

# The Impact of Fintech Contributions on Ease of Financial Transaction Management (Study on UNISKA KADIRI Students)

Desi Putri Arika Sari<sup>1</sup>, Nur Rahmanti Ratih<sup>2</sup>, Moch Wahyudi<sup>3</sup>

<sup>1,2,3</sup>Islamic University of Kediri, Indonesia

Email: [desiputriarika@student.uniska-kediri.ac.id](mailto:desiputriarika@student.uniska-kediri.ac.id)

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## **Keywords:**

*fintech, financial transaction management, students.*

## **Abstract**

*The development of financial technology (fintech) has made various financial transactions easier, especially among students. However, this convenience is not necessarily accompanied by good financial transaction management skills. This study aims to determine the influence of fintech's contribution to the ease of managing financial transactions among UNISKA Kediri students. The research method used is a quantitative approach. The fintech contribution variable (X1) has a partial positive and significant effect on the ease of managing financial transactions (Y).*

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## **INTRODUCTION**

The increasingly rapid development of information technology has driven transformation in various sectors, including the financial sector. One concrete manifestation of this transformation is the emergence of financial technology (fintech), a digital technology-based financial service innovation that makes it easier for people to conduct various financial transactions (Kristyaningrum & Khoirina, 2025). Fintech services such as digital wallets, mobile banking, cashless payments, and financial management apps have now become a part of everyday life, especially among the younger generation. Today, the internet and technology are developing rapidly. This rapid growth has given rise to many new innovations in various industries that use or are based on technology (Oktavian *et al.*, 2025).

Students, as a group with a relatively high level of technological literacy, are active users of fintech services. UNISKA Kediri students, in both academic and non-academic activities, frequently conduct financial transactions such as paying for daily necessities, purchasing college supplies, paying tuition fees, and even online transactions. The use of fintech is expected to facilitate the management of financial transactions, both in terms of speed, ease of access, and more systematic transaction recording. Financial technology, or better known as fintech, refers to technological innovation applied in financial services. Fintech has the ability to create new business models, applications, processes, or products that can significantly impact the way financial services are provided (Gulo, 2025).

Ease of managing financial transactions is an important aspect for students in managing their personal finances, considering that most students have limited funds and must manage their income and expenses wisely (Mairella *et al.*, 2025). Irregular transaction management can lead to difficulties in controlling expenses, imbalances in cash flow, and potentially financial problems. Therefore, the existence of fintech is expected to help students monitor and manage financial transactions more effectively and efficiently. (Handayan *et al.*, 2025).

The Fintech phenomenon has spawned a variety of platforms and applications that bring significant innovation to various aspects of finance, including peer-to-peer lending, crowdfunding, robo-advisors, and digital payments. By leveraging technological advances, Fintech can also reach people who previously lacked access to formal financial services, providing broader financial inclusion (Handayani *et al.*, 2025). The use of financial technology in the form of payments is increasingly widespread, particularly in transactions such as food and beverages, online transportation, electricity bills, mobile phone credit, health insurance, and so on. Financial technology can be used if there is public perception, namely the perceived benefits of using it and the perceived ease of use of the fintech.

However, despite the increasing use of fintech among students, not all students are optimally utilizing fintech services to manage their financial transactions. Some students still use fintech solely as a payment tool without utilizing the available recording, transaction history, or financial management features. Furthermore, differences in understanding, usage habits, and trust in fintech security also influence the extent to which fintech contributes to simplifying student financial transaction management (Safitri & Rita, 2024). Quoting from the Financial Services Authority (OJK), it states that Indonesia's digital economy is inextricably linked to various innovations in the sector. These include the development of the fintech industry, the rapid growth of e-commerce, the increasing digitalization of MSMEs, and government support in the form of policies and regulations that support the development of the digital economy (Aprillia *et al.*, 2025). The development of fintech also covers all groups, making it easier for both men and women to manage their finances.

Based on these conditions, research is needed to determine the extent to which fintech's contribution influences the ease of managing financial transactions for UNISKA Kediri students.

## **METHOD**

This study used a quantitative approach with a causal associative approach. The aim was to analyze the impact of financial technology (fintech) on the ease of managing financial transactions among students at Kadirri Islamic University. The population was all active students at Kadirri Islamic University. The sampling technique used was accidental sampling, with students who were

available and willing to complete a questionnaire being selected as respondents. The sample size was determined using the Lemeshow formula, resulting in a sample size of 96 respondents.

The data used were primary and secondary data. Primary data were obtained through questionnaires distributed to students, while secondary data were obtained from books, scientific journals, and other relevant references related to research on fintech and financial transaction management. The variables in this study consisted of the independent variable (X), namely the contribution of fintech, and the dependent variable (Y), namely the ease of managing financial transactions. The contribution of fintech was measured through indicators of ease of access, transaction speed, security, cost efficiency, and service features. Meanwhile, the ease of managing financial transactions was measured through indicators of ease of recording, monitoring expenses, financial control, practicality, and time savings.

The research instrument used a Likert scale with four levels of answers, namely strongly disagree (1), disagree (2), agree (3), and strongly agree (4). Instrument testing was carried out through validity and reliability tests using Cronbach's Alpha with criteria  $\alpha > 0.60$ . Data analysis techniques used simple linear regression analysis. Hypothesis testing was carried out through a t-test (partial) to determine the effect of fintech contributions on the ease of managing financial transactions, as well as the coefficient of determination ( $R^2$ ) to determine the magnitude of the influence of independent variables on the dependent variable (Sugiyono, 2022).

## RESULTS AND DISCUSSION

### Validity Test

The results of the validity test for variable (X1) can be seen in Table 1 as follows:

**Table 1 Validity Test Results**

Variable	Item No	Significance	Information
Fintech Contribution (X1)	X1.1	0,000	Valid
	X1.2	0,000	Valid
	X1.3	0,000	Valid
	X1.4	0,000	Valid
	X1.5	0,000	Valid
	X1.6	0,000	Valid
	X1.7	0,000	Valid
Ease of Transaction Management (Y)	Y1	0,000	Valid
	Y2	0,000	Valid
	Y3	0,000	Valid
	Y4	0,000	Valid
	Y5	0,000	Valid
	Y6	0,000	Valid
	Y7	0,000	Valid

Source: Processed data, 2026

Based on Table 1 above, the validity test results for all question items obtained a significance level

of  $<0.05$ . Therefore, all question items are declared valid.

### Reliability Test

The reliability test looks at whether a measuring instrument is reliable or not using a statistical approach, namely through the reliability coefficient and if the reliability coefficient is greater than 0.60 then overall the statement is declared reliable.

**Table 2 Reliability Test Results**

Variable	Cronbach's Alpha	Results	Information
Fintech Contribution (X1)	$>0,60$	0,698	Reliable
Kemudahan Pengelolaan transaksi (Y)		0,702	Reliable

Source: Processed data, 2026

Table 2 shows that the reliability test results show that all variables obtained Cronbach's Alpha values greater than 0.60, indicating that all concepts measuring each variable in the questionnaire are reliable.

### Classical Assumption Test

#### 1) Normality Test

The purpose of this normality test is to determine whether the data distribution is normally distributed or not. The sections that can be viewed for the normality test are the Kolmogorov-Smirnov Z table and the asymp. Sig. (2-tailed). If the asymp. sig. value is greater than or equal to 0.05, the data is normally distributed. However, if the asymp. sig. value is less than 0.05, the data distribution is not normal.

**Table 3  
Normality Test Results**

Variable	Asymp. Sig (2-tailed)	Information
Fintech Contribution (X1)	0,200	Normal

Source: Data processed by SPSS, 2026

Table 3 shows the Asymp.Sig significance value for the variable, which is 0.200. This value is greater than the established significance level of 0.05 or 5%. This indicates that the data is normally distributed.

#### 2) Multicollinearity Test

Detecting the presence of multicollinearity can be seen from the tolerance and VIF (variance inflation factor) values. The guidelines for a model that is free from multicollinearity are that if the VIF is less than 10, then there is no multicollinearity, whereas if the VIF value is more than 10, then there is multicollinearity.

**Table 4**  
**Multicollinearity Test Results**

Variabel	Tolerance	VIF	Information
Fintech Contribution (X1)	0,671	8,761	There is no multicollinearity

Source: Data processed by SPSS, 2026

Based on Table 4, it can be seen that the independent variables are less than 10, thus, there is no multicollinearity in this model. This means there is no correlation between the independent variables.

### 3) Heteroscedasticity Test

The results of the heteroscedasticity test using probability level values can be seen in the following table :

**Table 5**  
**Heteroscedasticity Test Results**

Variable	Sig.	Heteroscedasticity Standard	Information
Fintech Contribution (X1)	0,109	>0,05	There is no heteroscedasticity

Source: Data processed by SPSS, 2026

Based on Table 5 above, it can be seen that the significance value or sig. (2-tailed) of the three X variables is greater than 0.05, so it can be concluded that heteroscedasticity does not occur.

### Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is used to determine the influence between independent variables consisting of free variables on the dependent variable (Y) and the results of testing the proposed hypothesis can be seen in table 7 as follows :

**Table 7 Results of Multiple Linear Regression Analysis**

Variable	Regression (B)	t	Sig-t	Information
Fintech Contribution (X1)	0,309	2,678	0,008	H0 is rejected Ha is accepted
Constant (a)				1,072
Determinant Coefficient Value (R2)				0,797
Y				Ease of managing financial transactions

Source: Data processed by SPSS, 2025

Based on the Multiple Linear Regression Analysis results in this study, the following regression equation can be formulated::

$$Y = a + b_1X_1$$

$$Y = 1,072 + 0,309X_1$$

The regression equation above shows that:

1. Constant Value ( $\alpha$ ) = 1.072

A constant value of 1.072 means that if there is no influence from fintech contribution (X1), then the ease of managing financial transactions (Y) has a value of 1.072.

2. Regression Coefficient of Fintech Contribution ( $b_1$ ) = 0.309

The regression coefficient of fintech contribution ( $X_1$ ) is 0.309, which is positive. This means that if the fintech contribution variable ( $X_1$ ) increases by one unit, the ease of managing financial transactions variable ( $Y$ ) will increase by 0.309 units, assuming the other variables remain constant.

## Hypothesis Testing

### Partial Significance Test

The probability value for fintech contribution ( $X_1$ ) has a t-value of 2.678 and a sig. 0.008. This value is less than 0.05. These results indicate a positive and significant partial effect between the fintech contribution variable ( $X_1$ ) and the ease of managing financial transactions.

### Coefficient of Determination

Based on the regression analysis table, the coefficient of determination ( $R^2$ ) is 0.797. This indicates that the fintech contribution variable influences the ease of managing financial transactions by 79.7%, with the remaining 20.3% influenced by factors outside this study.

## KESIMPULAN

Berdasarkan uraian dan analisis dari bab sebelumnya, maka kesimpulan dari penelitian adalah Variabel kontribusi fintech ( $X_1$ ) secara parsial berpengaruh positif dan signifikan terhadap kemudahan pengelolaan transaksi keuangan ( $Y$ )

## SUGGESTION

Based on the research results, which show that the fintech contribution variable ( $X_1$ ) has a positive and significant effect on the ease of managing financial transactions ( $Y$ ), it is recommended that students at Kadiri Islamic University utilize fintech services more optimally, not only for ease of payment but also as a means of controlling and managing expenses for better financial management. Fintech service providers are also expected to continue improving security, ease of use, and financial management features to further assist users in managing transactions effectively and efficiently. Furthermore, the university can support this through digital financial literacy education so that students can use fintech wisely and productively. For future researchers, it is recommended to add other variables such as financial literacy or consumer behavior and expand the research object to make the results more comprehensive and more generalizable.

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