International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Career Women's Interest in Using Financial Technology

Yati Ria Jessika[1], Martha Suhardiyah[2*], Soffia Pudji Estiasih[3], Retno Adilah Saraswati[4], Luke Suciyati Amna[5]

[1] Department of Psychology, Faculty of Psychology, Universitas 17 Agustus 1945 Surabaya
[2,3] Department of Accounting, Faculty of Economics & Business, Universitas PGRI Adi Buana Surabaya
[4] Department of Management, Faculty of Economics & Business, Universitas Bandar Lampung
[5]Department of Accounting, Faculty of Economics & Business, Universitas Bandar Lampung

*Corresponding author: martha@unipasby.ac.id

Abstract

This research aims to assess the factors influencing the interest of career women in Sidoarjo Regency, East Java, in implementing Financial Technology (Fintech A). In the context of evolving Fintech trends within the community, the study employs a non-probability sampling method, specifically an incidental approach, to select 100 career women respondents from the Krian Sidoarjo community. The data collection process involved administering questionnaires to gauge women's interest in using Fintech, focusing on four key aspects: convenience, perceived benefits, trust, and the comprehensiveness of service features. The data was subsequently subjected to multiple linear regression analyses. According to the results, the amount of trust in the technology, the benefits supplied, the convenience of use, and the quantity of service features offered by Fintech A have a major impact on career women's interest in using Fintech services. According to the research, these are the most important reasons why working women in Sidoarjo Regency are using financial technology. This research contributes to the understanding of user preferences in the Fintech sector, postulating esteemed

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

discernments for Fintech companies looking to tailor their services to encounter the specific requirements and expectations of career-oriented female users in the region.

Keywords: Career Woman, Interest, Financial Technology.

INTRODUCTION

The delivery and utilization of financial services have undergone a revolutionary change within the domain of financial technology (Fintech). Fintech, a term popularized for technology-driven financial services, has revolutionized economic activities, enabling faster, more accurate, and more efficient processes. This evolution, as Yunita & Andajani (2020) and Neil Charness and Walter (Simons et al., 2016) articulate, encompasses digital integration aimed at optimizing current technology to enhance various financial services. Mawarrini (2017) emphasizes the noteworthy function of fintech in Indonesia's financial sector, not only for its ease of access but also for its potential in financial inclusion, ensuring services are financially beneficial and secure for present and future use.

However, a deeper investigation into this domain, as Lagna & Ravishankar (2022) and Iman (2020) suggest, reveals a complex landscape marked by diverse perspectives. Contrasting viewpoints from experts highlight the multifaceted nature of fintech, encompassing a range of socio-economic factors that shape its impact on different communities. The narrative is further enriched by real-life examples and case studies, as detailed by Ozili (2018) and Milian et al. (2019), which underscore the human aspect of fintech's influence, particularly in terms of resilience and adaptation in the face of challenges.

Professional insights, as observed by Breidbach et al. (2020), add another dimension to this understanding, offering a practical perspective that complements the academic literature. This confluence of scholarly articles, case studies, and professional experiences broadens the understanding of fintech's role and raises questions about its future trajectory.

In terms of technology adoption in financial services, there has been a significant evolution from the use of Automated Teller Machines (ATMs) and credit cards to more advanced hybrid technologies. Data from Bank Indonesia (BI) indicates the presence of approximately 58 fintech companies with permits from the OJK and 157 financial

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

institutions. This growth, coupled with increased internet usage, signals a rising interest in digital technology, as Putritama (2019), Maulana et al. (2022), Purnomo & Khalda (2019), and Rahmi (2019) report. The widespread use of mobile devices for internet access in Indonesia, as observed by these studies, opens up new business opportunities, particularly in financial services.

The fintech landscape is diverse, offering services like payment, lending, insurance, crowdfunding, and investment management (Gai et al., 2018; Unsal & Rayfield, 2019). The sector's growth, especially in e-commerce and electronic financial activities, is notable, with significant increases in the practice of fintech for transactions (Gomber et al., 2018). Fintech services are recognized for their convenience and efficiency, but consumer acceptance varies (Dauda & Lee, 2015; Laukkanen, 2016).

This study aims to delve into the specific interests and preferences of career women in Indonesia regarding fintech services, exploring factors like convenience, perceived benefits, trust, service features, and overall interest in using fintech for economic transactions.

Yet, a research gap exists in understanding the full spectrum of fintech's impact, particularly regarding gender-specific challenges in technology and financial sectors. Minyu et al. (2023) identify significant barriers for women in Fintech, including social inequality, literacy, and psychological constructs. Khera et al. (2022) further investigate the position of women leaders in fintech and the determinants of gender gaps in digital service usage, highlighting the need for greater gender diversity for enhanced firm performance and digital financial inclusion.

Thus, this paper seeks to bridge this gap by examining the gender dynamics within fintech, focusing on career women's engagement with fintech services. It intends to shed light on the ways in which women in leadership positions within fintech companies, as well as societal and cultural variables, impact the use and uptake of fintech services by professional women. This exploration is pivotal in advancing our understanding of fintech's role in shaping economic activities and its potential for fostering gender-inclusive financial practices.

Objectives

In the Krian sub-district of Sidoarjo Regency, East Java Province, a detailed and focused research study was conducted to understand the behaviors and preferences of

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

a specific demographic group. The total population of this area, consisting of 68,872 individuals, served as the broader context for this study. However, the researchers narrowed their focus to a sample of 100 career-age women within the Krian District. This particular segment was selected based on the hypothesis that career-age women exhibit more dynamism in responding to new information, a notion supported by the findings of Simons et al. (2016), which highlighted that internet users are predominantly within the career-age group (Dutton & Blank, 2015; Lifshitz et al., 2018; Petrovic & Pavlovic, 2016).

To ensure a targeted and relevant sample, the researchers employed a purposive sampling technique. This method allowed for the intentional selection of individuals who matched specific characteristics pertinent to the study's objectives, rather than relying on random selection. The size of the sample was calculated using Slovin's formula, with an error rate set at 10%. This formula provided a scientific basis for determining a sample size that would be both manageable and representative of the larger population (De Rycker et al., 2017; Lwoga & Chigona, 2016; Yu et al., 2017).

The geographical scope of the study was quite extensive, encompassing several areas within the Krian sub-district. These areas included Kulon Eggplant, Wetan Eggplant, Jatikalang, Keboharan, Junwangi, Ponokawan, Katerungan, and Tambak Kemerakan. By casting a wide net over these diverse locations, the researchers ensured that their sample would capture a broad spectrum of experiences and perspectives within the career-age female population of Krian (Chan & Fang, 2007; Kolodziejczyk, 2015; Kuron et al., 2016).

Data collection was primarily conducted through a questionnaire, a strategic choice for directly gathering specific information from the participants. The design and implementation of the questionnaire were crucial in securing reliable and valid data. The questions likely covered a range of topics pertinent to the hypothesis, focusing on the behaviors, preferences, or attitudes of the respondents, especially concerning their engagement with the internet and digital technologies (Ainin et al., 2016; Kolodziejczyk, 2015).

The final stage of the study involved analyzing the collected data using multiple linear regression analysis. This statistical technique was adeptly chosen to dissect the relationships between one dependent variable and multiple independent variables. It was particularly suitable for this study as it allowed the researchers to understand how various factors, possibly including age, career status, internet usage habits, and geographical

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

location, collectively influenced the behavior or preferences of the sample population (Gizem et al., 2016; Kolodziejczyk, 2015; Lissitsa & Chachashvili-Bolotin, 2016).

The primary aim of this comprehensive study was to test a specific hypothesis related to the dynamism of career-age women in responding to new information, particularly in the digital realm. The combination of a carefully selected sample, a well-structured questionnaire, and a robust analytical framework provided a solid foundation for exploring this hypothesis, potentially offering valuable insights into the digital engagement patterns of career-age women in this region of East Java (Basuki et al., 2015).

DISCUSSION

Respondent Profile

In general, respondents can be classified as follows. based on the type of work, there were 44 respondents or 44% were housewives, 37 respondents or 37% were private employees, 15 respondents or 15% were civil servants, and 4 respondents or 4% were entrepreneurs. Based on the frequency of using Fintech in one month it can be classified as follows, 32 people (32%) use Fintech only once; 25 people (25%) use Fintech twice; 14 people (14%) used Fintech three times, and 29 people (29%) used Fintech services three times or more Respondents used fintech as needed, such as to make payments, there were 77% of the total respondents, the rest were for other purposes.

Test Instrument

The instruments used in collecting data after being tested show the following results:

Table 1. ***Instrument Test Results***

1.	Validity Test	Ease	0,844	0,195	Valid
		Perceived Benefits	0,761	0,195	Valid
		Belief	0,806	0,195	Valid
		Service Features	0,705	0,195	Valid

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

		Interest in Using Fintech	0,755	0,195	Valid
2.	Reliability Test	Ease	Cronbach Alpha	0,843	Reliable
		Perceived Benefits	Cronbach Alpha	0.695	Reliable
		Belief	Cronbach Alpha	0,727	Reliable
		Service Features	Cronbach Alpha	0,739	Reliable

(Source: Primary Data, 2023)

Classic Assumption Test Result

In order to proceed with data analysis, a traditional assumption test was administered. This test includes checks for normality, multicollinearity, heteroscedasticity, and autocorrelation, all of which are necessary for multiple regression analysis. The derived results of the traditional assumption test are shown in Table 2.

Table 2. *Classical Assumption Test Results*

	Test Classical Assumptions	Variable	The value of Sig.		Information
			The value of Sig.		
1	Normality Test		0.901		Usual
2.	Multicollinearity Test		Tolerance	VIF	
		Ease	0,979	1,021	No Multicollinearity occurs
		Perceived Benefits	0,339	2,950	No Multicollinearity occurs
		Belief	0,261	3,834	No Multicollinearity occurs

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

		Service Features	0,142	7,028	No Multicollinearity occurs
3	Heteroscedasticity Test		Sig.	Critical Value	
		Ease	0,139	0,05	No Heteroscedasticity
		Perceived Benefits	0.179	0.05	No Heteroscedasticity
		Belief	0,496	0,05	No Heteroscedasticity
		Service Features	0,266	0,05	No Heteroscedasticity

(Source: Primary Data, 2023)

The multiple regression formula is as follows: Y = -2.078 + 0.073 X1 + 0.853 X2 + 0.520 X3 – 0.209 X4 + e (from table 3), it can be concluded that the variables benefit, convenience, perception and trust have a positive effect on interest in using Fintech, while features services have no/negative effect on the interest of career-age women in utilizing Fintech.

Hypothesis Testing

The Coefficient of Determination (Test R2) quantifies the extent to which the independent variable (X) influences the dependent variable (Y) and measures the magnitude of change in Y produced by X.

Table 3. *R^2 Test Results*

R	R^2	Adjusted R^2
0,939	0,881	0,876

(Source: Primary Data, 2023)

The purpose of the coefficient of determination analysis is to quantify the extent to which the model can account for variations in the dependent variable. The calculation results of the Adjusted R2 value in table 4 indicate that the variables of convenience, advantages, service features, and trust have a significant impact on interest in using

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Fintech, with a value of 0.876. The variable in question accounts for 87.6% of the observed effect, with the remaining 12.4% attributed to external factors not included in this study. Consequently, professional women make deliberate choices and employ. The variable is significantly impacted by the fintech industry.

Table 4. ***T-Test Results***

Ease	2,216	0,029	Significant
Perceived Benefits	13,581	0,000	Significant
Belief	6,150	0,000	Significant
Service Features	-2,291	0,024	Significant

(Source: Primary Data, 2023)

Career women's interest in the ease of selection using Fintech

The results of the t-test analysis (partial) for the ease variable are generated sig values. A total of 0.029 < 0.05, means that ease has a significant effect. The value of the convenience variable coefficient of 0.073 is positive, meaning that if Fintech becomes easier to use, the interest in using Fintech will increase as well. In other words, the convenience variable (X1) influences the variable interest of women of career age in utilizing Fintech (Y). The results are under research from Wibowo et al. (2015). Convenience factor affects the desire/interest in making transactions through fintech (Thakor, 2020).

Career women's interest in the benefits of using/using Fintech

From the results of the t (partial) test on the benefit variable, the sig value is known. by 0.000 < 0.05, meaning ease has a significant effect. The benefit variable has a coefficient value of 0.853 (85.3%) indicating a positive value can be interpreted to mean that if Fintech is felt to have more benefits, the interest in using Fintech will increase as well. This can be interpreted as a benefit variable (X2) that has a positive role in the interest of women of career age in utilizing Fintech (Y). This is in line with the research of Wibowo et al., 2015), which states that the perception of benefits affects the interest in using Fintech.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Career women's interest in trust in elections using Fintech

The t-test (partial) on the ease factor is known as sig results. worth 0.000 < 0.05, meaning ease has a clear influence. the benefit variable coefficient has a value of 0.520 (52%) this means that if trust increases then the interest of women's career age in utilizing Fintech will increase as well. This can be interpreted to mean that convenience (X) has a role in the desire/interest of women of career age in using Fintech (Y) in the sample area. This is under the results of research conducted by Wibowo et al. (2015), who stated that trust has a positive and significant effect on the interest in using Fintech.

Career women's interest in service menus /Features in interest in using Fintech

Test t (partial) happening service feature variables known as sig values by 0.024 < 0.05, meaning that service features have a significant effect. The value of the service feature variable coefficient of -0.209 is a negative value meaning that the service feature variable is inversely proportional to the interest of the career age in using Fintech. This means that the service feature (X4) has no positive influence on the interest of career-age women to use Fintech (Y). This is in line with Wibowo et al. (2015) and Theriady & Ginting (2015).

Career women's interest in perceived benefits, convenience, trust, and the appearance/features of services in the selection using Fintech stimulant influential, the results of data analysis are presented in Table 5.

Table 5. *F-Test Results*

Dependent Variable	F Count	Sig	Information
Y	175,908	0,000	Significant

(Source: Primary Data, 2023)

Since the sig value in Table 6 is 0.000 < 0.05, it can be concluded that the Fintech variable is significantly impacted by the variables of convenience, benefits, trust, and service features all at once. According to the results of the Adjusted R Squared value, which is 0.876, 87.6% of the variation in interest in utilizing Fintech can be explained by the components of advantages, convenience, trust, and service features; the remaining

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

12.4% may be explained by aspects not included in this study. Results from Table 6 provide a sig value of 0.000, which is less than 0.05. Therefore, it can be inferred that Fintech interest factor is influenced by components of convenience, trust, and service features in tandem with aspects of advantages (Marisa, 2020).

Fintech-Enabled Simplified Selection: A sig value of 0.029, below the 0.05 threshold, indicates a significant effect of ease of use on interest in using Fintech, according to the t-test analysis. An increasing number of professional women are showing an interest in using Fintech, which is directly correlated with the convenience variable's positive coefficient value of 0.073. This result is in line with what Wibowo et al. (2015) found, which is that the interest or willingness to conduct transactions through Fintech is significantly impacted by the convenience factor.

A sig value of 0.000, which is significantly lower than the threshold, indicates that the benefit variable in the study significantly affects interest. Perceived benefits and interest in Fintech are strongly correlated, with a correlation value of 0.853 (85.3%). This shows that career-minded women are becoming more interested in Fintech as it is viewed as offering greater advantages. Consistent with Wibowo et al. (2015), this result shows that interest in Fintech is heavily impacted by how benefits are perceived.

The confidence component also demonstrates a substantial impact, with a sig value of 0.000, when it comes to the use of fintech. There is a positive correlation between trust and interest in utilizing Fintech among working women (r=0.520, or 52%). This highlights the importance of trust when choosing to utilize Fintech services. This finding is in line with the research of Wibowo et al. (2015), which discovered that trust has a favorable and substantial impact on the interest in utilizing Fintech.

With a sig value of 0.024, the service feature variable demonstrates a strong effect in fintech. There appears to be an inverse association between service features and interest in using Fintech, as designated by the negative coefficient value of -0.209. These findings are in agreement with Wibowo et al. (2015) and Theriady & Ginting, 2015) and suggest that some service features may not positively impact the interest of career women in Fintech.

Influence of Multiple Factors at Once: The findings of the F test show that there is a strong simultaneous influence of four factors on the interest in adopting Fintech: convenience, rewards, trust, and service features (with an Adjusted R Square value of

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

0.876). This means that these characteristics comprise 87.6% of the variation in interest in Fintech, with other factors explaining the remaining 12.4%.

The study highlights that trust, observed advantages, and effortlessness of use are the most important issues impacting career women's interest in embracing Fintech. On the other hand, it shows that not all aspects of the service appeal to this desire. To recruit career women as consumers, the survey suggests that Fintech service providers should prioritize making their services more convenient, offering more perks, and establishing trust. On the other side, it's important to assess service features thoroughly to make sure they cater to this demographic's interests and requirements.

CONCLUSION

The examination of the gathered data in this investigation yields many perceptive findings concerning the determinants that impact the acceptance of Fintech among women of working age in the Krian District region. These criteria are essential for comprehending the dynamics of Fintech utilization in this group.

First and foremost, the user-friendly nature of Fintech stands out as a notable and favorable impact. The intuitive and easily navigable design of Fintech, distinguished by its straightforwardness, ease of learning, and availability at all times and locations, greatly appeals to professional women. The convenience provided by Fintech is a major attraction for this group since they highly prioritize efficiency and flexibility in their financial operations (Akinwale & Kyari, 2022).

Furthermore, the women's decision-making process is significantly influenced by the perceived advantages of Fintech. Fintech is considered to be a catalyst for improving performance, efficiency, and effectiveness, qualities that are highly valued by ambitious women. The pragmatic benefits provided by Fintech are crucial in driving its growing acceptance among this demographic (Haqqi & Suzianti, 2020; Singh et al., 2020).

The significance of trust in Fintech is substantial in this particular scenario. Women in the prime of their professional lives are more inclined to embrace Fintech services when they have confidence in the safety, speed, and superior standards of these services. This trust is crucial not only for the initial adoption of Fintech but also for its ongoing acceptance and integration into their daily lives.

Remarkably, the study reveals that the organizational framework of Fintech has an adverse effect on the level of interest that women of working age have in utilizing these

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

services. The adverse relationship mostly stems from the intricacies and unease caused by the requirement for data and system updates linked to new service capabilities. Consequently, this particular component of Fintech serves as a discouragement rather than an attraction for this category of users.

The collective impact of these characteristics - user-friendliness, perceived advantages, trustworthiness, and service framework - significantly influences the level of enthusiasm among women in the working age group to adopt Fintech. To enhance consumer acceptance and happiness, it is imperative for Fintech management businesses to comprehensively comprehend and tackle these problems (Jin et al., 2019).

Fintech companies are recommended to enhance their service features to more effectively match the requirements and preferences of their users, with a particular emphasis on optimizing advantages. When it comes to Fintech consumers, especially career women, it is crucial to use discretion while choosing products. Acquiring a thorough comprehension of the applications and functional features of Fintech systems can aid in reducing misuse and potential losses. Furthermore, it is advisable to motivate customers to utilize Fintech services in a manner that corresponds to their genuine requirements, thereby preventing superfluous consumption (Alshari & Lokhande, 2022).

Ultimately, this study emphasizes the crucial significance of convenience, advantages, confidence, and organizational framework in the acceptance of Fintech among women in the working-age demographic. These factors are crucial determinants in their choice to utilize these services. For Fintech firms to successfully target this market segment, it is crucial to prioritize these characteristics. This will enable the development of services that are not just advantageous, but also specifically designed to meet the distinct demands and preferences of career-oriented women.

REFERENCES

Ainin, S., Jaafar, N. I., Ashraf, M., & Parveen, F. (2016). Exploring the Role of Demographics and Psychological Variables in Internet Addiction. Social Science Computer Review, 35(6), 770–780. https://doi.org/10.1177/0894439316667396

Akinwale, Y. O., & Kyari, A. K. (2022). Factors influencing attitudes and intention to adopt financial technology services among the end-users in Lagos State, Nigeria. African Journal of Science, Technology, Innovation and Development, 14(1), 272–279. https://doi.org/10.1080/20421338.2020.1835177

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Alshari, H. A., & Lokhande, M. A. (2022). The impact of demographic factors of clients' attitudes and their intentions to use FinTech services on the banking sector in the least developed countries. Cogent Business and Management, 9(1). https://doi.org/10.1080/23311975.2022.2114305

Basuki, Y., Akbar, R., Pradono, & Miharja, M. (2015). ICT and Social Relationship Engagement: Women's Online Communities in Indonesia. Procedia - Social and Behavioral Sciences, 184, 245–251. https://doi.org/https://doi.org/10.1016/j.sbspro.2015.05.086

Breidbach, C. F., Keating, B. W., & Lim, C. (2020). Fintech: research directions to explore the digital transformation of financial service systems. Journal of Service Theory and Practice, 30(1), 79–102. https://doi.org/10.1108/JSTP-08-2018-0185

Chan, K., & Fang, W. (2007). Use of the internet and traditional media among young people. Young Consumers, 8(4), 244–256. https://doi.org/10.1108/17473610710838608

Dauda, S. Y., & Lee, J. (2015). Technology adoption: A conjoint analysis of consumers' preference on future online banking services. Information Systems, 53, 1–15. https://doi.org/https://doi.org/10.1016/j.is.2015.04.006

De Rycker, A., Lai Fong, N. Y., Lee Cheng Ean, C., & Ponnan, R. (2017). Internet use among urban Malaysians: Network diversity effects. SHS Web Conf., 33. https://doi.org/10.1051/shsconf/20173300066

Dutton, W. H., & Blank, G. (2015). Cultural Stratification on the Internet: Five Clusters of Values and Beliefs among Users in Britain. In Communication and Information Technologies Annual (Vol. 10, pp. 3–28). Emerald Group Publishing Limited. https://doi.org/10.1108/S2050-206020150000010001

Gai, K., Qiu, M., & Sun, X. (2018). A survey on FinTech. Journal of Network and Computer Applications, 103, 262–273. https://doi.org/https://doi.org/10.1016/j.jnca.2017.10.011

Gizem, F., Yılmaz, K., & Çakmak, E. K. (2016). Internet-specific epistemological beliefs and online information searching strategies of pre-service teachers: gender and department differences. Participatory Educational Research (PER), 3(2), 63–80. https://doi.org/10.17275/per.16.10.3.2

Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the Fintech Revolution: Interpreting the Forces of Innovation, Disruption, and Transformation

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

in Financial Services. Journal of Management Information Systems, 35(1), 220–265. https://doi.org/10.1080/07421222.2018.1440766

Haqqi, F. R., & Suzianti, A. (2020). Exploring Risk and Benefit Factors Affecting User Adoption Intention of Fintech in Indonesia. Proceedings of the 3rd Asia Pacific Conference on Research in Industrial and Systems Engineering, 13–18. https://doi.org/10.1145/3400934.3400939

Iman, N. (2020). The rise and rise of financial technology: The good, the bad, and the verdict. Cogent Business & Management, 7(1), 1725309. https://doi.org/10.1080/23311975.2020.1725309

Jin, C. C., Seong, L. C., & Khin, A. A. (2019). Factors Affecting the Consumer Acceptance towards Fintech Products and Services in Malaysia. International Journal of Asian Social Science, 9(1), 59–65. https://doi.org/10.18488/journal.1.2019.91.59.65

Khera, P., Ogawa, S., Sahay, R., & Vasishth, M. (2022). Women in Fintech: As Leaders and Users. IMF Working Papers, 2022(140), A001. https://doi.org/10.5089/9798400215384.001.A001

Kolodziejczyk, I. (2015). Mixed Methods for Study of Gender Issues in Access, Application, and Attitudes Toward ICT in Higher Education Institutions in Papua New Guinea. SAGE Open, 5(2), 2158244015581017. https://doi.org/10.1177/2158244015581017

Kuron, L. K. J., Schweitzer, L., Lyons, S., & Ng, E. S. W. (2016). Career profiles in the “new career”: evidence of their prevalence and correlates. Career Development International, 21(4), 355–377. https://doi.org/10.1108/CDI-05-2015-0066

Lagna, A., & Ravishankar, M. N. (2022). Making the world a better place with fintech research. Information Systems Journal, 32(1), 61–102. https://doi.org/https://doi.org/10.1111/isj.12333

Laukkanen, T. (2016). Consumer adoption versus rejection decisions in seemingly similar service innovations: The case of the Internet and mobile banking. Journal of Business Research, 69(7), 2432–2439. https://doi.org/https://doi.org/10.1016/j.jbusres.2016.01.013

Lifshitz, R., Nimrod, G., & Bachner, Y. G. (2018). Internet use and well-being in later life: a functional approach. Aging & Mental Health, 22(1), 85–91. https://doi.org/10.1080/13607863.2016.1232370

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Lissitsa, S., & Chachashvili-Bolotin, S. (2016). The less you know, the better you'll sleep – Perceived job insecurity in the Internet age. Computers in Human Behavior, 62, 754–761. https://doi.org/https://doi.org/10.1016/j.chb.2016.05.006

Lwoga, E. T., & Chigona, W. (2016). Characteristics and factors that discriminate Internet users from non-user information seekers: The case of rural women in Tanzania. 2016 IST-Africa Week Conference, 1–11. https://doi.org/10.1109/ISTAFRICA.2016.7530628

Marisa, O. (2020). Persepsi Kemudahan Penggunaan, Efektivitas, Dan Risiko Berpengaruh Terhadap Minat Bertransaksi Menggunakan Financial Technology. Jurnal Administrasi Kantor, 8(2), 139–152.

Maulana, S., Mustofa, I., Shino, Y., & Ria, A. (2022). Fintech As A Financing Solution For Micro, Small and Medium Enterprises. Startupreneur Business Digital (SABDA Journal), 1(1), 71–82. https://doi.org/10.33050/sabda.v1i1.76

Mawarrini, R. I. (2017). Identifikasi Pembayaran Bergerak (Mobile Payment) yang Mengganggu (Disruptive) di Indonesia. Perisai : Islamic Banking and Finance Journal, 1(3), 215–226. https://doi.org/10.21070/perisai.v1i3.1179

Milian, E. Z., Spinola, M. de M., & Carvalho, M. M. de. (2019). Fintechs: A Literature Review and Research Agenda. Electron. Commer. Rec. Appl., 34(C). https://doi.org/10.1016/j.elerap.2019.100833

Minyu, Z., Nor, N. M., Saif, A. N. M., Islam, K. M. A., & Bari, Md. F. (2023). Women in Fintech: Uncovering the snags through systematic assessment and bibliometric investigation. International Journal of Business Excellence, 1(1), 1–18. https://doi.org/10.1504/ijbex.2023.10053848

Ozili, P. K. (2018). Impact of digital finance on financial inclusion and stability. Borsa Istanbul Review, 18(4), 329–340. https://doi.org/https://doi.org/10.1016/j.bir.2017.12.003

Petrovic, Z. S., & Pavlovic, D. (2016). Student Preferences With Regards to the Use of Internet Content: Gender Differences. The Anthropologist, 24(2), 407–415. https://doi.org/10.1080/09720073.2016.11892032

Purnomo, H., & Khalda, S. (2019). Influence of Financial Technology on National Financial Institutions. IOP Conference Series: Materials Science and Engineering, 662(2), 022037. https://doi.org/10.1088/1757-899X/662/2/022037

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Putritama, A. (2019). The Mobile Payment Fintech Continuance Usage Intention in Indonesia. Jurnal Economia, 15(2), 243–258. https://doi.org/10.21831/economia.v15i2.26403

Rahmi, M. (2019). Fintech for Financial Inclusion: Indonesia case Mustika Rahmi. Proceedings of the 1st International Conference on Economics, Business, Entrepreneurship, and Finance (ICEBEF 2018), 805–807. https://doi.org/10.2991/icebef-18.2019.168

Simons, D. J., Boot, W. R., Charness, N., Gathercole, S. E., Chabris, C. F., Hambrick, D. Z., & Stine-Morrow, E. A. L. (2016). Do "Brain-Training" Programs Work? Psychological Science in the Public Interest, 17(3), 103–186. https://doi.org/10.1177/1529100616661983

Singh, S., Sahni, M. M., & Kovid, R. K. (2020). What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model. Management Decision, 58(8), 1675–1697. https://doi.org/10.1108/MD-09-2019-1318

Thakor, A. V. (2020). Fintech and banking: What do we know? Journal of Financial Intermediation, 41, 100833. https://doi.org/https://doi.org/10.1016/j.jfi.2019.100833

Theriady, H. S., & Ginting, D. B. (2015). Analisis Pengaruh Persepsi Teknologi Informasi, Resiko, Kepercayaan dan Fitur Layanan Terhadap Minat Ulang Nasabah dalam Menggunakan E-Banking. Journal of Chemical Information and Modeling, 53(9), 1689–1699.

Unsal, O., & Rayfield, B. (2019). Trends in Financial Innovation: Evidence from Fintech Firms. In J. J. Choi & B. Ozkan (Eds.), Disruptive Innovation in Business and Finance in the Digital World (Vol. 20, pp. 15–25). Emerald Publishing Limited. https://doi.org/10.1108/S1569-376720190000020004

Wibowo, S. F., Rosmauli, D., & Suhud, U. (2015). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan, Dan Kepercayaan Terhadap Minat Menggunakan E-Money Card (Studi Pada Pengguna Jasa Commuterline Di Jakarta). JRMSI - Jurnal Riset Manajemen Sains Indonesia, 6(1), 440–456. https://doi.org/https://doi.org/10.21009/JRMSI.006.1.06

Yu, T.-K., Lin, M.-L., & Liao, Y.-K. (2017). Understanding factors influencing information communication technology adoption behavior: The moderators of information

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

literacy and digital skills. Computers in Human Behavior, 71, 196–208. https://doi.org/https://doi.org/10.1016/j.chb.2017.02.005

Yunita, S., & Andajani, E. (2020). The Effects of Mobile Payment Dimensions toward Continuance Intention in Surabaya. IPTEK Journal of Proceedings Series, 308–316.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.