

## The Influence of Accounting Learning, Fintech Knowledge and Fintech Efficiency on the Interest in Using Gopay for Accounting Study Program Students at UNP Kediri

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### Abstract

**Research Aim :** The purpose of this research is to ascertain whether accounting program students at Nusantara PGRI Kediri University will be interested in using Gopay if they have knowledge of financial accounting, fintech knowledge, and ease of use.

**Research Method :** The SPSS version 21 application is used for data processing, and the following research uses a quantitative approach. The population in this research is students of the accounting study program at Nusantara PGRI Kediri University who are familiar with the Gopay digital application. This research uses non-probability sampling as its sampling strategy. 121 people were sampled for this study. The data in the following research were analyzed using multiple linear regression.

**Research Finding :** This research analysis reveals that the interest of accounting program students at Nusantara PGRI Kediri University in using Gopay is positively and significantly influenced by financial accounting knowledge, fintech knowledge, and ease of use

**Keywords :** Financial Accounting Learning, Fintech Knowledge, Fintech Efficiency, Interest In Using

## 1. Introduction

The era of economic evolution is currently being experienced by the Indonesian nation, the easier it is and the greater opportunity to access various information is one example of a sign of change. The desire to shop online such as fashion, home property, food and others is an influence brought by the development of information technology. The shift from conventional payments to electronic money payments is also a benefit from today's technological developments. Financial technology is a series of financial innovations coupled with modern technology in the field of financial services that can facilitate payment transactions without having to leave the house. With the convenience provided, people can transact anywhere and anytime without having to come to a financial office. No need for cash, when transacting, you only need to enter the code, the money will move.

Lazada, Bukalapak, Tokopedia, Shopee, MatahariMall.com, Blibli, Gojek are increasingly found on smartphones. Not only chatting and telephone entertainment facilities as well as shopping leisure facilities have become new facilities on smartphones. The fast-paced demands of life make technology users also need financial technology. PT Dompot Anak Bangsa Gopay is one of the currently developing fintechs. The services contained in Gojek can be paid using Gopay in a non-cash manner, the public can carry out various transactions without having to leave the house, buy and sell without having to go to the store, make payments without having to go to the bank, etc. So that the effectiveness and efficiency in transactions can be obtained. Transportation services such as gojek, grab and ovo financial services, gopay are development models of the e-commerce business, gopay is categorized as a financial service that is superior to the others. grab has separate services from OVO, while gopay and gojek are in one application. Making payments for BPJS Kesehatan, PLN, google play games, voucher codes, internet and cable TV vouchers, gas, PDAM, pulses, multi-finance, cinema tickets, and shopping at all online shops that collaborate is a service from Gopay. Bank Indonesia is ready to guarantee the security and orderliness of digital financial services.

Technology is no stranger to students, to do assignments or study they always need technology. Expectations of increasing student productivity as a goal for developing technological innovation, the lack of opportunity to find goods at shops and cash withdrawals are also a problem among the current millennial generation, to attract technology users offers several conveniences and benefits of technology. But not many people still maintain conventional services, there are still many people who maintain cash, not cashless, which is a current phenomenon.

Some of the results of previous research related to "decisions to use gopay" by [1] there are 3 factors that influence the decision to use gopay, namely benefits, convenience and trust affect interest in using gopay. The second research from Friti Anita, Anisa, Nailatul Fadhlila and Ida Farida in 2020 states that the convenience and benefits affect interest in using Gopay. The third study entitled perceived convenience and risk of interest in using fintech gopay in the 2022 millennial generation revealed that convenience has a significant effect on interest in using gopay. The above is the result of several studies, the current research uses financial accounting learning factors, fintech knowledge and fintech efficiency.

Interest is a behavior that is defined as a measure of how strong a person's desire is to do something specific. Interest in using Gopay can be interpreted as the level of desire to use Gopay services, which is a person's means of payment. From the explanation above, it can be concluded that the interest in using Gopay is the desire to use Gopay as a means of payment. [2] According to [3] interest can be measured using several indicators as follows: will transact, plan to transact and intend to transact.

At the Faculty of Economics and Business at Nusantara University PGRI Kediri accounting study program there is learning Financial Accounting. By studying this subject, students' financial problems have been equipped to manage financial literacy wisely. Proficiency in finance is the goal of financial learning as a guide for students to face life in the future. It is expected that students can manage finances competently and correctly. According to [4] The effect of learning can be measured using the following indicators: Management of learning implementation, communicative process, student response, learning activities, learning outcomes

Knowledge is a human effort to know the object encountered either with the five senses or reason. From books, electronic media, guides, etc., we can get the knowledge we want.

According to [5] Knowledge can be measured using indicators, namely: Knowledge of fintech characters or attributes, Knowledge of the benefits of fintech, Knowledge of the benefits caused by fintech,

Efficiency or convenience is believing that using the system does not require difficult efforts to run it. interest from users depends on the convenience provided by the system, the easier the system is to operate, the more interested users will be. Not making it difficult for the user is called convenience. Users find it easier when using the system than when not using it.

In accordance with the description of the subject matter behind this research, it determines the title "The Effect of Financial Accounting Learning, Fintech Knowledge and Fintech Efficiency on the Use of Gopay for UNP Kediri Students"

### **1.1 Problem Formulation**

1. Does learning financial accounting affect students' interest in using gopay?
2. Does fintech knowledge affect the use of gopay by students?
3. Does efficiency affect students' interest in using gopay?
4. What is fintech knowledge, fintech efficiency and the quality of management accounting learning on the use of gopay for Unp Kediri students?

### **1.2 Research purposes**

1. To recognize whether learning financial accounting has an effect on interest in using gopay
2. To recognize whether fintech knowledge affects the interest in using gopay
3. To identify whether fintech efficiency has an effect on interest in using gopay
4. To recognize whether learning financial accounting, fintech knowledge, fintech efficiency affects the interest in using gopay for Unp Kediri students

## **2. Method**

This research is an associative quantitative research which will be tested using financial accounting learning variables, fintech knowledge and efficiency towards interest in using Gopay.

Learning financial accounting (X1) is an activity carried out by teachers to students in order to improve cognitive, affective and psychomotor to be better through various experiences [4].

H1: Learning Financial Accounting has a positive and significant effect on students' interest in using gopay

Fintech knowledge (X2) [5] claims that a person or group's Financial Technology Knowledge is the information they have collected about the topic. The research findings strengthen the hypothesis that there is a positive relationship between education level and the tendency of people in Jambi City to adopt new forms of financial technology.[6]

H2: fintech knowledge influences interest in using Gopay

Efficiency (X3) [7]revealed that convenience is how successful a person is in using technology to complete his work easily. This theory is supported by the results of research [8], perceived convenience has a significant effect on intention to use *fintech* gopay in the millennial generation

H3: Efficiency affects interest in using Gopay

Accounting study program at PGRI Kediri Archipelago University became the population of this study. The sample to be used in this research is an accounting study program

that has the following criteria: Student of Accounting Study Program UNP Kediri, Has taught intermediate financial accounting courses

This study uses non-probability methods or non-random selection techniques in taking the sample in the form of purposive sampling. Sampling of the population by purposive sampling was carried out with the following criteria: 1) students of the UNP Kediri accounting study program 2) have taught intermediate financial accounting courses.

The data used in this analysis are first-hand accounts. Primary data, in this context, refers to information collected directly from the source. To obtain this information, we send out surveys via Google forms. Without going through an intermediary, the researcher distributed the questionnaires themselves.

Quantitative methods are used for this research. The independent and dependent variables in this study were measured on a 5-point Likert scale, and a total of 30 questions were given to participants.

Tests for normality, multicollinearity, and heteroscedasticity of the data, as well as the F test, T test, and the coefficient of determination, are the basis of multiple linear regression used to evaluate the hypotheses in this research.

Researching and analyzing survey responses in the following research was carried out using SPSS 21.

### 3. Result and Discussion

The following are the results of the analysis of the data obtained from distributing questionnaires to 121 respondents and have been tested through SPSS version 21.

#### Validity Test

**Table 1. Validity Test Results**

Variable	Question	R Count	R Table	Information
Financial Accounting Learning (X1)	X1.1	0,578	0,1786	Valid
	X1.2	0,707	0,1786	Valid
	X1.3	0,591	0,1786	Valid
	X1.4	0,593	0,1786	Valid
	X1.5	0,681	0,1786	Valid
	X1.6	0,693	0,1786	Valid
	X1.7	0,619	0,1786	Valid
	X1.8	0,615	0,1786	Valid
	X1.9	0,636	0,1786	Valid
	X1.10	0,706	0,1786	Valid
Fintech Knowledge (X2)	X2.1	0,794	0,1786	Valid
	X2.2	0,630	0,1786	Valid
	X2.3	0,695	0,1786	Valid
	X2.4	0,653	0,1786	Valid
	X2.5	0,686	0,1786	Valid
	X2.6	0,751	0,1786	Valid
Efficiency (X3)	X3.1	0,746	0,1786	Valid
	X3.2	0,602	0,1786	Valid
	X3.3	0,619	0,1786	Valid

Variable	Question	R Count	R Table	Information
	X3.4	0,667	0,1786	Valid
	X3.5	0,616	0,1786	Valid
	X3.6	0,588	0,1786	Valid
	X3.7	0,609	0,1786	Valid
	X3.8	0,671	0,1786	Valid
Interest in Using (Y)	Y1.1	0,702	0,1786	Valid
	Y1.2	0,742	0,1786	Valid
	Y1.3	0,786	0,1786	Valid
	Y1.4	0,731	0,1786	Valid
	Y1.5	0,739	0,1786	Valid
	Y1.6	0,643	0,1786	Valid

Source: Primary data processed, 2022

The validity test is said to be valid because it fulfills the requirements when the R count > R table score is based on the table. It can be seen that the results of the data validity test obtained from distributing the questionnaire and having been tested using SPSS version 21 software state that the R count > Rtable value, the R table value of 0.1786 so that it can be said that the data is valid.

### Reliability Test

**Table 2. Reliability Test Results**

Variable	Nilai Cronbachs Alpha	Reliability Criteria	Information
Financial Accounting Learning (X1)	0,838	0,60	Reliable
Fintech Knowledge (X2)	0,791	0,60	Reliable
Efficiency (X3)	0,793	0,60	Reliable
Interest in Using (Y)	0,818	0,60	Reliable

Source: Primary data processed, 2022

The results of the cronbach's alpha value for each variable have exceeded > 0,06. Thus each variable is declared reliable.

### Normality Test

**Table 3. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		121
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.46056152
	Most Extreme Differences	
	Absolute Positive	.114 .080

	Negative	-.114
Kolmogorov-Smirnov Z		1.257
Asymp. Sig. (2-tailed)		.085

Source: Primary data processed, 2022

Based on the calculation of the table, according to this data can be said to be normally distributed. The results can be displayed by looking at the Kolmogorov-Smirnov value of 1,257 and 0.085 as a significance value which means that this value is greater than the alpha score of 0.05.

### Multicollinearity Test

**Table 4. Multicollinearity Test Results**

Variable	Tolerance Value	Nilai VIF	Information
Financial Accounting Learning (X1)	0,529	1.889	Multicollinearity Free
Fintech Knowledge (X2)	0,539	1.856	Multicollinearity Free
Efficiency (X3)	0,454	2.202	Multicollinearity Free

Source: Primary data processed, 2022

The multicollinearity test has provisions, namely, if the VIF value  $< 10$  then multicollinearity does not occur. And if the tolerance value is  $> 0.1$  then there is no multicollinearity

The data does not have multicollinearity, as shown in the table above. The findings of the financial accounting learning variable have a VIF value of 1.889 and a tolerance value of 0.529. Fintech knowledge has a VIF value of 1.856 and a tolerance value of 0.539. In addition, efficiency has a VIF value of 2.202 and a tolerance value of 0.454

### Heteroskedastic Test

**Table 5. Heteroscedastic Test Results**

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	.650	2.015		.323	.748
1 Pembelajaran Akuntansi Keuangan	-.010	.055	-.024	-.190	.850
Pengetahuan Fintech	-.043	.082	-.066	-.530	.597
Efisiensi	.078	.074	.143	1.045	.298

Source: Primary data processed, 2022

The heteroscedastic test has provisions that if the sig value  $> 0.05$  it is said to be significant.

Based on the results of the table test, 0.850 is the sig value of the financial accounting learning variable, 0.597 is the result of the sig value of fintech knowledge and 0.298 is the sig value of the efficiency variable. Thus it can be concluded that the significance value of each variable is above the provisional value of 0.05 and passes from heteroscedasticity.

**Partial Test (t test)**

**Table 6. Partial Test Results (t test)**

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	1.634	2.981		.548	.585
1 Pembelajaran Akuntansi Keuangan	.210	.082	.258	2.566	.012
Pengetahuan Fintech	.371	.121	.306	3.071	.003
Efisiensi	.143	.110	.141	1.299	.196

Source: Primary data processed, 2022

The t test has a significant value  $<0.05$ . From the results of testing using SPSS that has been carried out, the following results are obtained:

1. Financial accounting learning (X1)

0.012 is the result of the partial test (t test) of the sig value of learning financial accounting, thus the variable X1 influences interest in using gopay.

2. Fintech knowledge (X2)

0.003 is the test result of the fintech knowledge variable, it can be seen that the sig value is less than 0.05, it can be concluded that X2 has an effect on interest in using gopay

3. Exisiensi (X3)

0.196 is the result of the partial test of the efficiency variable. Based on the sig value of variable X3  $>0.05$ , it can be concluded that variable X3 has no effect on interest in using gopay

**Simultaneous Test (F test)**

**Table 7. Simultaneous Test Results (Test F)**

Model	ANOVA <sup>a</sup>				
	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	435.080	3	145.027	23.355	.000 <sup>b</sup>
Residual	726.524	117	6.210		
Total	1161.603	120			

Source: Primary data processed, 2022

From the results of the F test, a table is produced as above. It can be concluded that the F value was obtained at 23,355 with a significant 0.000 because the calculated F is greater than the F table of 2.68 and the significant level is less than 0.05, it can be seen that the financial

accounting learning variable (X1) and fintech knowledge variable (X2) as well efficiency has a simultaneous and significant effect on the interest in using gopay.

**Determination Coefficient Test (R<sup>2</sup>)**

**Table 8. Test Results for the Coefficient of Determination (R<sup>2</sup>)**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.612 <sup>a</sup>	.375	.359	2.49191

Source: Primary data processed, 2022

In table 6 above it can be concluded that the percentage of variable X in explaining variable Y. It is known that the Adjusted R square value is 0.359. It can be concluded that the financial accounting learning variables, fintech knowledge and efficiency affect the interest in using gopay.

**4. Conclusion**

Based on the results of the data analysis and discussion above, it can be concluded that out of 121 student respondents in accounting study program at Nusantara University PGRI Kediri in 2019-2020 class, learning financial accounting (X1) has a partial effect on interest in using Gopay (Y). Fintech knowledge variable (X2) partially influences interest in using gopay (Y). This shows that with mature insight and knowledge it can influence someone to use technological advances, one of which is with an interest in using Gopay, making the switch from cash payments to non-cash. The efficiency variable (X3) has no effect on interest in using gopay (Y) partially. With technology getting easier, if it is not matched with adequate knowledge, it will not make people interested in using GoPay. Furthermore, the financial accounting learning variables (X1), fintech knowledge (X2) and efficiency affect the interest in using Gopay (Y) simultaneously.

This research is expected to add to knowledge and references for further research on the effect of learning financial accounting, fintech knowledge and fintech efficiency on interest in using Gopay.

The scope of this study is limited to undergraduates enrolled in an accounting degree; future researchers should have this in mind. As a result, broadening the scope of future studies is encouraged. For further research, you can also add other independent variables that can influence interest in using Gopay, such as development *fintech*, risks and benefits *fintech* and so on so that the scope of research is wider.

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