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The Influence of Financial Technology (Fintech) on Consumer Behavior Transformation

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Abstract

This study aims to analyze the influence of financial technology on changes in consumer behavior, especially in the context of purchasing decisions. This study uses four independent variables, namely Application Use (APK), Convenience, Security, and Service Availability, to identify the factors that most significantly influence consumers' Purchase Decision. Based on the results of the regression analysis, it was found that only the Service Availability variable has a significant influence on Purchase Decision, with a p value of 0.000 indicating strong statistical significance. The other variables, namely APK Usage, Convenience, and Security, do not show a significant influence on purchasing decisions, with p values of 0.839, 0.283, and 0.091, respectively.The regression model used in this study has an R Square value of 0.452, which indicates that 45.2% of the variation in purchasing decisions can be explained by these independent variables. However, the Adjusted R Square value of 0.429 indicates that after adjusting for the number of independent variables, only 42.9% of the variation in purchasing decisions can be explained by this model.
Keywords: Financial Technology, Purchase Decision, Service Availability.

Introduction

The digital era has indeed ushered in a transformative wave in the financial sector through financial technology (fintech), which encompasses a broad spectrum of innovations aimed at improving and automating financial services. Technologies such as blockchain, artificial intelligence (AI), machine learning (ML), and big data analytics are revolutionizing operational efficiency, customer experience, and the development of new financial products, while also navigating a complex regulatory landscape (Wenyang Li, 2024). Fintech innovations such as peer-to-peer lending, robo-advisors, and online payment systems are reshaping traditional financial services, democratizing access, and enabling greater financial inclusion for underserved populations and small businesses (Xinyue Qiang, 2024). These advancements are

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fundamentally changing consumer behavior by providing more personalized, efficient, and accessible financial services. For example, AI and blockchain are not only improving operational efficiency but also enhancing risk management practices and enabling more customized financial services (Mohit S Reddy, 2024). The rise of fintech has also led to the emergence of new business models and disruption of traditional financial institutions, challenging incumbents and driving increased competition (Indrani Bhattacharjee, 2024). However, this rapid innovation comes with its own set of challenges, including cybersecurity threats, privacy concerns, and the need for an adaptive regulatory framework to ensure consumer protection and financial stability (Xiaonan Liang, 2024). As consumers increasingly adopt these technologies, their approach to managing personal finances and making financial decisions is evolving, driven by the convenience and efficiency offered by fintech solutions. The integration of AI in financial advisory services, for example, is changing the way consumers receive and act on financial advice, making it more accessible and data-driven (Xiaonan Liang, 2024). Overall, the fintech revolution is not only transforming the financial industry but is also significantly influencing consumer behavior and financial decision-making processes in the digital age. The rise of fintech has revolutionized the financial landscape by introducing digital payment applications, investment platforms, online lending services, and robo-advisors, which collectively offer unprecedented convenience and accessibility. These innovations have enabled consumers to conduct financial transactions anytime and anywhere, effectively dismantling many of the barriers inherent in the traditional financial system. This transformation has been largely driven by technological advances such as blockchain, artificial intelligence, big data, and cloud computing, which have facilitated the development of these innovative financial products and services (Jiahui Chen, 2024).

The widespread adoption of fintech services has encompassed a wide range of demographic groups, including the younger generation and those previously underserved by conventional financial institutions. For example, digital payment services have contributed significantly to financial inclusion in regions such as Indonesia, providing an affordable and efficient alternative to traditional banking methods (Sriyono Sriyono, 2023). In addition, fintech platforms have democratized access to financial services, enabling greater financial inclusion and reducing barriers to entry for small businesses and underserved populations (Rajani Puzhakkal, 2024).

The emergence of robo-advisors and online lending platforms has also reduced issues such as information asymmetry and high-risk premiums, further increasing the accessibility and efficiency of financial services (Jiahui Chen, 2024). However, this rapid growth of fintech also

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requires a robust regulatory framework to ensure safety, compliance, and consumer protection, as the industry navigates the balance between innovation and regulation (Xiaonan Liang, 2024). Overall, the integration of fintech into the financial ecosystem not only enhances the convenience and accessibility of financial services but also has the potential to foster a more inclusive and efficient financial environment for diverse users.

The proliferation of fintech has indeed transformed the financial landscape by increasing convenience, security, and cost efficiency. Digital payment applications, such as e-wallets, exemplify this shift by allowing consumers to transact easily without the need for physical cash or credit cards, thereby increasing user convenience and transaction speed (Mohit S Reddy, 2024). Online lending platforms are another important component of this transformation, offering faster and more accessible funding options compared to traditional methods. These platforms leverage advanced technologies such as big data and artificial intelligence to streamline the lending process, significantly reducing the time and effort required for loan approvals (Wenyang Li, 2024). Additionally, robo-advisors have revolutionized the investment advisory sector by using algorithms to provide personalized financial advice, making investment management more accessible and affordable to a wider audience (Xinyue Qiang, 2024). The integration of technologies such as blockchain, cloud computing, and artificial intelligence is further enhancing the security and efficiency of fintech services, addressing long-standing issues in traditional finance such as information asymmetry and high-risk premiums (Mohit S Reddy, 2024). The emergence of digital currencies, including central bank digital currencies (CBDCs) and cryptocurrencies, is poised to further reduce transaction costs and enhance the security of payment systems, especially in cross-border transactions (Dewa Krisna Prasada, 2024). Continued advancements in fintech, including the use of machine learning for fraud detection and the adoption of biometric authentication for secure online transactions, continue to improve the security and reliability of financial services (Wenyang Li, 2024). Overall, the widespread adoption of fintech is reshaping the financial industry by making financial services more accessible, efficient, and secure for consumers and businesses, while also presenting new regulatory challenges and opportunities for innovation (Indrani Bhattacharjee, 2024). This transformation is driven by the democratizing impact of fintech, which enables the execution of financial operations previously exclusive to traditional financial institutions, thereby driving financial inclusion and operational efficiency (Indrani Bhattacharjee, 2024). The emergence of fintech has significantly changed consumer behavior across a range of financial activities, primarily driven by the convenience and efficiency of digital solutions. Mobile banking apps have become increasingly popular, with consumers

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preferring them over physical bank visits due to ease of access and time-saving benefits (Ntswaki Petunia Matlala, 2024). This shift is further supported by the integration of artificial intelligence and algorithms in personal investment management, which have made financial advisory services more accessible and personalized, thereby enhancing user experience and trust in digital platforms (Xiaonan Liang, 2024). Additionally, the emergence of digital payment systems, such as mobile wallets and the Unified Payments Interface (UPI), has revolutionized consumer purchasing behavior, promoting online shopping and potentially increasing impulse buying due to the convenience of fast transactions (Akshay Sunil Tribhan, 2024). Advances in security technologies, including strong encryption protocols and authentication mechanisms, have played a significant role in strengthening consumer trust in digital transactions. These security measures, coupled with transparent communication about data handling practices, have reduced concerns and fostered trust in fintech services (Nidhi Singh, 2024). The democratization of financial services through fintech has also enabled broader financial inclusion, allowing consumers across diverse demographics to engage with previously inaccessible financial services (Mohit S Reddy, 2024). Overall, fintech's transformative impact on consumer behavior is evident in the increased adoption of digital banking channels, reliance on AI for investment decisions, and growing trust in the security of digital transactions, all of which are reshaping the traditional financial landscape (Mohit S Reddy, 2024).

The adoption of fintech has significantly changed consumer behavior, going beyond the mere technical aspects of transactions to the broader financial decision-making process. Consumers are now more adept at managing their finances, increasingly aware of diverse investment opportunities, and proactive in seeking out financial services that deliver higher value. This shift is largely driven by the democratizing impact of fintech, which has made sophisticated financial operations accessible to a wider audience, previously restricted to traditional financial institutions (Mohit S Reddy, 2024). The increased convenience and efficiency offered by fintech platforms has led to an increased emphasis on data security and privacy, which are critical in building consumer trust and driving adoption (Nidhi Singh, 2024). This evolution is also reshaping society's interaction with finance, as fintech facilitates the shift from conventional payment methods to digital alternatives, underscoring the importance of regulatory compliance and ethical standards to ensure widespread adoption and societal benefits (Dewa Krisna Prasada, 2024). Traditional financial institutions are being forced to innovate and adapt to these changing consumer expectations, as fintech companies disrupt established paradigms and change consumer perceptions of traditional banking services (Divya, Ashish Mathur, 2024). As a result, the interplay between fintech innovations and consumer behavior is

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driving a more informed, engaged, and proactive financial consumer base, while simultaneously pushing traditional financial institutions to evolve and meet the demands of a rapidly changing market landscape. The impact of fintech on changing consumer behavior is multifaceted, impacting transaction patterns, personal financial management, and financial decision-making. Fintech innovations, such as digital payment systems, AI-based financial advisory services, and blockchain technology, have revolutionized traditional financial services by increasing convenience, efficiency, and personalization (Nidhi Singh, 2024). Quantitative and qualitative analysis reveals that consumers are increasingly adopting fintech solutions due to their ability to democratize financial services, making them accessible to a wider audience, including underserved populations in developing countries (Mohit S Reddy, 2024). Factors driving fintech adoption include economic conditions, technological infrastructure, and a supportive regulatory environment, which collectively foster a conducive environment for fintech growth (Mayur Arun Patil, 2024). However, data security and privacy concerns remain significant barriers, with consumers prioritizing robust cybersecurity measures and transparent data handling practices to build trust in fintech platforms (Nidhi Singh, 2024). The shift from conventional payment methods to digital alternatives, such as cryptocurrencies, further underscores fintech's transformative impact on consumer behavior, necessitating compliance with regulatory frameworks to ensure consumer protection and financial stability (Dewa Krisna Prasada, 2024). Additionally, fintech's role in improving operational efficiency and customer experience through AI and big data analytics has led to more informed and personalized financial decision-making (Wenyang Li, 2024). Despite these advances, challenges such as cybersecurity threats, privacy concerns, and the digital divide persist, highlighting the need for balanced regulation and strategic digital literacy initiatives to maximize fintech's benefits while mitigating risks (Mayur Arun Patil, 2024). Overall, the study underscores fintech's profound impact on consumer behavior and the financial industry, emphasizing the importance of addressing security and regulatory compliance issues to drive sustainable growth and widespread adoption of innovative financial technologies (Mayur Arun Patil, 2024).

Literature Review

Fintech Adoption

Research on fintech adoption has indeed highlighted several factors that drive consumers to use financial technology, in line with the Technology Acceptance Model (TAM) developed by Davis (1989), which identifies perceived ease of use and perceived usefulness as important determinants. Studies have expanded on these factors, emphasizing the role of data security and

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privacy in influencing consumer trust and adoption of fintech platforms. For example, encryption protocols, authentication mechanisms, and regulatory compliance are critical in shaping consumer perceptions of data security, which significantly impact levels of trust and adoption rates (Nidhi Singh, 2024). In addition, perceived ease of use and usefulness are mediated by factors such as data security, quality administrative services, perceived risk, perceived value, and financial literacy, which collectively influence the intention to use digital lending applications (Fairuza Alief, 2024). The diffusion of innovation theory by Rogers (2003) also plays a role, highlighting the importance of innovation, communication, time, and social systems in the adoption of new technologies. In developing countries, fintech adoption is driven by economic conditions, technological infrastructure, and the regulatory environment, but challenges such as security and privacy concerns and the risk of excluding vulnerable groups remain significant (Mayur Arun Patil, 2024). Additionally, barriers such as perceived risk, lack of trust, and financial literacy are particularly pronounced among marginalized populations, such as street vendors and hawkers in India, requiring targeted education and outreach programs to build trust and awareness (Priti Bakhshi, 2024). The S-O-R framework further explains that perceived usefulness and ease of use significantly influence attitudes and behavioral intentions, with perceived value and social influence also playing a significant role in mobile banking adoption (Jitender Kumar, 2024). Collectively, these insights underscore the multifaceted nature of fintech adoption, driven by a combination of technological, social, and economic factors, and the need for a comprehensive strategy to address barriers and enhance consumer trust and usability.

Changes in Transaction Behavior

Fintech has indeed revolutionized the way consumers handle everyday financial transactions, significantly impacting the frequency and value of transactions. Digital payment applications, such as e-wallets, have become increasingly popular, leading to a significant increase in the frequency and average value of transactions per user, as highlighted by Chen and Lu's research (Lerong Lu, 2024). This shift is part of a broader transformation driven by technological advances in financial services, including blockchain, artificial intelligence, and mobile payment systems such as Apple Pay, Alipay, and WeChat Pay, which have streamlined and improved the efficiency of financial operations (Xiaonan Liang, 2024). The democratization effect of fintech has made financial services more accessible, allowing consumers to make transactions that were once exclusive to traditional financial institutions, thereby driving greater financial inclusion (Mohit S Reddy, 2024). In addition, the convenience

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and security offered by digital payment systems have contributed to higher user adoption rates and increased consumer loyalty, as evidenced by KPMG's findings that users of digital payment services tend to be more loyal and frequent users compared to those who rely on traditional payment methods (Jiahui Chen, 2024). This loyalty is further strengthened by the enhanced security measures and reduced transaction costs associated with digital currencies and central bank digital currencies (CBDCs), which are transforming the cross-border payment and transaction system (Jiahui Chen, 2024). However, the rapid adoption of these technologies also requires a robust regulatory framework to ensure consumer protection and financial stability, address security concerns and compliance issues (Paulin Kamuangu, 2024). Overall, the integration of fintech into everyday financial transactions is not only increasing the frequency and value of transactions but is also reshaping consumer behavior, driving a fundamental transformation in the financial services landscape (Paulin Kamuangu, 2024).

Personal Financial Management

Fintech has significantly transformed consumers' personal financial management by providing easier access to financial information and innovative tools that improve financial literacy and investment management. Personal finance apps have simplified money management by offering features such as expense trackers and net worth calculators, making it easier for users to manage their finances efficiently (Syed Tatheer, 2024). The democratizing impact of fintech has enabled financial operations that were once exclusive to traditional financial institutions, thereby increasing financial inclusion and user adoption of digital financial services (Mohit S Reddy, 2024). Technologies such as blockchain and artificial intelligence have further revolutionized the financial industry by improving operational efficiency and enabling more personalized financial services, including robo-consulting platforms that allow consumers to manage their investment portfolios more affordably and efficiently (Xiaonan Liang, 2024).

Despite these advances, fintech's impact on closing the financial literacy gap remains limited, as demographic and psychographic factors still play a significant role in financial literacy levels (Samira Benbelgacem, 2024). In addition, the security of fintech applications is critical, as vulnerabilities can expose users to fraudulent activities. Machine learning methods are used to detect anomalies and ensure the reliability of fintech services, which in turn affects customer satisfaction and their intention to reuse these services (Vedala Naga Sailaja, 2024). Overall, while fintech has made great strides in improving personal financial management and

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financial literacy, continued efforts are needed to address security concerns and demographic gaps to fully realize its potential benefits.

Impact of Fintech on Financial Decisions

The impact of fintech on consumer financial decisions is diverse and has been extensively studied. Research suggests that fintech significantly impacts investment decision-making by increasing access to information and enhancing data analysis capabilities, which is in line with findings by Gomber et al. (2018) (Mohit S Reddy, 2024). Additionally, fintech innovations such as blockchain and artificial intelligence have revolutionized traditional financial operations, offering more efficient and personalized financial services (Xiaonan Liang, 2024). This transformation is further supported by the democratizing effects of fintech, which enables wider access to financial services that were once exclusive to traditional institutions, thereby increasing financial inclusion and reducing transaction costs, as noted by Philippon (2016) (Khalil Feghali, 2024). Furthermore, the presence of social media influencers and the use of financial technology have been shown to positively influence cryptocurrency investment decisions, although financial literacy does not necessarily enhance these effects (Bonfilio Patrik Rijanto, 2024). The rapid adoption of fintech in developing countries also highlights its role in addressing the financial literacy gap, although its impact as a moderating variable remains limited (Samira Benbelgacem, 2024). The Covid-19 pandemic has accelerated fintech adoption, further transforming financial markets and increasing the inclusion of previously underserved populations (Khalil Feghali, 2024). However, the integration of these advanced technologies also carries certain risks and requires a strong regulatory framework to ensure consumer protection and financial stability (Xiaonan Liang, 2024). Overall, fintech's ability to provide innovative solutions, reduce costs, and increase transparency significantly influences consumers' financial decisions, driving fundamental changes in how financial services are delivered and consumed (Khalil Feghali, 2024).

Methods

This study aims to analyze the influence of financial technology (fintech) on changes in consumer behavior. To achieve this goal, this study will use a quantitative method approach. This approach was chosen to provide a more comprehensive understanding of the phenomenon being studied. Population and Sample The population of this study are consumers who use fintech services in Indonesia. Purposive sampling techniques will be used to select relevant samples, namely those who actively use digital payment applications, online lending platforms, or technology-based investment services. The target sample for the quantitative stage is 100

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respondents, the Independent Variable used in this study is Financial Technology, while the Defenden variable in this study is Changes in Consumer Behavior.

Results and Discussion

Validity & Reliability Test

Table 1. Validity Test

Correlations

		Sig
APK Usage	Sig. (2-tailed)	0,000
Convenience	Sig. (2-tailed)	0,000
Keamanan	Sig. (2-tailed)	0,000
Availability of Services	Sig. (2-tailed)	0,000
Purchase Decisions	Sig. (2-tailed)	0,000

**. Correlation is significant at the 0.01 level (2-tailed).

Interpretation:
All items in the variables in this study are declared valid, this can be seen with a sign value of 0.000> 0.005. Thus, the variables in this study are declared valid.

Reliability Test Table

Reliability Statistics

Cronbach's Alpha	N of Items
,876	5

Interpretation:

All variables in this study are declared reliable with a Cronbach`s Alfa value of 0.876. > 0.700. Thus, the variables are declared reliable and worthy of being continued in this study.

F and T Test

F Test Table

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	154,868	4	38,717	19,617	,000[b]
	Residual	187,492	95	1,974		
	Total	342,360	99			

a. Dependent Variable: Purchase Decisions

b. Predictors: (Constant), Availability of Services, APK Usage, Convenience, Keamanan

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Interpretation

The F value obtained is 19.617. This value shows how far the resulting regression model is better at explaining data variability compared to the model without predictors. This is because the calculated F value is greater than the F table

p-value (Sig.) is 0.000, which is much smaller than 0.05, we can conclude that the regression model involving the independent variables of Fintech Application Use, Convenience of Use, Security and Privacy, and Service Availability together has a significant influence on Purchase Decisions.

Tabel Uji T

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,553	,926		2,757	,007
	APK Usage	,022	,106	,022	,204	,839
	Convenience	,101	,093	,124	1,080	,283
	Keamanan	,221	,129	,220	1,707	,091
	Availability of Services	,397	,097	,405	4,083	,000

a. Dependent Variable: Purchase Decisions

Interpretation

1. Constant:

- B (Unstandardized Coefficient): 2.553
- t-value: 2.757
- Significance (Sig.): 0.007

The constant has a coefficient value of 2.553, which means that if all independent variables are considered zero, then the average value of the purchase decision is 2.553. The p-value of 0.007 (<0.05) indicates that this constant is statistically significant.

2. APK Usage:

- B: 0.022
- t-value: 0.204
- Sig.: 0.839

The regression coefficient for the APK Usage variable is 0.022, which means that every one unit increase in APK Usage is associated with an average increase in purchase decisions of 0.022 units, assuming other variables remain constant. However, the p-value of 0.839 (> 0.05) indicates that this variable is not statistically significant.

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Therefore, APK Usage does not have a significant effect on Purchase Decision in this model.

3. Convenience:

- B: 0.101
- t-value: 1.080
- Sig.: 0.283

The regression coefficient for the Convenience variable is 0.101. This means that every one-unit increase in Convenience is associated with an average increase in purchase decision of 0.101 units. However, the p-value of 0.283 (> 0.05) indicates that this variable is not statistically significant. Thus, Convenience does not have a significant effect on Purchase Decision in this model.

4. Security:

- B: 0.221
- t-value: 1.707
- Sig.: 0.091

The regression coefficient for the Security variable is 0.221, which means that every one-unit increase in Security is associated with an average increase in purchase decisions of 0.221 units. The p-value of 0.091 (> 0.05) is close to the conventional level of significance, but is still not significant at the 0.05 level. Therefore, Security does not have a significant effect on Purchase Decisions in this model at the 5% level of significance.

5. Service Availability:

o B: 0.397
o t-value: 4.083
o Sig.: 0.000

The regression coefficient for the Service Availability variable is 0.397. This means that every one-unit increase in Service Availability is associated with an average increase in purchase decisions of 0.397 units. The p-value of 0.000 (<0.05) indicates that this variable is highly statistically significant. Therefore, Service Availability has a significant influence on Purchasing Decisions in this model. In this regression model, only the Service Availability variable has a significant influence on Purchasing Decisions (p <0.05). Other variables, namely APK Usage, Convenience, and Security, do not have a significant influence on Purchasing Decisions at a significance level of 5%. Therefore, from this model, it can be concluded that Service Availability is the main factor influencing Purchasing Decisions.

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Determinant Coefficient

Table. Determinant Coefficient

Model Summary

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Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,673[a]	,452	,429	1,405

a. Predictors: (Constant), Availability of Services, APK Usage, Convenience, Keamanan

Interpretasi

R Square menunjukkan proporsi variabilitas dalam variabel dependen yang dapat dijelaskan oleh variabel independen dalam model. Dalam konteks ini, nilai R Square sebesar 0,452 atau 45,2% menunjukkan bahwa 45,2% dari variasi dalam Keputusan Pembelian dapat dijelaskan oleh variabel independen APK Usage, Convenience, Security, dan Ketersediaan Layanan. Dengan kata lain, model regresi ini mampu menjelaskan 45,2% dari total variasi dalam keputusan pembelian..

Conclusion

Berdasarkan analisis data yang telah dilakukan dalam penelitian ini, berikut adalah kesimpulan yang dapat diambil

1. Pengaruh Variabel Independen terhadap Keputusan Pembelian

Dari hasil analisis regresi, ditemukan bahwa dari empat variabel independen yang diuji (Penggunaan APK, Kenyamanan, Keamanan, dan Ketersediaan Layanan), hanya variabel Ketersediaan Layanan yang memiliki pengaruh signifikan terhadap variabel dependen Keputusan Pembelian. Hal ini dibuktikan dengan nilai p-value sebesar 0,000 (< 0,05), menunjukkan bahwa Ketersediaan Layanan merupakan faktor utama yang mempengaruhi Keputusan Pembelian konsumen.

Variabel APK Usage, Convenience, dan Keamanan tidak menunjukkan pengaruh yang signifikan terhadap Keputusan Pembelian, dengan nilai p-value masing-masing sebesar 0,839, 0,283, dan 0,091, yang semuanya lebih besar dari 0,05. Oleh karena itu, dapat disimpulkan bahwa variabel ketiga ini tidak berperan secara signifikan dalam mempengaruhi keputusan pembelian dalam konteks penelitian ini.

2. Model Kekuatan dalam Menjelaskan Variabilitas Keputusan Pembelian

Nilai R Square sebesar 0,452 menunjukkan bahwa model regresi ini mampu menjelaskan 45,2% dari total variabilitas dalam Keputusan Pembelian. Hal ini berarti bahwa hampir setengah dari variasi keputusan pembelian konsumen dapat dijelaskan oleh kombinasi variabel APK Usage, Convenience, Security, dan Ketersediaan Layanan.

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Namun, nilai Adjusted R Square sebesar 0,429 menunjukkan bahwa setelah perhitungan jumlah variabel independen dalam model, sekitar 42,9% dari variabilitas keputusan pembelian dapat dijelaskan. Hal ini menunjukkan bahwa meskipun model cukup baik, ada faktor-faktor lain di luar variabel yang diteliti yang mungkin juga mempengaruhi keputusan pembelian. Meskipun Penggunaan APK, Kenyamanan, dan Keamanan dianggap penting dalam konteks umum, hasil penelitian ini menunjukkan bahwa mereka tidak memiliki pengaruh yang signifikan terhadap keputusan pembelian dalam model ini. Oleh karena itu, upaya untuk meningkatkan keputusan pembelian melalui aspek-aspek ini mungkin memerlukan strategi yang berbeda atau perlu digabungkan dengan faktor lain untuk mendapatkan hasil yang lebih signifikan.

Penelitian ini menunjukkan bahwa Ketersediaan Layanan merupakan faktor yang paling signifikan dalam mempengaruhi Keputusan Pembelian konsumen dalam konteks penggunaan teknologi finansial. Meskipun variabel lain seperti APK Usage, Convenience, dan Keamanan juga dievaluasi, mereka tidak menunjukkan pengaruh yang signifikan terhadap keputusan pembelian. Hasil ini dapat menjadi panduan bagi perusahaan fintech dalam merancang strategi pemasaran dan pengembangan produk yang lebih fokus pada ketersediaan dan aksesibilitas layanan untuk meningkatkan keterlibatan dan keputusan pembelian konsumen.

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