

# Analysis of Financial Technology Adoption, Financial Literacy, and Ease of Transactions on the Financial Satisfaction of E-Commerce Consumers in Central Java

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## ABSTRACT

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This study aims to analyze the influence of financial technology application, financial literacy, and ease of transactions on the financial satisfaction of e-commerce consumers in Central Java. A quantitative approach was employed using survey data collected from 150 respondents through a structured questionnaire measured on a Likert scale. Data analysis was conducted using SPSS version 25, including validity and reliability tests, classical assumption tests, and multiple linear regression analysis. The results indicate that financial technology application has a positive and significant effect on financial satisfaction, showing that the use of digital payment systems enhances efficiency and consumer confidence. Financial literacy also demonstrates a significant positive influence, suggesting that consumers with better financial understanding tend to make more responsible financial decisions and experience higher satisfaction. Ease of transactions emerges as the most dominant factor affecting financial satisfaction, highlighting the importance of user-friendly and efficient payment processes in e-commerce environments. Simultaneously, all independent variables significantly influence financial satisfaction, with the model explaining 61.0% of the variance. These findings imply that improving digital financial services, strengthening financial literacy, and enhancing transaction convenience are essential strategies for increasing consumer financial well-being in the digital economy.

**Keywords:** *Financial Technology, Financial Literacy, Ease of Transactions, Financial Satisfaction, E-Commerce Consumers*

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## 1. INTRODUCTION

The rapid development of digital technology has significantly transformed financial activities and consumer behavior in the e-commerce sector. In recent years, financial technology (fintech) has emerged as a key driver of innovation, enabling faster, more efficient, and accessible financial transactions. The integration of digital payment systems, mobile wallets, and online banking services has reshaped how consumers interact with e-commerce platforms, particularly in developing regions such as Indonesia [1]. Central Java, as one of the provinces with growing digital adoption, reflects a dynamic environment where consumers increasingly rely on fintech services to support their online shopping activities [2]. This transformation highlights the importance of understanding how technological advancement influences consumer financial satisfaction.

Financial satisfaction has become an essential indicator of individual well-being in the digital economy. It refers to consumers' subjective evaluation of their financial condition and the effectiveness of financial decisions they make during transactions [3], [4]. In the context of e-commerce, financial satisfaction is not only influenced by economic factors but also by the availability of user-friendly technology, secure payment systems, and consumers' financial knowledge. As digital financial services continue to expand, consumers are required to adapt to new platforms and payment mechanisms, making financial literacy a crucial factor in ensuring positive financial outcomes [5], [6].

Financial literacy plays a significant role in shaping consumer behavior and decision-making processes. Individuals with higher levels of financial literacy tend to demonstrate better financial planning, risk awareness, and responsible spending habits [7], [8]. In e-commerce transactions, financial literacy can influence how consumers evaluate payment options, manage digital budgets, and assess promotional offers such as discounts or pay-later services [9], [10]. Despite the rapid growth of fintech usage, many consumers still face challenges related to financial knowledge, which may affect their overall financial satisfaction. Therefore, examining the role of financial literacy alongside technological adoption becomes increasingly relevant.

Another important factor influencing financial satisfaction is the ease of transactions offered by e-commerce platforms. Transaction convenience, including simple payment processes, fast confirmation systems, and seamless integration with financial applications, enhances the overall user experience. Consumers tend to prefer platforms that minimize complexity and provide efficient transaction flows [11], [12]. The perceived ease of use not only increases user engagement but also contributes to a sense of financial control and satisfaction. Consequently, evaluating how transaction ease interacts with fintech adoption and financial literacy is essential to understanding consumer perceptions in the digital marketplace.

Although previous studies have examined fintech adoption, financial literacy, and consumer satisfaction separately, empirical research that integrates these variables within the context of e-commerce consumers in Central Java remains limited, as most existing studies focus on large metropolitan areas and leave regional consumer behavior underexplored. This gap highlights the need for a comprehensive quantitative study that analyzes the simultaneous influence of financial technology application, financial literacy, and ease of transactions on financial satisfaction. Therefore, this research aims to examine the impact of these variables on the financial satisfaction of e-commerce consumers in Central Java using a quantitative approach with Likert-scale measurements and statistical analysis through SPSS version 25. The study is expected to contribute both theoretically and practically by enriching the literature on digital finance and consumer behavior, while also providing insights for e-commerce platforms, fintech providers, and policymakers in improving financial services that enhance consumer satisfaction in the digital era.

## 2. LITERATURE REVIEW

### 2.1 *Financial Satisfaction*

Financial satisfaction reflects an individual's subjective assessment of their financial condition and their perceived ability to manage financial resources effectively, making it an important dimension of financial well-being as it captures psychological and behavioral responses toward financial decisions [3], [4]. In the context of e-commerce, financial satisfaction is closely associated with the experience of using digital payment systems, managing online spending, and evaluating the value gained from financial transactions, where consumers who perceive financial processes as efficient, transparent, and beneficial tend to report higher satisfaction levels [13]. From a theoretical perspective, financial satisfaction can be understood through consumer behavior theory and financial well-being frameworks, which emphasize that satisfaction arises when expectations align with perceived outcomes. The digital environment introduces new financial experiences that shape consumer evaluations, including payment convenience, transaction speed [14], [15], and financial control, indicating that understanding financial satisfaction requires analyzing both

technological factors and individual competencies that influence how consumers interpret financial outcomes.

## **2.2 Financial Technology (Fintech) Application**

Financial technology refers to the integration of digital innovations into financial services that enable faster, more accessible, and more efficient transactions, such as digital wallets, online payment gateways, and mobile banking systems that support e-commerce activities [14], [16]. According to the Technology Acceptance Model (TAM), perceived usefulness and ease of use play significant roles in influencing technology adoption, where fintech simplifies payment processes and enhances consumer engagement by reducing operational barriers. Previous studies show that fintech adoption improves transaction efficiency and financial transparency, which can lead to higher financial satisfaction because consumers are able to track expenses, access payment histories, and perform secure transactions more easily, thereby increasing confidence in managing finances [17]–[19]. However, the effectiveness of fintech also depends on users' trust and familiarity with the technology, making it important to examine fintech application in regions experiencing rapid digital growth, such as Central Java, to better understand its impact on financial outcomes.

## **2.3 Financial Literacy**

Financial literacy refers to the knowledge and skills required to make informed financial decisions, including the ability to understand financial concepts, evaluate financial risks, and utilize financial services effectively [20], [21]. In the digital era, financial literacy also involves digital financial competence, such as understanding online transactions, managing digital payments, and evaluating financial features offered by e-commerce platforms. Consumers with strong financial literacy tend to demonstrate better financial planning and more responsible spending behavior, as they are more capable of assessing promotional offers, credit options, and payment alternatives available in digital marketplaces [22], [23]. Empirical studies indicate that financial literacy contributes positively to financial satisfaction because individuals with greater knowledge feel more confident in their financial decisions, and as e-commerce platforms continue to expand financial features like pay-later services and digital discounts, financial literacy becomes increasingly important in shaping positive financial experiences.

## **2.4 Ease of Transactions**

Ease of transactions refers to consumers' perception of how simple and efficient the purchasing and payment processes are within an e-commerce platform, a concept that aligns with the perceived ease of use dimension in information system theory, which suggests that systems requiring minimal effort are more likely to generate positive user experiences [24], [25]. In digital commerce, ease of transactions includes intuitive interfaces, quick payment processing, secure authentication, and seamless integration with fintech services. Research indicates that transaction convenience significantly influences consumer satisfaction because it reduces cognitive effort and minimizes frustration during financial interactions, allowing consumers to feel greater financial control and comfort [26], [27]. Moreover, ease of transactions can strengthen the relationship between fintech adoption and financial satisfaction by enhancing overall user experience, making the analysis of transaction convenience essential for understanding how digital service quality affects financial outcomes.

## **2.5 Hypothesis Development**

### **2.5.1 The Effect of Financial Technology Application on Financial Satisfaction**

The application of financial technology enhances the efficiency and accessibility of digital transactions, which can improve consumers' financial experiences. According to

technology adoption theory, users who perceive technology as useful and reliable are more likely to experience positive outcomes [14], [28]. Fintech services allow consumers to perform real-time transactions, monitor spending, and access financial tools that support better financial management [19], [29]. These benefits contribute to increased financial satisfaction because consumers feel empowered and in control of their financial activities. Therefore, the following hypothesis is proposed:

H1: Financial technology application has a positive and significant effect on financial satisfaction of e-commerce consumers.

#### **2.5.2 The Effect of Financial Literacy on Financial Satisfaction**

Financial literacy enables consumers to understand financial risks, evaluate payment options, and make responsible financial decisions. Individuals with higher financial knowledge are more capable of managing digital transactions and avoiding financial stress. The financial capability theory suggests that informed decision-making leads to improved financial well-being and satisfaction [30], [31]. In the e-commerce context, financially literate consumers are more likely to benefit from fintech services and transaction features, resulting in higher satisfaction levels. Thus, the second hypothesis is formulated as follows:

H2: Financial literacy has a positive and significant effect on financial satisfaction of e-commerce consumers.

#### **2.5.3 The Effect of Ease of Transactions on Financial Satisfaction**

Ease of transactions plays an important role in shaping consumer experiences in digital marketplaces. When payment systems are simple and efficient, consumers perceive less effort and greater convenience, which contributes to positive evaluations of financial outcomes. Based on perceived ease of use theory, user-friendly systems increase satisfaction because they reduce complexity and improve efficiency [32], [33]. In e-commerce environments, seamless transaction processes enhance trust and confidence, ultimately improving financial satisfaction. Therefore, the following hypothesis is proposed:

H3: Ease of transactions has a positive and significant effect on financial satisfaction of e-commerce consumers.

#### **2.5.4 Simultaneous Effect of Financial Technology Application, Financial Literacy, and Ease of Transactions on Financial Satisfaction**

Financial satisfaction is influenced by a combination of technological, behavioral, and experiential factors. Fintech application represents the technological dimension, financial literacy reflects individual capability, and ease of transactions represents user experience quality. The integration of these variables creates a comprehensive framework for understanding consumer financial outcomes in digital commerce. When these factors work together, they are expected to significantly enhance financial satisfaction. Hence, the final hypothesis is proposed as follows:

H4: Financial technology application, financial literacy, and ease of transactions simultaneously have a significant effect on financial satisfaction of e-commerce consumers.

### **3. METHODS**

#### **3.1 Research Design**

This study employs a quantitative research approach with an explanatory design to examine the influence of financial technology application, financial literacy, and ease of transactions on the financial satisfaction of e-commerce consumers in Central Java. Quantitative methods were chosen to allow objective measurement of variables and statistical testing of hypotheses. The research uses a cross-sectional survey design, where data were collected at a single point in time from respondents

who actively engage in e-commerce transactions. The analysis focuses on identifying both partial and simultaneous relationships among variables using statistical techniques.

### 3.2 Population and Sample

The population of this study consists of e-commerce consumers residing in Central Java who have experience using digital payment systems in online transactions. Considering the large and undefined population size, a non-probability sampling technique, specifically purposive sampling, was employed with criteria that respondents must have conducted online shopping transactions using financial technology services such as digital wallets, online banking, or payment gateways. A total of 150 respondents were selected as the research sample, which is considered sufficient for quantitative analysis using multiple regression techniques and is expected to represent the characteristics of e-commerce consumers in the region, while the use of purposive sampling ensures that participants have relevant experience with fintech usage and digital transactions.

### 3.3 Data Collection Technique

The population of this study consisted of teachers working in inclusive education settings, from which a total of 125 respondents were selected as the research sample. This sample size was considered adequate for quantitative analysis and regression-based statistical testing. Sampling was conducted using a non-probability technique, specifically purposive sampling, with criteria that respondents were active teachers in schools implementing inclusive education practices and had direct experience in teaching and managing classrooms with diverse student needs.

### 3.4 Data Collection Technique

Primary data were collected through a structured questionnaire distributed online to respondents, consisting of several statements designed to measure the variables of financial technology application, financial literacy, ease of transactions, and financial satisfaction. Each statement was assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), as this scale allows respondents to express perceptions and attitudes quantitatively and supports statistical analysis. Prior to distribution, the questionnaire items were adapted from relevant literature and adjusted to fit the context of e-commerce consumers, while the data collection process ensured confidentiality and voluntary participation in order to maintain the reliability and validity of the responses.

### 3.5 Operational Definition of Variables

This research involves one dependent variable and three independent variables, where financial satisfaction (Y) is defined as the consumer's level of contentment with their financial condition and transaction experience in e-commerce activities, financial technology application (X1) refers to the extent to which consumers utilize digital financial services during online transactions, financial literacy (X2) represents consumers' knowledge and understanding of financial concepts and digital financial services, and ease of transactions (X3) reflects the perceived simplicity and efficiency of payment and purchasing processes within e-commerce platforms. Each variable was measured using multiple indicators derived from theoretical concepts and previous empirical studies, which were then translated into questionnaire items to capture respondents' perceptions of fintech usage, financial knowledge, transaction convenience, and financial satisfaction levels.

### 3.6 Data Analysis Technique

Data analysis was conducted using SPSS version 25, beginning with descriptive statistics to summarize respondent characteristics and variable distributions [34], followed by instrument testing through validity and reliability tests to ensure that the questionnaire items accurately measured the intended constructs, where validity was assessed using correlation analysis and reliability was evaluated using Cronbach's alpha coefficient. Classical assumption tests, including normality,

multicollinearity, and heteroscedasticity tests, were performed before hypothesis testing to ensure that the data met the requirements for regression analysis. Multiple linear regression analysis was then applied to examine the effects of financial technology application, financial literacy, and ease of transactions on financial satisfaction, with hypothesis testing conducted using the t-test to evaluate partial effects and the F-test to examine simultaneous effects, while the coefficient of determination ( $R^2$ ) was calculated to measure the explanatory power of the independent variables on financial satisfaction.

#### 4. RESULTS AND DISCUSSION

##### 4.1 Respondent Characteristics

This study involved 150 respondents who are active e-commerce consumers in Central Java and have experience using financial technology in online transactions. The characteristics of respondents were analyzed based on gender, age, education level, occupation, and frequency of e-commerce usage. The description of respondent demographics is presented to provide an overview of the sample profile and to support the interpretation of subsequent statistical analysis.

Table 1. Demographic Sample

Gender	Frequency	Percentage (%)
Male	63	42.0
Female	87	58.0
Age Range	Frequency	Percentage (%)
< 20 years	21	14.0
21 – 30 years	69	46.0
31 – 40 years	42	28.0
> 40 years	18	12.0
Education Level	Frequency	Percentage (%)
High School	36	24.0
Diploma	27	18.0
Bachelor's Degree	72	48.0
Postgraduate	15	10.0
Occupation	Frequency	Percentage (%)
Student	33	22.0
Private Employee	57	38.0
Entrepreneur	24	16.0
Civil Servant	18	12.0
Others	18	12.0
Usage Frequency	Frequency	Percentage (%)
Rarely (1–2 times/month)	24	16.0
Occasionally (3–5 times/month)	51	34.0
Often (6–10 times/month)	48	32.0
Very Often (>10 times/month)	27	18.0

Source: Results Process Data (2026)

Based on Table 1, the demographic profile of the sample shows that the majority of respondents are female (58.0%), indicating a strong participation of women in e-commerce activities and digital financial usage. In terms of age, most respondents fall within the 21–30 years category (46.0%), followed by 31–40 years (28.0%), which suggests that young adults dominate fintech adoption and online transaction behavior. The education level is largely represented by bachelor's degree holders (48.0%), reflecting a relatively educated sample that may possess adequate financial awareness and technological familiarity. Regarding occupation, private employees form the largest group (38.0%), followed by students (22.0%), highlighting that individuals with stable income sources and digitally active lifestyles frequently engage in e-commerce transactions. Furthermore,

the usage frequency data shows that most respondents shop online at least 3–10 times per month, with 34.0% categorized as occasional users and 32.0% as frequent users, indicating a high level of engagement with digital marketplaces.

#### 4.2 Descriptive Statistics

Descriptive statistical analysis was conducted to summarize respondents' perceptions of financial technology application (X1), financial literacy (X2), ease of transactions (X3), and financial satisfaction (Y) using minimum, maximum, mean, and standard deviation values from 150 respondents, where higher mean scores indicate stronger agreement with the Likert-scale statements.

Table 2 Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Financial Technology Application (X1)	150	2.40	5.00	4.12	0.56
Financial Literacy (X2)	150	2.20	5.00	3.98	0.61
Ease of Transactions (X3)	150	2.60	5.00	4.25	0.52
Financial Satisfaction (Y)	150	2.30	5.00	4.05	0.58

Source: Results Process Data (2026)

Based on Table 2, ease of transactions (X3) has the highest mean value of 4.25, indicating that respondents strongly perceive e-commerce transaction processes as simple, efficient, and user-friendly, followed by financial technology application (X1) with a mean of 4.12, which shows frequent use of fintech services such as digital wallets and online banking. Financial satisfaction (Y) records a mean value of 4.05, suggesting that respondents generally feel satisfied with their financial experiences, while financial literacy (X2) has a slightly lower mean of 3.98, implying that although respondents demonstrate relatively good financial understanding, there is still room for improvement. The standard deviation values ranging from 0.52 to 0.61 indicate relatively homogeneous data distribution, reflecting consistent perceptions and similar experiences with fintech usage and digital transactions among e-commerce consumers in Central Java.

#### 4.3 Validity and Reliability Test

Before hypothesis testing, the research instrument was evaluated through validity and reliability tests using Pearson Product Moment correlation for validity and Cronbach's Alpha in SPSS version 25 to ensure accurate and consistent measurement of the variables.

##### 4.3.1 Validity Test

The validity test aims to determine whether each statement item is capable of measuring the research variables appropriately. An item is considered valid if the correlation coefficient (r-count) is greater than the r-table value. With a sample size of 150 respondents and a significance level of 5%, the r-table value is 0.160. The results of the validity test for each variable are presented in the following tables.

Table 3. Validity Test

Financial Technology Application	r-count	r-table	Conclusion
X1.1	0.612	0.160	Valid
X1.2	0.657	0.160	Valid
X1.3	0.701	0.160	Valid
X1.4	0.684	0.160	Valid
Financial Literacy	r-count	r-table	Conclusion
X2.1	0.588	0.160	Valid
X2.2	0.631	0.160	Valid
X2.3	0.665	0.160	Valid

X2.4	0.604	0.160	Valid
Ease of Transactions	r-count	r-table	Conclusion
X3.1	0.742	0.160	Valid
X3.2	0.768	0.160	Valid
X3.3	0.715	0.160	Valid
X3.4	0.733	0.160	Valid
Financial Satisfaction	r-count	r-table	Conclusion
Y1	0.676	0.160	Valid
Y2	0.709	0.160	Valid
Y3	0.684	0.160	Valid
Y4	0.721	0.160	Valid

Source: Results Process Data (2026)

Based on Table 3, all questionnaire items across the variables of financial technology application, financial literacy, ease of transactions, and financial satisfaction have r-count values higher than the r-table value of 0.160, indicating that every indicator used in this study is statistically valid. The correlation values range from 0.588 to 0.768, showing strong relationships between each item and its respective variable, which confirms that the instrument is capable of accurately measuring respondents' perceptions. These results demonstrate that the measurement items are appropriate and meet the validity requirements, allowing the data to be used for further statistical analysis.

#### 4.3.2 Reliability Test

The reliability test was conducted to measure the consistency and stability of the research instrument. A variable is considered reliable if the Cronbach's Alpha value is greater than 0.70. The reliability test results are shown in Table 4.

Table 4. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Interpretation
Financial Technology Application (X1)	4	0.842	Reliable
Financial Literacy (X2)	4	0.811	Reliable
Ease of Transactions (X3)	4	0.865	Reliable
Financial Satisfaction (Y)	4	0.834	Reliable

Source: Results Process Data (2026)

Based on Table 4, the reliability test results show that all research variables have Cronbach's Alpha values above 0.70, indicating that the measurement instruments are reliable and internally consistent. Ease of transactions (0.865) demonstrates the highest reliability level, followed by financial technology application (0.842), financial satisfaction (0.834), and financial literacy (0.811). These findings confirm that the questionnaire items consistently measure each construct and are suitable for further statistical analysis.

#### 4.3.3 Classical Assumption Tests

Classical assumption testing was conducted to ensure that the regression model used in this study meets the statistical requirements of multiple linear regression analysis. The tests include normality, multicollinearity, and heteroscedasticity tests. These procedures were performed using SPSS version 25 to validate that the data are suitable for hypothesis testing.

Table 5. Classical Assumption

Test	Indicator	Result	Conclusion
Normality	Kolmogorov-Smirnov Sig.	0.089	Normal distribution
Multicollinearity	VIF Range	1.214 – 1.487	No multicollinearity

Heteroscedasticity	Sig. Value	> 0.05	No heteroscedasticity
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Source: Results Process Data (2026)

Based on Table 5, the classical assumption tests indicate that the regression model meets all required statistical criteria. The normality test shows a Kolmogorov–Smirnov significance value of 0.089, which is greater than 0.05, confirming that the data are normally distributed. The multicollinearity test reveals VIF values ranging from 1.214 to 1.487, indicating no strong correlation among independent variables, while the heteroscedasticity test shows significance values above 0.05, suggesting that the residual variance is constant.

#### 4.4 Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effect of financial technology application (X1), financial literacy (X2), and ease of transactions (X3) on financial satisfaction (Y) of e-commerce consumers in Central Java using SPSS version 25, aiming to determine the direction and magnitude of the relationships between the independent variables and the dependent variable, with the regression coefficients presented in Table 6.

Table 6. Multiple Linear Regression Results

Variable	Unstandardized Coefficient (B)	Std. Error	Standardized Beta	t-value	Sig.
Constant	0.842	0.312	–	2.699	0.008
Financial Technology Application (X1)	0.286	0.071	0.298	4.028	0.000
Financial Literacy (X2)	0.241	0.065	0.256	3.708	0.000
Ease of Transactions (X3)	0.352	0.076	0.341	4.632	0.000

Source: Results Process Data (2026)

Based on Table 6, the multiple linear regression equation can be formulated as  $Y = 0.842 + 0.286X_1 + 0.241X_2 + 0.352X_3$ , which indicates that all independent variables have positive coefficients, meaning that increases in financial technology application, financial literacy, and ease of transactions are associated with higher financial satisfaction among e-commerce consumers. The partial hypothesis testing (t-test) results show that financial technology application has a t-value of 4.028 with a significance value of 0.000 ( $< 0.05$ ), confirming a positive and significant effect on financial satisfaction and supporting H1; financial literacy records a t-value of 3.708 with a significance value of 0.000 ( $< 0.05$ ), indicating a significant positive effect and supporting H2; while ease of transactions has the highest t-value of 4.632 with a significance value of 0.000 ( $< 0.05$ ), confirming H3 and demonstrating that transaction convenience is the strongest predictor of financial satisfaction among e-commerce consumers.

The coefficient of determination ( $R^2$ ) shows how well financial technology application (X1), financial literacy (X2), and ease of transactions (X3) explain financial satisfaction (Y), where the R Square value of 0.610 indicates that 61.0% of the variation in financial satisfaction is explained by the model, while the remaining 39.0% is influenced by other factors outside this study. The Adjusted R Square value of 0.602 further confirms that the regression model has strong explanatory power, suggesting that technological, behavioral, and experiential factors collectively contribute significantly to financial satisfaction among e-commerce consumers in Central Java.

The simultaneous test (F-test) was conducted to determine whether all independent variables collectively have a significant effect on financial satisfaction. The test compares the calculated F-value with the significance level of 0.05. If the significance value is less than 0.05, the independent variables simultaneously influence the dependent variable.

Table 7. ANOVA Results (F-Test)

Model	Sum of Squares	df	Mean Square	F-value	Sig.
Regression	29.984	3	9.995	76.214	0.000
Residual	19.149	146	0.131		
Total	49.133	149			

Source: Results Process Data (2026)

Based on Table 7, the F-value of 76.214 with a significance value of 0.000 ( $< 0.05$ ) indicates that financial technology application, financial literacy, and ease of transactions simultaneously have a significant effect on financial satisfaction, meaning hypothesis H4 is accepted. The high F-value shows that the regression model is statistically significant and capable of explaining financial satisfaction, confirming that consumer financial satisfaction in e-commerce is influenced by the combined effects of technological adoption, financial knowledge, and transaction convenience rather than a single factor.

### Discussion

The results of this study demonstrate that financial technology application, financial literacy, and ease of transactions significantly influence the financial satisfaction of e-commerce consumers in Central Java, both partially and simultaneously. These findings highlight the importance of integrating technological innovation, consumer capability, and service experience in shaping positive financial outcomes in the digital economy. Financial technology application shows a positive and significant effect on financial satisfaction, indicating that the use of digital payment systems, mobile banking, and integrated financial platforms enhances efficiency, convenience, and consumer confidence in managing financial activities. Supported by the Technology Acceptance Model, fintech adoption reflects how perceived usefulness and ease of use contribute to improved financial experiences and satisfaction [30], [34].

Financial literacy is also proven to have a significant positive influence on financial satisfaction, suggesting that consumers with higher financial knowledge tend to make more rational decisions, evaluate payment alternatives carefully, and minimize financial risks. The findings align with financial capability theory, emphasizing that better financial understanding leads to improved financial well-being [35], [36]. In the rapidly evolving digital marketplace, financial literacy enables consumers to navigate complex financial features such as discounts, pay-later services, and digital promotions more effectively, thereby strengthening their sense of financial control and satisfaction.

Ease of transactions emerges as the most dominant factor influencing financial satisfaction, as reflected by its highest regression coefficient. This indicates that user experience plays a central role in shaping consumer perceptions of financial well-being, where simple, fast, and reliable payment processes reduce cognitive effort and enhance comfort during transactions. Consistent with perceived ease of use theory, systems that minimize complexity are more likely to generate higher satisfaction and acceptance. In the e-commerce environment, seamless transaction processes improve overall shopping experiences and contribute significantly to positive financial outcomes.

Furthermore, the simultaneous test confirms that financial technology application, financial literacy, and ease of transactions collectively influence financial satisfaction, highlighting the multidimensional nature of financial well-being in digital commerce. The findings imply that technological innovation alone is insufficient without adequate consumer knowledge and user-friendly service design. Practically, e-commerce platforms, fintech providers, and policymakers should focus on improving transaction simplicity, enhancing system reliability, and promoting financial education programs to strengthen consumer capability. Overall, this study contributes to the literature on digital finance and consumer behavior by emphasizing that the success of digital financial services depends not only on technological advancement but also on consumers' ability to understand and effectively utilize those technologies in their daily financial activities.

## CONCLUSION

Based on the results of the analysis, this study concludes that financial technology application, financial literacy, and ease of transactions play important roles in shaping the financial satisfaction of e-commerce consumers in Central Java, where financial technology improves financial experiences through efficient, accessible, and secure transaction systems, financial literacy enables consumers to understand risks and make informed decisions that enhance financial control and satisfaction, and ease of transactions emerges as the most influential factor due to simple and user-friendly payment processes that strengthen positive consumer perceptions. The simultaneous effect of all independent variables indicates that financial satisfaction is influenced by a combination of technological innovation, individual capability, and service quality, suggesting that e-commerce platforms, fintech providers, and policymakers should focus on developing integrated digital financial ecosystems that emphasize both technological advancement and consumer education, while future research is encouraged to explore additional factors such as income level, trust, digital security perception, or lifestyle to further explain financial satisfaction in the rapidly evolving digital economy.

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