternatives evaluated, e-wallets (e.g., GoPay, OVO, DANA) are rated as the most effective tools in increasing satisfaction, slightly outperforming mobile banking. QRIS has a moderate impact, while digital lending received the lowest rating due to concerns over complexity and risk. These findings show that Fintech solutions aimed at micro-entrepreneurs must prioritize simplicity, accessibility, and most importantly, trust. The study contributes to the growing body of literature on digital financial inclusion, which offers practical implications for Fintech developers, policymakers, and financial institutions seeking to support informal sector businesses through inclusive, user-centric digital innovation.

INTRODUCTION

The development of financial technology (Fintech) has significantly changed the landscape of financial services globally, offering inclusive, fast, and accessible solutions for various socioeconomic groups.(Panchal, 2022)According toMufaidah, (2022)Fintech is defined as the use of innovative technology in the design and provision of financial services. Its evolution, particularly in developing countries such as Indonesia, plays an important role in financial inclusion, bridging the gap between traditional financial institutions and underserved populations.(Höfer, 2016).

Research by Nampoothiri et al(2024) emphasizing that Fintech has the potential to improve financial access for the informal sector and those who do not have bank accounts.Muzdalifa et al., (2024)argues that digital financial services can improve financial efficiency and user satisfaction by reducing transaction costs and improving financial control. For micro-entrepreneurs, these technologies offer formal credit alternatives, secure transaction methods, and better money management tools, which can impact their financial behavior and satisfaction.

In the Indonesian context, the informal economy remains a significant contributor to employment and local economic activity. Street food vendors such as meatball and chicken noodle vendors operate within this ecosystem, often with limited access to the formal financial system. The adoption of Fintech devices such as mobile banking, QRIS (Quick Response Code Indonesian Standard), and e-wallets such as GoPay, OVO, and DANA has begun to penetrate this segment, offering a variety of potential benefits including better financial tracking, access to microcredit, and improved ease of transactions.(Sugiarto, 2020).

However, although quantitative studies have examined Fintech adoption rates and general financial outcomes, there is still a lack of qualitative research exploring how micro-entrepreneurs subjectively perceive and experience these technologies in their financial lives. Phenomenological approach, as suggested bySenyo, (2020), ideal for capturing an individual's life experience, especially in understanding how traders interpret the impact of Fintech on their financial satisfaction.

This study focuses on meatball and chicken noodle traders in Jagakarsa District, South Jakarta, as a case study to explore how Fintech is changing their financial behavior and perception of financial well-being. By examining their personal narratives, this study aims to uncover the psychological and practical impacts of Fintech adoption, which contributes to academic discourse and policy formulation on digital financial inclusion at the grassroots level.

METHODS

This study uses a phenomenological qualitative approach that aims to find out the subjective experience of meatball and chicken noodle traders in Jagakarsa District in utilizing financial technology (Fintech). (Guo, 2020), and how it affects their financial satisfaction. To explore the factors that most affect financial satisfaction, the Analytic Hierarchy Process (AHP) approach is used as a multi-criteria decision analysis method.(Ayodele, 2018).

Research Design

This type of research is qualitative-descriptive with a phenomenological approach. This study seeks to explore the experiences, perceptions, and meanings formed by micro business actors in using Fintech services.

Population and Sample

The population in this study is all meatball and chicken noodle traders in Jagakarsa District, South Jakarta who actively use Fintech services in their transaction and financial management activities. The sample was selected by purposive sampling based on certain criteria, namely independent merchants (non-franchises), have used at least one Fintech service (such as e-wallet, QRIS, or digital loan) in the last six months, and are willing to provide in-depth information. A total of 15 traders met these criteria and were made the main respondents.(Uyan, 2013)This number is

considered adequate for a phenomenological approach, with a focus on the depth of information. In addition to interviews, respondents were also involved in filling out the AHP questionnaire to assess factors that affect financial satisfaction.

Data Collection

Data collection was carried out through in-depth interviews with 8-10 meatball and chicken noodle traders in Jagakarsa to explore subjective experiences related to the use of Fintech. Additionally, documentation such as proof of transactions and financial records is used to strengthen the validity of the data.(Tasri, 2014)For the purposes of the AHP analysis, respondents were also asked to fill out a paired comparison questionnaire to assess the weight of each factor that affected financial satisfaction.

Data Analysis Procedure

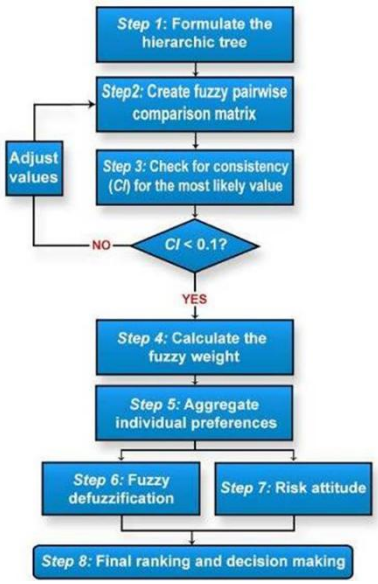

Figure 1. Stages of Analytic Hierarchy Process (AHP)

Definition of Purpose

The main objective of this study was set: to determine the influence of Fintech on financial satisfaction.

Building a Hierarchy Structure

1. Level 1 (Objective): Financial satisfaction.

2. Level 2 (Criteria): Accessibility, transaction security, speed of service, transaction fees, ease of use.

3. Level 3 (Alternative): The type of Fintech used (e-wallet, QRIS, digital loan, mobile banking).

Pairing comparison

Respondents completed a paired comparison questionnaire to evaluate each pair, criteria, and alternatives based on their life experiences. (Scott, 2003).

Weight Calculation & Consistency Check

The weights for each criterion and alternative were calculated mathematically, followed by a Consistency Ratio (CR) test to ensure logical consistency in the response.

Results Analysis

Fintech priority factors and alternatives are analyzed based on the weights obtained to identify the most influential aspects of financial satisfaction.

RESULTS AND DISCUSSION

Paired Comparison Matrix

To find out the Fintech factors that have the most influence on traders' financial satisfaction, a comparison matrix between criteria was compiled using the AHP method. Each respondent compared five main criteria based on their relative importance level to each other. The comparison value used a scale of 1 to 9 (Saaty scale), then the results were averaged to obtain an aggregate value representing all respondents. The following is the resulting paired comparison matrix:

Table 1. Paired Comparison Matrix

Criterion	Security	Access	Use	Speed	Cost
Security	1	2	2	3	4
Ease of Access	0.5	1	2	2	3
Ease of Use	0.5	0.5	1	2	2
Service Speed	0.33	0.5	0.5	1	2
Transaction Fees	0,25	0.33	0.5	0.5	1

Based on the results of the paired comparison matrix, it can be seen that traders give the highest rating on the security aspect of transactions. This is shown by the dominant score that this

criterion gives to other criteria, such as a score of 2 for ease of access and use, a score of 3 for speed of service, and a score of 4 for transaction fees. This means that respondents consistently assess that security guarantees in digital transactions are the most influential factor in their financial satisfaction (Azhary and Pradana, 2021). The criteria for ease of access and ease of use also received a fairly high assessment, which reflects the importance of ease and affordability in using Fintech services by micro traders who generally have limited digital literacy. Conversely, the speed of service and especially transaction fees tend to be rated lower. This suggests that while both aspects remain considerations, traders tend to focus more on transaction stability and protection rather than time efficiency or cost savings. Overall, these results show that traders' level of financial satisfaction with Fintech is strongly influenced by security, ease of access, and ease of use aspects that provide trust and ease of management in digital finances.(Muhamat et al., 2021).

Matrix Weights and Normalized Criteria

After making a paired comparison between the criteria, the next step in the AHP method is to normalize the matrix. This process aims to equalize the scale of the value and calculate the priority weight of each criterion based on the normalized matrix row average. This weight represents the relative importance of each criterion in influencing traders' financial satisfaction with Fintech usage.(Ahmad et al., tt)The results of normalization and weight calculation are shown in Table 2 below:

Table 2. Matrix Weights and Normalized Criteria

Criterion	**Security**	**Access**	**Use**	**Speed**	**Cost**	**Weight (w)**
Security	0.40	0.38	0.31	0.33	0.31	0.347
Ease of Access	0.20	0.19	0.31	0.22	0.23	0.230
Ease of Use	0.20	0,09	0.16	0.22	0,15	0.164
Service Speed	0.13	0,09	0,08	0.11	0,15	0.112
Transaction Fees	0.10	0,06	0,08	0,06	0,08	0.076 years

The results of the matrix normalization and the calculation of the weights of the criteria show that the security of transactions is the dominant factor that most affects traders' financial satisfaction, with the highest weight of 0.347. This confirms the previous finding that in the context of the use of Fintech by micro business actors, a sense of security in transactions is a top priority. Furthermore, ease of access is in second place with a weight of 0.230, which reflects the importance of affordability and ease of access to digital financial services.(Azizah et al., 2024)Followed by ease of use with a weight of 0.164, this criterion shows that interface design and feature practicality are also important considerations for users with non-technical backgrounds. Meanwhile, service speed (0.112) and transaction fees (0.076) have lower weight, which suggests that merchants tend to be more tolerant of time and cost as long as the Fintech

services used are able to provide a sense of security, accessibility, and ease of use. Thus, these results answer the purpose of the study that the most influential aspect of financial satisfaction lies not in time efficiency or cost economy, but in the functional dimension that increases the confidence and comfort of traders in managing financial transactions digitally.(Urueña-Mejía et al., 2023).

Matrix Consistency (CR Check)

This consistency test aims to ensure that the assessment given by the respondents is logical and mathematically accountable.(Abdeldayem & Aldulaimi, 2022). This process is done by multiplying the initial matrix by the weight vector to get A·value w, then each result is divided by the associated weight to calculate the A·Value w/w. The results of this calculation are presented in

Table 3 below:

Table 3. CR Examination

Criterion	**A·w**	**A·w/b**
Security	1.600	4.61
Access	1.020	4.43
Use	0.728	4.44
Speed	0,501	4.47
Cost	0.351	4.61

λmax: $=4.51\frac{4.61+4.43+4.44+4.47+4.61}{5}$

CI (Consistency Index):$Ci = \frac{4.512-5}{5-1} = -0.122$

CR (Consistency Ratio):$\frac{Ci}{RI} = \frac{0.012}{1.12} = 0.011 < 0.1$

The results of the consistency calculation show that the comparison matrix used in the AHP process has met the requirements for logical consistency. The A·w value obtained for each criterion is divided by the weight of the criteria, resulting in an individual ratio value between 4.43 and 4.61. The average of these values yields λmax = 4.51. Based on these values, a Consistency Index (CI) of -0.122 and a Consistency Ratio (CR) of 0.011 were obtained, far below the threshold value of 0.1. Thus, the comparison between the criteria conducted by the respondents was considered consistent and mathematically valid. This strengthens the reliability of AHP's analysis results in identifying the Fintech factors that most affect traders' financial satisfaction.(C. and friends, 2023)Therefore, the priority weight that shows that transaction security is the dominant factor can be considered as an accurate reflection of the perception of Fintech users in the context of this study.

Alternative Weights (Fintech)

After getting weights for each criterion, the next step is to calculate the final score of each Fintech alternative based on its relative contribution to each criterion. This process is done by multiplying the weight of each criterion by the preference value of each Fintech alternative for that criterion, then summing them up to get a total final score. These results illustrate the degree of influence of each type of Fintech service on merchant financial satisfaction based on five main criteria.(B.

and Friends, 2023a)The details of the calculation and final score of each alternative are shown in Table 4 below:

Table 4. Alternative Weights

Alternative	**Security (0.347)**	**Access (0.230)**	**Usage (0.164)**	**Speed (0.112)**	**Cost (0.076)**	**Final score**
Mobile Banking	0,35	0.30	0.28	0,25	0.22	0.306
E-wallets (GoPay, etc.)	0.30	0,35	0.32	0.30	0.28	0.312
QRIS	0.20	0.20	0,25	0.30	0.30	0.243
Digital Loans	0,15	0,15	0,15	0,15	0.20	0,176

The results of the alternative weight calculation show that the most significant Fintech services that contribute to the financial satisfaction of meatball and chicken noodle traders in Jagakarsa are e-wallets (such as GoPay, OVO, and DANA), with the highest final score of 0.312. This shows that e-wallets are considered to be able to meet the needs of micro entrepreneurs in all key criteria, namely security, accessibility, ease of use, speed, and transaction costs—more effective than other alternatives. In second place, mobile banking obtained a score of 0.306, indicating that although it is slightly below e-wallets, it still plays an important role in increasing financial satisfaction, especially due to its perceived high level of security and trust associated with formal banking institutions. Meanwhile, QRIS obtained a score of 0.243, which shows a moderate influence, especially in terms of simplifying and accelerating digital payments with customers.(B. and friends, 2023b)On the other hand, digital loans received the lowest score of 0.176, reflecting vendors' concerns about high interest rates, repayment risks, and unfamiliar application processes, which can reduce perceived value. Overall, these findings answer the study's objectives by confirming that financial satisfaction among small vendors is primarily influenced by Fintech services that are practical, secure, accessible, and designed for direct payment transactions, such as e-wallets and mobile banking, rather than more complex and risk-oriented services such as digital loans.(Bitetto and Cerchiello, 2023).

DISCUSSION

This study uses the Analytic Hierarchy Process (AHP) to identify which Fintech attributes have the most influence on the financial satisfaction of meatball and chicken noodle traders in Jagakarsa. The results show that transaction security is the most crucial factor, with a weight of 0.347 which is much higher than the other criteria. This is in line with recent evidence showing that micro-entrepreneurs prioritize security and are better prepared to adopt Fintech solutions when security measures are in place.(Nik Azman et al., 2024).

In addition, the dominant ranking of transaction security is in accordance with the findings of e-wallet research in Indonesia which shows that there is a positive and significant influence on the perception of security and trust in users.(Surbakti et al., 2024)Similar insights emerged in a mobile banking study from Malaysia, where security issues significantly affected app usage. This study

reinforces our findings that vendor trust in transaction security is critical to improving financial satisfaction.

Ease of access (0.230) and ease of use (0.164) follow closely, which suggests that while security is paramount, usability is still important. This supports the conclusion in the Bandung MSME sector study, where the perception of ease of use, utility, and trust substantially influences Fintech adoption.(Indonesia, 2024)The importance of user-friendly interfaces and accessibility is also aligned with Global Findex's observation that emphasizes digital inclusion in populations with low literacy levels.

In contrast, the speed of service (0.112) and the transaction fee (0.076) had less effect. This shows that micro-entrepreneurs are willing to accept slower processing or slightly higher fees in exchange for secure, reliable, and easy-to-use Fintech services. This echoes the broader finding that MSMEs often consider security and functionality to be more important than cost reductions in financial instruments.

Moving on to the evaluation of Fintech alternatives, e-wallets obtained the highest score (0.312), slightly above mobile banking (0.306). These preferences highlight the value that vendors place on convenient digital payment methods that combine security, usability, and fast transaction features. A study of Indonesian e-wallet users also noted that the combination of perceived usability, ease of use, and security has a significant impact on user satisfaction.(Surbakti et al., 2024). QRIS although showing moderate utility scores lower (0.243), perhaps due to its reliance on wider ecosystem adoption. Digital loans, with the lowest scores (0.176), appear to be hampered by vendor concerns over complicated application processes, high interest rates, and payment uncertainty.

In summary, the findings of this study confirm that Fintech solutions designed specifically for micro-entrepreneurs should prioritize security, ease of use, and accessibility. The dominance of e-wallets and mobile banking in contributing to financial satisfaction underscores the importance of a convenient and trusted means of payment over credit and loan services.

CONCLUSION

This study has uncovered an in-depth understanding of how Fintech adoption affects the financial satisfaction of micro-entrepreneurs, particularly street food vendors in the informal economy. By implementing the Analytic Hierarchy Process (AHP), it becomes clear that various Fintech features have different weights in determining user satisfaction, with security, accessibility, and usability emerging as the main pillars.

More importantly, the study highlights that financial satisfaction is not simply a result of the use of digital financial tools, but depends on how well these devices align with the practical realities and expectations of small traders. These findings lead to an important insight: trust and operational simplicity are more valuable than speed or cost efficiency for informal traders, who operate in an environment where transaction errors or digital risks can significantly impact their livelihoods.

This study makes a methodological contribution by showing the usefulness of AHP in capturing the logic of Fintech users' decision-making in a qualitative context. The study also provides strategic insights for Fintech providers, policymakers, and financial inclusion advocates by emphasizing that efforts to increase adoption should be rooted in user-centric design, with an emphasis on secure, easy-to-use, and accessible services.

Finally, these findings pave the way for further research, such as investigating longitudinal changes in satisfaction as users' digital literacy increases, or exploring the relationship between Fintech adoption and gender, age, or regional access gaps among informal entrepreneurs.

Based on the findings of this study, several recommendations can be drawn. For micro-entrepreneurs such as meatball and chicken noodle traders, it is important to maximize the use of FinTech applications

not only as a means of receiving payments but also as tools for managing cash flow and recording financial transactions. Participation in digital literacy programs is also recommended, as it will enhance their ability to use financial technologies effectively while reducing the risks of misuse or dependency. For FinTech providers, the study highlights the need to design applications that are more user-friendly and tailored to the specific characteristics of micro-vendors who often have limited exposure to digital tools. Affordable transaction models and microcredit features that fit the small-scale and high-frequency nature of these businesses should be prioritized. In addition, continuous education and customer support services can further assist vendors in integrating FinTech into their daily operations with greater confidence and efficiency.

For policymakers and regulators, there is a clear need to establish inclusive financial policies that encourage micro-entrepreneurs to adopt digital finance. This can include incentives such as transaction fee subsidies, as well as initiatives that foster collaboration between local governments, financial institutions, and FinTech providers to expand access to affordable credit. Strengthening supporting infrastructure, particularly internet connectivity in traditional markets, is equally vital to ensure smooth adoption of digital platforms.

Finally, for future researchers, it is recommended to broaden the scope of inquiry through comparative studies across regions to understand how cultural and infrastructural differences shape FinTech adoption and financial satisfaction. Quantitative or mixed-methods approaches could complement phenomenological insights by measuring the magnitude of FinTech's impact, while longitudinal research would be valuable to capture how the relationship between digital finance and financial satisfaction evolves over time.

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