

# FINTECH ADOPTION AND ENTREPRENEURIAL EXPERIENCE: KEY DRIVERS OF MSME SUSTAINABILITY

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## Abstract

*The rapid development of digital technology has significantly impacted various sectors, especially entrepreneurship, with financial technology (fintech) emerging as one of the key innovations. Fintech offers easier access to financial services, which can improve financial management for small and medium-sized enterprises (SMEs). However, the effectiveness of fintech adoption may depend on the entrepreneurial experience of business owners, especially among young entrepreneurs, as it influences their ability to leverage fintech tools for better financial management and sustainability. This study aims to explore how fintech usage affects the sustainability of MSMEs in Bali and examines the moderating role of entrepreneurial experience in this relationship. A purposive sampling method was used to survey 200 MSMEs in Bali, collecting data through questionnaires. The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the relationships between fintech usage, entrepreneurial experience, and MSME sustainability. The results indicate that both fintech usage and entrepreneurial experience have a positive impact on MSME sustainability. Additionally, entrepreneurial experience was found to moderate the relationship between fintech adoption and MSME sustainability, suggesting that experienced entrepreneurs are better equipped to harness the potential of fintech for financial management. This study highlights the importance of combining digital tools with entrepreneurial expertise to improve the sustainability and competitiveness of MSMEs in the digital economy.*

**Keywords:** Fintech, Entrepreneurial Experience, Sustainable MSMEs

## Abstrak

Perkembangan pesat teknologi digital telah memberikan dampak signifikan di berbagai sektor, terutama kewirausahaan, dengan munculnya teknologi keuangan (fintech) sebagai salah satu inovasi utama. Fintech mempermudah akses terhadap layanan keuangan, yang dapat meningkatkan manajemen keuangan bagi usaha mikro, kecil, dan menengah (UMKM). Namun, efektivitas adopsi fintech dapat bergantung pada pengalaman kewirausahaan pemilik usaha, khususnya di kalangan wirausahawan muda, karena pengalaman ini mempengaruhi kemampuan mereka dalam memanfaatkan alat fintech untuk manajemen keuangan dan keberlanjutan usaha. Penelitian ini bertujuan untuk mengeksplorasi bagaimana penggunaan fintech mempengaruhi keberlanjutan UMKM di Bali dan menganalisis peran moderasi pengalaman kewirausahaan dalam hubungan ini. Metode purposive sampling digunakan untuk melakukan survei pada 200 UMKM di Bali, dengan pengumpulan data melalui kuesioner. Data yang terkumpul dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) untuk menilai hubungan antara penggunaan fintech, pengalaman kewirausahaan, dan keberlanjutan UMKM. Hasil penelitian

menunjukkan bahwa baik penggunaan fintech maupun pengalaman kewirausahaan memiliki pengaruh positif terhadap keberlanjutan UMKM. Selain itu, pengalaman kewirausahaan ditemukan memoderasi hubungan antara adopsi fintech dan keberlanjutan UMKM, yang menunjukkan bahwa wirausahawan yang berpengalaman lebih mampu memanfaatkan potensi fintech untuk manajemen keuangan. Penelitian ini menyoroti pentingnya menggabungkan alat digital dengan keahlian kewirausahaan untuk meningkatkan keberlanjutan dan daya saing UMKM di era digital.

**Kata Kunci:** Fintech, Pengalaman Kewirausahaan, Keberlanjutan UMKM

## 1. Introduction

The rapid development in the digital era has significantly impacted information and communication technology, influencing various aspects of life, including the entrepreneurial sector (Setyawati et al., 2024). One notable advancement arising from these conditions is financial technology, commonly referred to as fintech, which emerged as an innovation driven by technological progress (Nofalia, 2019). Fintech integrates technology into financial services to provide convenience to the public in accessing any financial product and service, such as payments, loans, investments, and financial management. (Kusuma & Asmoro, 2021) stated that the adoption of fintech offers wider and more accessible financial solutions that improve efficiency in managing business finances, especially for young entrepreneurs. On the other hand, while many of them have brilliant ideas to date, according to (Putri et al., 2021), they usually face several challenges in managing their enterprise finances.

In the context of MSME, this has great potential to help it achieve sustainability. Particularly because MSMEs are most likely to experience poor financial management. (Ulami, 2024) points out that fintech promotes financial inclusion since customers find it more convenient in transaction or other financial activities. Young entrepreneurship in Indonesia has shown remarkable growth and has been considered as playing an increasingly significant role in the national economy (Jay Aryaputra Singgih, 2022). Despite their innovative ideas, many young entrepreneurs face numerous challenges while managing business finances, including lack of knowledge and understanding of fundamental financial management principle (Hafsah, 2004).

Moreover, young entrepreneurs are often denied easy access to traditional financial services such as banks, which are also not very welcoming toward MSMEs. (Workshop, 2023) states that uncertainty in investment decision-making also becomes an obstacle in cash flow management, which further influences the success of a business. In this regard, the use of fintech is envisioned to resolve problems in financial management (Raharjo et al., 2022). With user-friendly technology and diverse features, fintech can assist young entrepreneurs in planning, managing, and monitoring their business finances more effectively. For example, fintech-based financial management applications help entrepreneurs maintain financial records, analyse cash flows, and budget more efficiently. Additionally, easy access to loans and investments through fintech platforms can provide the necessary capital for business growth (Andaiyani et al., 2020).

However, while fintech bears many conveniences, not all of its influences on financial management are positive in nature (Karyatun, 2023). Education plays the role of determining how entrepreneurs will manage financial matters through appropriate levels of financial literacy, which contributes to the smooth use of fintech facilities. (Novianti & Retnasih, 2023) imply that higher education could translate to higher levels of appropriateness regarding financial management as educated people tend to be more receptive to fintech facilities. In such context, entrepreneurial experience has also played a considerable role, according to (Desy, 2021). Experienced young entrepreneurs are more aware of the risks and benefits of using financial technology (Solihudin et al., 2023). Moreover, they tend to adapt more easily to technological changes, enabling them to maximize the benefits of the features of fintech in support of financial decisions.

Although a lot of research has been carried out to investigate the relationship between financial technology and entrepreneurship, there is a gap that can be seen in the literature on the application of entrepreneurial experience as a moderating variable when relating it to sustainable MSMEs. Many studies in the area use the direct effect of fintech usage on business performance, without considering how the entrepreneurial experience influences the effectiveness of using fintech in financial management. This gap in

literature therefore calls for further research, especially given that MSMEs are an integral component of the digital economy.

However, introducing entrepreneurial experience as a moderating variable makes this study a fresh addition to the influence of fintech adoption on financial management for MSME sustainability. This study hence intends to give profound insight into how individual experience affects the utilisation of financial technology and the implications this may have on financial management practices. This study also targets MSMEs in Indonesia, a setting uniquely characterised by features and challenges different from other entrepreneurial settings.

Therefore, this study attempts to investigate the consequences of adopting fintech on enhancing the sustainability of MSMEs in the digital era. Using entrepreneurial experience as the moderating variable examines the effect this has on the relationship between fintech usage and improvements in MSME sustainability. Also, it gives practical recommendations on how to better optimize fintech for excellent performance in financial management among young entrepreneurs.

## **Theoretical Foundation**

### **Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM) explains the factors influencing individuals in adopting and utilising new technologies. It highlights two primary components: perceived ease of use and perceived usefulness (Venkatesh & Davis, 2000). In the context of the study, the intention of young entrepreneurs to use fintech as an instrument of financial management is developed based on their perceptions of perceived ease of use and perceived usefulness of technology in managing finance. Entrepreneurial experience was used as the moderating variable, and persons with longer experience were better positioned to perceive the usefulness and ease of use of fintech. As such, these entrepreneurs are in a better position to embrace and incorporate fintech solutions into their financial management practices that would support the sustainability of their MSMEs.

### **Entrepreneurial Resilience Theory**

The Entrepreneurial Resilience Theory emphasizes the ability of entrepreneurs to adapt to changes and uncertainties within the dynamic business environment. (Akmal & Arifa, 2023) assert that "resilience is an important attribute of entrepreneurs in facing rapid changes and unexpected situations." In the sustainability perspective, MSMEs have to face difficulties linked to technological shifting or financial problem situations. Entrepreneurial experience moderates the relationship between the adoption of fintech and sustainable financial management through resilience. With developed resilience, experienced entrepreneurs are better positioned to surmount barriers to the adoption of fintech. This flexibility allows them to capitalize on the powers of financial technology to advance good financial management practices for the ultimate sustainability of their businesses.

## **Development Of Hypotheses**

### **Hypothesis 1 (H1):**

**The adoption of fintech is positively associated with the sustainability of MSMEs.**

Rationale:

From the Technology Acceptance Model, if young entrepreneurs perceive that fintech is user-friendly and beneficial, they are likely to adopt it into their financial management practices. Application of fintech supports sustainability by enhancing operational efficiency, real-time financial analysis, and cash flow optimization. Such streamlining of financial processes and enhancement of decision-making accuracy could help MSMEs manage resources more effectively and remain competitive in the market. According to (Yulianto & Rita, 2023), fintech increases SME performance by enhancing access to and dissemination of financial services, thereby increasing overall financial efficiency. Therefore, the adoption of fintech contributes to the growth and attainment of sustainability by MSMEs.

### **Hypothesis 2 (H2):**

**Entrepreneurial experience mediates the impact of fintech use on the sustainability of MSMEs.**

Rationale:

Drawing on Entrepreneurial Resilience Theory, entrepreneurial experience is a moderating variable that enhances the relationship between the use of fintech and the sustainability of MSMEs. Entrepreneurs with longer experience are also more resilient and adaptable, hence better equipped to surmount the attendant challenges of adopting new technologies. Being more capable, they can link fintech solutions to their financial management processes that help optimize resource allocation and decision-making. According to (Karyatun, 2023), the entrepreneurs with abundant experience manage the resources of fintech in such a way that maximizes their personal and business finances. In this respect, the entrepreneurial experience reinforces the positive influence of fintech on sustainable financial practices for long-term viability.

## 2. Research Methods

### 2.1. Subject, Time and Place of Research

The units of analysis include MSMEs operating in Bali Province, focusing on young entrepreneurs aged 16–35 years. These entrepreneurs have to be the ones who have a minimum business experience of at least five years and are familiar with fintech tools in managing the finances of their businesses. The total population that represents MSMEs in Bali stands at 16,650, from which the sample of 200 MSMEs was drawn through the purposive sampling technique. This is a study based on data collection and the analysis of data collected over a defined period. The fieldwork was carried out in Bali Province, chosen for its vibrant entrepreneurial ecosystem and for having meaningful mass usage of digital technologies, therefore allowing the ideal context to investigate the usage of fintech and MSME sustainability.

### 2.2. Data Collection Technique

Data for this study were collected using structured questionnaires distributed to owners of MSMEs that met the research criteria. This includes the adoption and use of fintech in financial management, entrepreneurial experience (year in operation and familiarity with technological tools), and also the indicators on financial management and sustainability. All items of the proposed questionnaire measured the responses using a Likert scale ranging from strongly disagree to strongly agree to accurately represent the attitude and perception of the response. This process helped to ensure that the data collected was current and more representative of the experiences of the respondents, thus enabling a reliable analysis of the research variables.

### 2.3. Data Analysis Technique

The data were analyzed by means of Partial Least Squares Structural Equation Modelling (PLS-SEM) Version 4.0, a statistical method conventionally used to investigate the complex relationships between multiple variables. The statistical analysis was performed mainly in two steps: measurement model assessment and structural model assessment. The measurement model was checked for its reliability and validity to ensure that the constructs were consistent and appropriately represented through tests like Cronbach's alpha, Composite Reliability, Average Variance Extracted (AVE), and the Fornell-Larcker criterion. In this regard, the assessment of the structural model presented the direct relationship analysis between the use of FinTech and the sustainability of MSMEs, as well as the investigation of the moderating effect of entrepreneurial experience on this relationship. The main indicators to consider in this regard are the path coefficients, the size of the  $R^2$  values. A bootstrapping technique was used to confirm the robustness of the findings. This approach gave a wide understanding of how fintech adoption influences MSME sustainability and the vital role of entrepreneurial experience, which served as a moderating variable in this study.

### 3. Research Results

**Table 1. Sample Descriptive Statistics**

| Characteristic                             | Category           | Frequency<br>(n) | Percentage<br>(%) |
|--|--------------------|------------------|-------------------|
| <b>Gender</b>                              | Male               | 120              | 60%               |
|  | Female             | 80               | 40%               |
| <b>Age</b>                                 | 16–20 years        | 40               | 20%               |
|  | 21–25 years        | 70               | 35%               |
|  | 26–30 years        | 50               | 25%               |
|  | 31–35 years        | 40               | 20%               |
| <b>Education Level</b>                     | High School        | 50               | 25%               |
|  | Diploma            | 60               | 30%               |
|  | Bachelor’s Degree  | 70               | 35%               |
|  | Postgraduate       | 20               | 10%               |
| <b>Years of Entrepreneurial Experience</b> | 5–7 years          | 80               | 40%               |
|  | 8–10 years         | 70               | 35%               |
|  | More than 10 years | 50               | 25%               |
| <b>Fintech Usage Frequency</b>             | < 1 time per week  | 30               | 15%               |
|  | 1–3 times per week | 90               | 45%               |
|  | > 3 times per week | 80               | 40%               |

*Source: Data processed by authors, 2024*

From Table 1. descriptive statistics reveal that the majority of respondents in this study are male (60%) and fall within the productive age range of 21–30 years (60%). A significant portion of respondents hold either a bachelor’s degree (35%) or a diploma (30%), reflecting an educational background that likely facilitates the adoption of technologies like fintech. In terms of entrepreneurial experience, 75% of the respondents have been in business for 5–10 years, indicating a relatively mature entrepreneurial cohort. Regarding fintech usage, 85% of respondents use fintech tools at least once per week, with 45% using them

1–3 times weekly and 40% using them more than three times weekly. This suggests a high level of fintech adoption, making the respondents well-suited for examining the relationship between entrepreneurial experience, fintech usage, and MSME sustainability.

**Table 2. Construct Reliability and Validity.**

|                                       | <b>Cronbach's<br/>alpha</b> | <b>Composite<br/>reliability<br/>(rho_a)</b> | <b>Composite<br/>reliability<br/>(rho_c)</b> | <b>Average<br/>variance<br/>extracted<br/>(AVE)</b> |
|---------------------------------------|-----------------------------|--|--|---|
| <b>Entrepreneurial<br/>experience</b> | 0.762                       | 0.866  | 0.829  | 0.515   |
| <b>Fintech</b>                        | 0.790                       | 0.859  | 0.854  | 0.555   |
| <b>Sustainable<br/>MSMEs</b>          | 0.790                       | 0.868  | 0.858  | 0.571   |

*Source: Data processed by authors, 2024*

From the output of Table 2, The metrics about reliability and validity show that the constructs of Entrepreneurial Experience, Financial Management Effectiveness, and Use of Fintech are reliable and valid. The Cronbach's alpha values for all constructs exceed the minimum threshold of 0.7, with scores of 0.762, 0.790, and 0.790, respectively, thus indicating strong internal consistency among the items measuring each construct. Besides, composite reliability (rho\_c) values are above 0.7, hence confirming the reliability of constructs at an increasing rate. For instance, Entrepreneurial Experience reaches a composite reliability of 0.829, Financial Management Effectiveness 0.854, and Use of Fintech 0.858. In addition, the average variance extracted (AVE) for all constructs is greater than the recommended minimum threshold of 0.5, thus reflecting adequate convergent validity. The more detailed aspects of the AVEs are: Entrepreneurial Experience 0.515, Financial Management Effectiveness 0.555, and Use of Fintech 0.571. This implies that over half of the variance in the respective indicators is explained by the constructs. These results confirm that the measurement model is both reliable and valid to conduct further analysis.

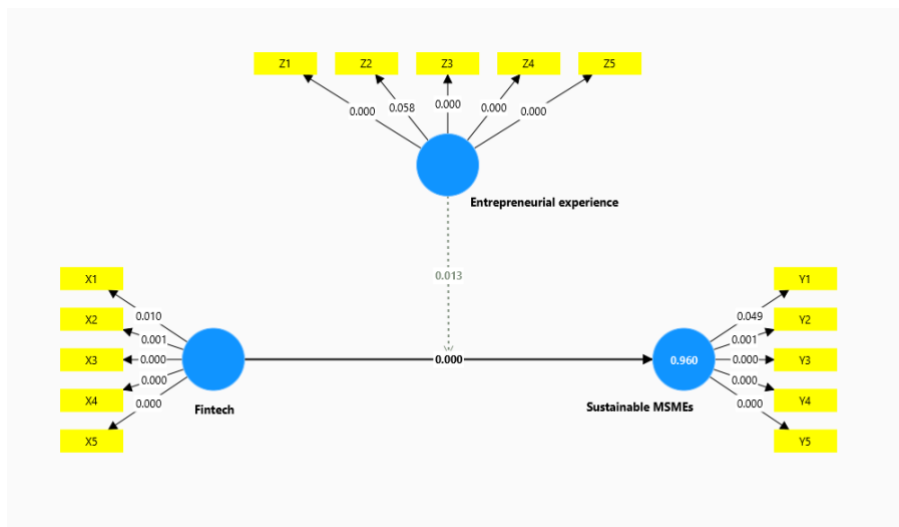
**Table 3. R-Square**

|                              | <b>R-<br/>square</b> | <b>R-square<br/>adjusted</b> |
|------------------------------|----------------------|------------------------------|
| <b>Sustainable<br/>MSMEs</b> | 0.960                | 0.958                        |

*Source: Data processed by authors, 2024*

From the output of Table 3, The R-squared ( $R^2$ ) value of 0.960 and the adjusted R-squared value of 0.958 for Sustainable MSMEs indicate a very strong explanatory power of the model in predicting the sustainability of MSMEs. Specifically, an  $R^2$  of 0.960 suggests that 96% of the variation in sustainable MSMEs can be explained by the independent variables included in the model, such as entrepreneurial experience, financial management effectiveness, and the use of fintech. The adjusted  $R^2$  of 0.958 accounts for the number of predictors in the model and slightly adjusts for potential overfitting, confirming that the model remains highly robust and accurate. These values demonstrate that the model is highly effective in explaining the key factors contributing to the sustainability of MSMEs in this context.

**Figure 1. Structural Equation Model Testing**



**Table 4. Regression Weight Structural Equational Model.**

|   | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ( O/STDEV ) | P values |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|
| <b>Fintech -&gt; Sustainable MSMEs</b>                              | 0.721               | 0.7             | 0.108                      | 6.681                    | 0.000    |
| <b>Entrepreneurial experience x Fintech -&gt; Sustainable MSMEs</b> | 0.036               | 0.033           | 0.014                      | 2.492                    | 0.013    |

Source: Data processed by authors, 2024

From table 5, we can read the following results:

The relationship between fintech usage and sustainable MSMEs is highly significant, as indicated by the original sample coefficient of 0.721 and a T-statistic of 6.681, which is well above the critical value of

1.96 for significance at the 5% level (P-value = 0.000). This strong positive coefficient suggests that the adoption of fintech has a substantial impact on the sustainability of MSMEs.

Additionally, the interaction term between entrepreneurial experience and fintech usage also shows a significant positive effect on sustainable MSMEs. The coefficient of 0.036 and a T-statistic of 2.492 (P-value = 0.013) indicate that the combination of entrepreneurial experience and the use of fintech further enhances the sustainability of MSMEs.

#### 4. Discussion

The findings of this research give sufficient evidence to support the hypotheses on the level of use of Fintech, entrepreneurial experience, and their interactive effects on the sustainability of MSMEs. The results also agree with the expectations hypothesized, hence confirming that Fintech and entrepreneurial experience do have a positive effect on MSME sustainability, and that entrepreneurial experience serves as a moderator of Fintech adoption. Hypothesis 1 was that Fintech usage is positively associated with financial management effectiveness that contributes to the sustainability of MSMEs. Indeed, the analysis revealed that fintech usage exerts a significant positive effect on sustainable MSMEs at a strong coefficient level of 0.721 with a highly significant T-statistic of 6.681 (P-value = 0.000). This result thus supports the hypothesis, proving that fintech adoption is really vital in enhancing the sustainability of MSMEs through improved efficiency in operations, better financial management, and increased access to financial services. This result aligns with previous studies, such as that by Yulianto and Rita (2023), who proved that fintech greatly enhances SME performance by facilitating real-time financial analysis, optimizing cash flow, and providing easier access to loans and investments. Hypothesis 2 stated that entrepreneurial experience would mediate the impact of fintech usage on the sustainability of MSMEs. The interaction term between entrepreneurial experience and usage of fintech was found to have a significant positive impact on sustainable MSMEs, thus supporting this hypothesis too, the coefficient is 0.036, T-statistic is 2.492, and the P-value is 0.013. This finding justifies the assumption that experienced entrepreneurs are best positioned to use fintech tools effectively and, as such, are more likely to contribute to good business performance and further sustainability. In accordance with the Entrepreneurial Resilience Theory, such entrepreneurs have higher levels of resiliency against several issues of technology adoption and hence can pursue better financial management and business performance development (Akmal & Arifa, 2023). These, together with the findings, point out that both factors of fintech usage and entrepreneurial experience are important factors in enhancing sustainable MSMEs. These intertwined components develop into a potent driver for business growth and sustainability: entrepreneurial experience provides knowledge and resilience to embrace fintech. Therefore, the study highlights that developing both the ability to adopt digital tools, such as fintech, and the accumulation of entrepreneurial experience are crucial in enabling the MSMEs to overcome the challenges they face in the modern business world.

#### 5. Conclusions

This study confirms that fintech usage and entrepreneurial experience are among the most important factors contributing to MSME sustainability, while entrepreneurial experience also strengthens the effectiveness of adopting fintech. Results emphasize that for better financial management, operational efficiency, and access to capital, which are all vital for the long-term survival and growth of MSMEs, fintech tools play an important role. In addition, the ability of experienced entrepreneurs to exploit fintech solutions more effectively underlines the significance of combining digital technology with entrepreneurial expertise. Therefore, the policy implications of this study indicate that policymakers, business support organizations, and educational institutions should move in the direction of fostering fintech adoption and enhancing the entrepreneurial skills of young entrepreneurs by instilling the capability to engage in sustainable business practices. For MSMEs, the adoption of FinTech in operations, coupled with investment in entrepreneurial experience and knowledge, would substantially enhance business resilience, competitiveness, and overall sustainability in an increasingly digital economy.

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