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Analysis of the Impact of Financial Technology (Fintech) on the Needs of Generation Z in the Community Around UPI Purwakarta Campus

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Abstract: In the era of technological acceleration, technological advancements affect various aspects of life including the financial sector. Financial Technology (fintech) is an innovation that facilitates financial transactions and online loans, especially for generation Z. However, this convenience is also accompanied by risks such as fraud and consumptive behavior. This study aims to determine the impact and factors that affect Generation Z in financial technology in the community around the UPI Purwakarta campus. The research method used was a quantitative research method with a likert scale and distributed to 435 respondents. The data analysis techniques used are correlation analysis and simple regression analysis. While the hypothesis test uses the determination coefficient and the F test. The results of this study show that there is a significant (simultaneous) influence between the perception of Generation Z and the use of fintech applications and the magnitude of the influence is 31.1%.

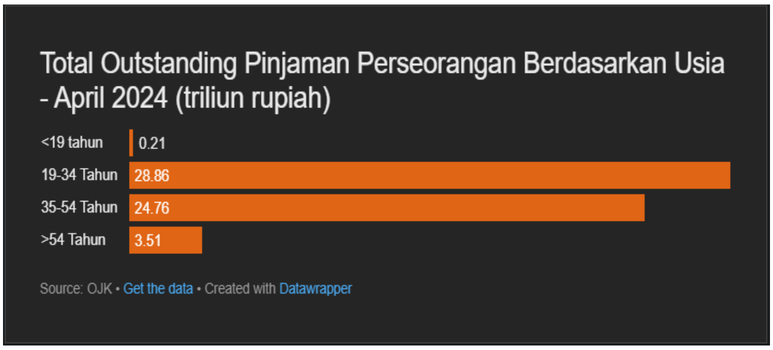
Keywords: Impact, Financial Technology, Generation Z, Online Loans.

INTRODUCTION

In the current era of technological acceleration, technological advances pose considerable risks if not utilized properly. Industry 4.0 which focuses on information technology has changed its focus to technology-based industries (Sijabat et al., 2020). Based on the We Are Social report, it shows that 77% of Indonesia's population or around 212.9 million people became active internet users in January 2023 (Fitriyani & Oktavia, 2023a). Technological developments have influenced various aspects such as in the fields of communication, medicine, and others. One of them is the development in the *financial technology (fintech) sector* that has an impact on the economy and the lifestyle of Generation Z.

Financial Technology (fintech) according to The National Digital Research Centre (NDRC) is a service innovation in the financial sector in non-bank financial institutions that utilizes information technology to make it easier for users to make financial transactions (Sihombing et al., 2021). Bank Indonesia has ratified Bank Indonesia Regulation No. 18/40/PBI/2016, regulating the *financial technology (fintech)* payment process.Generation Z still lacks access to finance, especially for *peer to peer lending services,* which encourages the emergence of this financial service or known as borrowing money with technology.

A type of financial service known as technology-based money lending that connects lenders with lenders through agreements that are carried out electronically through the internet. With easy requirements and a fast process, the programs offered are increasingly in demand by online loan companies, even though the interest charged is higher than loans at banks. This makes Generation Z choose a quick way to get money from *online* loans. *Online* loans are in high demand, and the ease of transactions encourages generation Z to become active users of *online loans*. According to a report by the Financial Services Authority (OJK) in April 2024, the majority of online loan recipients in Indonesia are generation Z with the number of active loan recipient accounts aged 19-34 years reaching 9.35 million recipients with a loan value of Rp. 28.86 trillion. The surge in active loan accounts with bad loans that are more than 90 days reached Rp. 667.10 billion.



Picture 1. **Total *Outstanding* Loans By Age April 2024**

The rapid development of technology has also led to the emergence of *illegal fintech* in generation Z as well as the misuse of personal data and terror by illegal loan providers. The worst impact of illegal loans is not only the illegal dissemination of data, but also encourages extreme actions such as suicide or murder such as the murder case of UI students by seniors who are motivated by wanting to control assets because the perpetrators are involved in *online loans*.

The case of illegal *online* loans is one of the social disasters because it has a negative impact on society and the state. The government has established the Financial Services Authority (OJK) to supervise online loan operators (Nikmah & Fitriani, 2024). There are 98 official *online loans* registered and licensed by the OJK as of July 2024 and the OJK through the Task for the Eradication of Illegal Financial Activities has found 645 *illegal online* loans on various sites and applications. In an article by Tongam L Tobing, Chairman of the Investment Alert Task Force (SWI) (Indraini, 2022) revealed that many Generation Z are trapped in illegal *online* loans due to lack of literacy, but most of them know that it is illegal but still have to borrow due to the economic downturn.

Based on these problems, the author is interested in conducting research with the title **"Analysis of the impact *of financial technology (fintech)* on the needs of generation z in the community around the UPI Purwakarta campus"**.

LITERATURE REVIEW

Consumer Perception

Machfoedz in (Anhar & Haryati, 2020) states that Perception is the process of selecting, compiling, and interpreting information to get meaning into a meaningful and reasonable picture of the world. Perception is the acceptance, selection, organization, and interpretation of the stimuli received. According to Stephen Robins (Kasus, 2018), Factors that affect consumer perception include: (a). The personal characteristics of the perpetrator affect a person's perspective. (b). Target characteristics that can affect perception (c). Environmental factors such as place, time, light, heat, or any number of situational factors.

Financial *Technology (Fintech)*

Financial Technology (fintech) is a new invention in the financial services industry where non-bank financial institutions use information technology to communicate with their customers (Hidayat et al., 2024). According to Catradiningrat, *financial technology* is an entity that combines technology that has financial services features, which results in *creative discruption* in the financial market because it changes the appropriate order. This definition above concludes that *financial technology* is a new invention in the field of financial services that combines technological advances to facilitate financial services and systems to be more efficient and effective.

In general, according to Bank Indonesia (Putri & Christiana, 2021) There are several groups of digital-based financial services that are emerging in Indonesia, namely *payment channels/systems*, *digital banking, p2p lending, online/digital insurance, and crowdfunding.*

There are factors that support the development of *financial technology*, including changes in customer perspectives, advances in technology and *smartphone devices*, rapid trend shifts, adaptation and innovation must be carried out consistently, reduced loyalty to organizations or brands, easier access, and Profitable offering of financial goods and services.

Positive and Negative Impacts *of Financial Technology*

The presence of *fintech* in Indonesia certainly has a significant impact, especially on the financial system. There are two types of impacts produced by *fintech*, namely positive impacts and negative impacts. The positive impacts of *fintech* are:

a. Facilitate financial services,
b. Completing the chain of financial transactions.

The presence of *fintech* in Indonesia has a negative impact as well. The negative impacts *of fintech* in Indonesia include:

a. Misappropriation of customer funds,
b. Illegal investment fraud,
c. Cases of illegal loan fraud (Umirahmah, 2022).

Generation Z

Generation Z is a generation that was born with the latest technological developments. Even their parents are greatly helped by the internet and technology. Generation Z is another term for Gen Z, *I Generation*, Internet Generation, Gen Zers, or the post-millennial generation. One of the definitions of generation is the social structure in which there is a group of people of the same age who experience the same social and historical events. Each generation has different habits with the times. According to the organization, The Center for Generational Kinetics reports that Generation Z was born after 1996 to 2015. Meanwhile, according to the Central Statistics Agency (BPS), Generation Z is a generation born from 1997 to 2012.

This generation excels in the use of technology, diversity, and a very high level of education. Generation Z is very close or cannot be separated from the internet because they can search for anything through the internet and they use it every day. According to Akhmad Sudrajat, Generation Z is a digital, strong, open-minded, culturally tolerant generation and practically depends on communication and interaction through social networks (Sawitri, 2022).

Generation Z's Needs for *Financial Technology*

Advances in information technology have sparked rapid developments in innovative financial services known as *Financial Technology (Fintech). Fintech* opens up new possibilities to encourage Gen Z by increasing transparency, reducing costs by eliminating middlemen, and making financial data more accessible. The traditional banking system managed by traditional financial institutions has evolved to be more innovative, and various types of financial services are now offered by non-financial companies.

Generation Z is also known as the generation that most often uses *different* fintech platforms, one of which is *online* loans. Based on research by Fella and Anita (Fitriyani & Oktavia, 2023b), Generation Z does not have financial planning and is less able to control themselves in spending the money they have. In addition, the existence of many *e-commerce* and *online payments* that make buying and selling transactions easier makes generation z consumptive

In general, when Generation Z feels a need to fulfill a satisfaction or interest, Generation Z will continue to remember what they feel. The following indicators of need are through the Aida Benyamin stimulus model (Zahroni et al., 2022), namely (a). Attention, (b). Interest, (c). Desire, (d). Action.

METHOD

Research Subject

The subtopic of this research is the generation Z community who knows financial *technology* services (*online* loans), both users and non-users, in the community of UPI Purwakarta campus, Purwakarta, West Java.

Sample and Population

The population in this study is the generation Z community who are classified as born in 1997 to 2012 around the UPI Purwakarta campus. This study uses *a non-probability sampling technique* because the number of population is unknown and *purposive sampling* was chosen as the sampling technique. The criteria for sampling are generation Z people who know or are using, or have used *fintech* applications (*online* loans). Roscoe in (P. D. Sugiyono, 2018) suggests that a feasible sample size for this study ranges from 30 to 500 respondents. Since the total population is not limited or unknown, Cochran's Formula was used to calculate the number of samples used in this study. So that the number of samples taken from this study is 435 respondents.

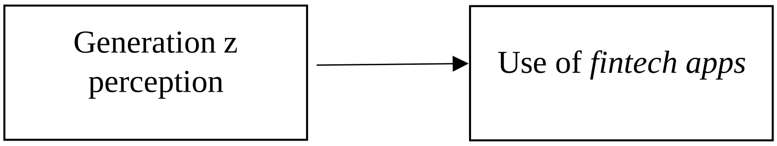
Data Sources and Data Collection Techniques

This study uses primary and secondary data. Secondary data is collected from websites, articles, or journals, and more. The primary data collection technique applies a questionnaire (questionnaire) that the author makes and distributes to respondents online in accordance with the research criteria.

The research method used is quantitative research that divides the answers into five value categories through the Likert scale. The design of this study is exploratory because it only provides an explanation of the results of the questionnaire statements conducted regarding the perception of generation z towards the use of online loan applications.

Research Variables

Research variables are everything that the researcher determines to be studied to gather information, then used to draw conclusions. Independent Variables and Dependent Variables are the two variables used in this study (D. Sugiyono, 2013). This study uses an independent variable, namely the perception variable of generation Z. while the dependent variable in the study is the use of *fintech* applications, the relationship can be described as follows:



Picture 2. Influence of Independent Variables with Dependence

Data Analysis Techniques

This study uses descriptive statistical analysis for data analysis techniques. The descriptive statistical analysis method includes testing, measurement, and theoretical hypotheses based on mathematical and statistical analytical calculations (P. D. Sugiyono, 2018). This study uses analysis techniques, namely; Research instrument test, normality test, linearity test, correlation analysis, simple linear regression analysis, hypothesis test. Data analysis in this study uses the help of the SPSS *version* 25 application

RESULTS AND DISCUSSION

Test Research Instruments

a. Validation Test

Validity testing is applied in determining the validity of a questionnaire. Taking a valid or invalid can be determined by correlating the value of r-table and r-count, concluded to be valid when r-count > r-table value, and vice versa. r-table with N of 435, and significance level of 0.05, obtained an r-table value of 0.094.

Table 1. Generation Z Perception Variable Validation Test

Variabel	R_{hitung}	R_{tabel}	Keterangan
Ease of using loans *online*	0,510	0,094	Valid
Advantages of loans *online*	0,579	0,094	Valid
Loan *online* according to ability	0,641	0,094	Valid
Short loan term	0,632	0,094	Valid
Providing personal data to fintech	0,619	0,094	Valid
Trusted testimonials	0,640	0,094	Valid
Fintech can safeguard personal data	0,537	0,094	Valid
Getting terror on electronic devices	0,629	0,094	Valid
There are many frauds when making online loans	0,577	0,094	Valid
Worried about making online loans	0,569	0,094	Valid
Has low security and trust	0,447	0,094	Valid
Fraud during online loan transactions	0,539	0,094	Valid
Big flowers	0,339	0,094	Valid

Source: Data processing results, 2024

Based on the results of the table above, all questions on the perception variable of generation Z (X) were declared valid. This is due to the greater correlation value of r-count r-table.

Table 2. Validation Test for the Use of Fintech Applications (Y)

Variabel	R_{hitung}	R_{tabel}	Keterangan
Interest in making an online loan	0,596	0,094	Valid
Fintech can meet needs	0,679	0,094	Valid
Learn about fintech from friends/family	0,631	0,094	Valid
Buying personal necessities or pocket money	0,654	0,094	Valid
Meet educational costs	0,682	0,094	Valid
Last resort for urgent needs	0,622	0,094	Valid
Just doing it for fun	0,617	0,094	Valid
Fintech speeds up transactions	0,662	0,094	Valid
The process is easy and not complicated	0,540	0,094	Valid
Recommend to friends/family	0,643	0,094	Valid
Fintech for future funding	0,555	0,094	Valid

Source: Data processing results, 2024

Based on the results of table 2 above, all questions on the variable of using *the fintech* application (Y) were declared valid. This is due to the greater correlation value of r-count r-table.

b. Reliability Test

Reliability tests are used to show that data instruments are reliable enough. The reliability test is measured through the application of *Cronbach Alpha*, with a stipulation, when *Cronbach Alpha* > 0.6, so that the research variable instrument is reliable and vice versa (Sugiyono, 2016).

Table 3. Reliability Test Results

Reliability Statistics		
Variable	Cronbach's Alpha	N of Items
Generation Z (X) Perception	.817	13
Use of Fintech Applications (Y)	.844	11

Source: Data processing results, 2024

Based on table 3, all *Cronbach Alpha* values of variables are greater than 0.06, so it can be concluded that all of these variables are reliable.

Normality Test

The normality test aims to test whether the perturbrating or residual variables have a normal distribution. In this study, the test used is *the One Sample Kolmogorov-Smirnov test* with a significant value of 0.05, if the sig value > 0.05, then the data is distributed normally and vice versa (Ghozali, 2016).

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		435
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	6.17743230
Most Extreme Differences	Absolute	.042
	Positive	.042

Negative	-.041
Test Statistic	.042
Asymp. Sig. (2-tailed)	.066c
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	

Source: Data processing results, 2024

Based on table 4, the results of the normality test are shown, which shows that the value of Asymp Sig. (2-tailed) is 0.066. This value is greater than 0.05 which indicates that the data in this analysis is normally distributed.

Linearity Test

The linearity test is used to determine whether the resulting regression equation is linear or not. If the results show that it is not linear, then the regression analysis cannot be continued. If the sig *Deviation form linearity* > 0.05, then, the model is considered linear and vice versa.

Table 5. Linearity Test

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Use of Fintech Applications* Generation Z Perception	Between Groups	(Combined)	9059.128	38	238.398	6.300	.000
		Linearity	7482.233	1	7482.233	197.731	.000
		Deviation from Linearity	1576.896	37	42.619	1.126	.287
	Within Groups		14984.835	396	37.840		
	Total		24043.963	434			

Source: Data processing results, 2024

The results of table 5 show that the deviation *from linearity* is 0.287. According to the decision-making criteria, if the significance > 0.05 so that the correlation of Generation Z's perception of the use of *fintech* applications has a linear relationship.

Correlation Analysis

Correlation analysis is used to analyze the relationship between independent variables and dependent variables and the correlation coefficient (r) shows how close the relationship between variables is. This study applies a correlation analysis of *Pearson product moment*.

Table 6. Results of Correlation Analysis

Correlations

		Generation Z Perception	Use of Fintech Applications
Generation Z Perception	Pearson Correlation	1	.558**
	Sig. (2-tailed)		<.001
	N	435	435
Use of Fintech Applications	Pearson Correlation	.558**	1
	Sig. (2-tailed)	<.001	
	N	435	435

Source: Data processing results, 2024

From table 6, the value of the coefficient of the independent and dependent variables is 0.558 with a significant 0.001. So the relationship between the perception of generation Z and the use of *fintech applications* has a moderate or sufficient level of relationship.

Simple Linear Regression Analysis

Simple linear regression analysis is applied to determine the direction of the relationship between independent and dependent variables having a positive or negative relationship. In addition, it is also used to predict whether the value of the dependent variable will increase or decrease.

Table 7. Results of Simple Linear Regression Analysis

Coefficientsa

Type		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	12.099	1.829		6.615	.000
	Generation Z Perception	.552	.039	.558	13.986	.000

a. Dependent Variable: Use of Fintech Applications

Source: Data processing results, 2024

Based on table 7, a simple linear regression equation model is obtained as follows:

Y = 12,099 + 0,552 X

Provided that the value of a = 12.099 and b = 0.552

The above equation shows that the linear regression coefficient of Generation Z perception has a positive value. Therefore, the direction of Generation Z's perception of the use of *fintech* applications is positive or has a positive influence.

Hypothesis Test

a. Coefficient of Determination (R2)

Table 8. Coefficient of Determination Results

Model Summary[b]

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558a	.311	.310	6.18456

a. Predictors: (Constant), Generation Z Perception

b. Dependent Variable: Use of Fintech Applications

Source: Data processing results, 2024

Based on table 8, the value of the determination coefficient (R2) listed in the R Square column is 0.311, which shows the influence of the perception variable of generation Z on the use of *fintech* applications of 0.311 (31.1%). Other variables outside the research model affected 68.9% by other variables outside the research model.

b. Test F (Simultaneous)

Table 9. Test F

ANOVAa

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7482.233	1	7482.233	195.620	.000b
	Residual	16561.731	433	38.249		
	Total	24043.963	434			

a. Dependent Variable: Use of Fintech Applications

b. Predictors: (Constant), Generation Z Perception (X)

Based on table 9, it shows that df (n1) = 1, df (n2) = 433, then the F-table is 3.863 with the F-count value is 195.620, so the F-count value > the F-table or 195.620 > 3.863 and the significance is 0.000 < 0.05. So H0 is rejected and h1 is accepted, it can be concluded that the perception of generation Z (X) has an effect on the use of *fintech* applications (Y).

Data obtained based on 435 respondents revealed that the perception of Generation Z is influenced by several factors, such as convenience, convenience, security in maintaining personal data, and the advantages of *fintech*. Research conducted by Marpaung, et al. (Marpaung et al., 2021), stated that the factors that influence generation Z to use *fintech are the development of* fintech *application technology*, consumer interest, convenience, and ease of transactions as well as practicality.

With technological advancements, generation Z can use *fintech*. The results obtained from the impact of the use *of fintech* on Generation Z in the community around UPI Purwakarta have a significant impact in meeting the needs and desires of lifestyle to support appearance by following the latest trends. The respondents who dominate the use of *fintech* applications are students to meet their daily needs and support their lifestyle. However, Generation Z relies heavily on technological developments in the use of *fintech* that result in consumptive and risky behaviors, such as illegal online loan fraud , high interest rates, and terror on electronic devices.

The results are supported by research by (Sari et al., 2023), which found that *fintech* applications often cause students' consumptive behavior and interest in using online loan services. To reduce consumptive behavior, an approach is taken by increasing education and socialization to users which aims to help them choose a trusted *online* loan service and understand the risks when using these services.

CONCLUSION

The results of the linear regression coefficient analysis of generation Z perception on the use of *fintech applications* have a positive influence. Based on the hypothesis test, the perception of generation z has an effect (simultaneous) on the use of *fintech applications* and the magnitude of the influence of generation Z perception on the use of *fintech* applications is 31.1%. While 68.9% was influenced by other variables from the research model.

Based on the results of the research, the factors that affect Generation Z in the community around UPI Purwakarta and the impact of the use *of fintech applications*, it can be concluded that the factors that can affect Generation Z in the community around UPI Purwakarta are convenience, comfort, security in maintaining personal data, and the advantages of *fintech*. Meanwhile, in terms of the impact that triggers *the* use of fintech applications can provide convenience in transactions to meet daily needs and lifestyle desires, but generation Z must pay attention to consumptive behavior and the risks it causes, such as illegal online loan fraud, large interest rates and terror on electronic devices. To reduce consumptive behavior, by increasing education and socialization to users which aims to help them choose trusted online loan services and understand the risks when using these services.

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