Literature of Review Influence of Financial Technology, Financial Knowlegde and Financial Behavior to Financial Satisfaction Kredivo Application User Community

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A R T I C L E I N F O	A B S T R A C T
  	This research aims to find out how big the influence is Financial Technology (X1), Financial Knowledge (X2), and Financial Behavior (X3) against Financial Satisfaction (Y) Kredivo user community. The data used in this research is primary data. Where, the research data was obtained through the results of questionnaires distributed online by using the Google form application. The sample used in this research is people who use the Kredivo application. Processing data on study This will use software smartPLS SEM (Partial Least Square – Structural Equation Modeling).

INTRODUCTION

Finance is an element that cannot be separated from human activity. In an effort to fulfill needs and desires, sacrifice is required. Each person's ability to meet their needs and fulfill their desires will contribute to their overall well-being, including in terms of finances (Devi et al., 2021). The term Financial Satisfaction(Financial Satisfaction) refers to a person's attitude towards their financial situation (Wediawati et al., 2022). According to (Nurfatmawati, 2021) a person can be said to have achieved financial goals when they succeed in reaching a point of financial satisfaction, so financial satisfaction is also a measure of happiness in everyone's life.

Financial technology is an information technology and the ability to assess existing financial capacity, by examining several factors that encourage and hinder the use of technology in technology management and how the use of financial services impacts financial capacity (Farida et al., 2021).

Financial knowledge is an individual's understanding and ability in financial matters which is the basis for making rational financial decisions and solving financial problems, becauseFinancial knowledge is very important for proper financial management because it can improve in-depth understanding,

analysis and organization to prevent individuals from making bad financial decisions (Panjaitan et al., 2022)

Financial behavior is human behavior that is directly related to financial management, and everyone needs financial knowledge to make decisions that improve the quality of their life now and in the future. A person's behavior reflects their financial knowledge, where indicators of financial behavior are consumption, savings and investment (Devi et al., 2021).

THEORETICAL REVIEW

This literature review will discuss the theory in the context of the research questions. The applied theoretical studies aregrand theory, Meanwhile, this theory is a concept that connects the social world in society with events according to the plot recorded in the researchers' papers

Financial Satisfaction

Financial satisfaction refers to an individual's level of satisfaction with their personal finances, wherefinancial satisfaction used to predict life satisfaction. Income, savings balance, and coverage of monthly needs are indicators that can be used to improvefinancial satisfaction (Nurfatmawati, 2021).

Financial Technology

Financial technology is a combination of developments in financial services with digital technology in facilitating access to information, financial management and implementation of transactions. Besides that,financial technology can be applied in various fields such as digital payment systems and the financial industry (Majid et al., 2022).

Finansial Knowledge

According to (Noviyanti, 2021)Financial knowledge is the ability to understand, manage and analyze financial data efficiently and effectively to realize appropriate financial decisions and avoid mistakes in financial management in life.

Financial Behavior

Financial behavior is a very important concept in finance. Indicators that can be used to improve personal financial management are evaluating purchases based on needs, managing cash inflow and outflow, long-term investments and savings, and managing budgets (Elicia & Widjaja, 2020).

Previous Research

Researcher	Research Title	Research variable	Research result
(Devi et al., 2021)	*Financial Knowledge And Financial Behavior On Financial Satisfaction In The Millenial Generation In Bandung City.*	**Independent Variable** Financial Knowledge and Financial Behavior **Dependent Variable** Financial Satsfaction	*Financial knowledge and financial behavior variables have a positive and significant influence on financial satisfaction.*
(Sari & Septyarini, 2018)	Influence *Financial Technology* Against Financial Satisfaction (Case Study of Traders at Beringharjo Market, Yogyakarta)	**Independent Variable** *Financial Technology* **Dependent Variable** Financial Satisfaction	Variable *financial technology* partially has a significant effect on financial satisfaction.
(Darmawan & Pamungkas, 2019)	Influence *Financial Attitude, Financial Behavior,* and *Financial Knowledge* To *Financial Satisfaction*	**Independent Variable** *Financial Attitude, Financial Behavior,* and *Financial Knowledge* **Dependent Variable** *Financial Satisfaction*	Based on the results of the analysis of existing data, several conclusions were obtained as follows: (1) There is an intermediate influence *Financial Attitude* to *Financial Satisfaction,* (2) There is an intermediate influence *Financial Behavior* to *Financial Satisfaction,* (3) There is an intermediate influence *Financial Knowledge* to *Financial Satisfaction.*
(Rahadjeng & Fiandari, 2022)	*The Influence Of Financial Technology On Financial Satisfaction Of Msmes In Malang*	**Independent Variable** *Financial Technology* **Dependent Variable** *Financial Satisfaction*	*Based on the results of regression analysis and hypothesis testing, conclusions are obtained which indicate a significant influence between Financial Technology variables on the Financial Satisfaction variable.*
(Panjaitan et al., 2022)	*The Influence of Financial Knowledge on Financial Behavior and Financial Satisfaction on Pelita Indonesia Students*	**Independent Variable** *Financial Knowledge* **Dependent Variable** *Financial Behavior and Financial Satisfaction*	*Through the results of this study, it can be concluded that there is a positive and significant influence between Financial Knowledge on Financial Behavior and Financial Satisfaction in Pelita Indonesia students.*

(Zainul Arifin, 2018)	*Influence of financial attitude, financial behavior, financial capability on financial satisfaction*	**Independent Variable** *financial attitude, financial behavior, and financial capability* **Dependent Variable** *financial satisfaction*	*ased on the literature review and the results of the analysis, it can be assumed that financial attitudes, financial behavior, and financial capability, individually or in groups, have an influence on financial satisfaction.*

Table 1. Review of Previous Research

In table 1 it can be seen that many researchers have conducted research related tofinancial satisfacction, based on various factors that influence it. The similarity of previous research with this research is that it uses quantitative methods with the dependent variable beingfinancial satosfaction. Meanwhile, the difference between previous research and this research with reference to previous research conducted by (Rahadjeng & Fiandari, 2022) is the independent variable, namelyfinancial technology and in this study, researchers used 2 additional variables, namelyfinancial knowledge as well asfinancial behavior. Where these two variables are thought to have a significant influence onfinancial satisfaction and the samples used in the research (Rahadjeng & Fiandari, 2022) were MSMEs (Micro, Small and Medium Enterprises) in the city of Malang. Meanwhile, in this study, the sample used was Kredivo application users.
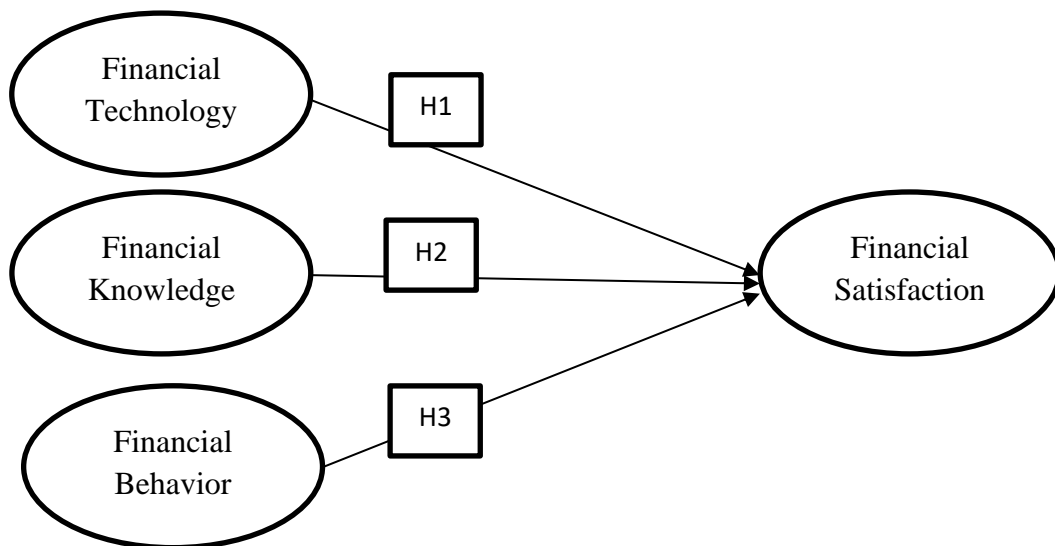

Figure 1. Conceptual Framework

Research Hypothesis

H1 :Financial Technology influence onFinancial Satisfaction
H2:Financial Knowledge influence onFinancial Satisfaction
H3:Financial Behavior influence onFinancial Satisfaction

Through the scheme above, it can be concluded that the independent variables in this research are Financial Technology (X1), Financial Knowledge (X2), Financial Behavior (X3), and Financial Satisfaction (Y). In this study, researchers will test whetherFinancial Technology, Financial Knowlegde, andFinancial Behavior influence on Financial Satisfaction.

METHODOLOGY

This research uses a quantitative research design. Quantitative research is research that uses primary data, where this data is obtained from the first person or subject. Where, research dataThis was obtained from distributing questionnaires regularlyonline by using the Googleform application to people who use Kredivo. Survey data from respondents will be used in this research.Scale Which used for measurement is 1 until 5, from very No agree until with very agree. In measure answer respondents, questionnaire be measured use scale likert. Statement givenscore 1 for answer very No agree, score2 for answer No agree, score3 for answer doubtful, and score4 for answer agree, as well as scores5 for answer veryagree.

The subjects of this research are Kredivo users. The object of this research is how to influence financial technology, financial knowledge, andfinancial behavior tofinancial satisfaction.

Population is a generalized area (group) consisting of objects or subjects that have certain qualities and characteristics that researchers can determine for study and then draw conclusions (Eka Putra, 2021).

The sample used in this research was the entire Kredivo user community. Sampling in this research was carried out using techniquesprobability sampling. Probability sampling is a sampling technique in which all members of the population have an equal chance of being selected for selection. In other words, all members of the population have non-zero probability.

Processing data on study This will use software smartPLS SEM (Partial Least Square – Structural Equation Modeling). PLS can explain connection between variable, and able to analyzein One testing. Objective PLS is help researcher confirm hypothesis and explain There is or not connection between variable latent. The analysis technique used is analysisouter model (Converegent validity, Discriminant validity, Composite reability, Average Variance Extracted (AVE), Cronbach alpha), analysisinner model (R-Square, F-Square, Q-Square) and Hypothesis testing.

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