THE INFLUENCE OF INNOVATION, SHOPEEPAY, AND SPAYLATER ON FINANCIAL MANAGEMENT WITH DIGITAL LITERACY AS A MODERATING VARIABLE

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Abstract. *This study aims to determine the effect of innovation, ShopeePay, and SPayLater on financial management with digital literacy as a moderating variable at the Faculty of Economics, Sarjanawiyata University, Tamansiswa Yogyakarta. The population and sample in this study were active students in the third semester and above of the Faculty of Economics, totaling 717 people using purposive sampling techniques and determining the sample size using the Slovin formula. So based on the results of calculations using the Slovin formula, the respondents used in this study were 257 respondents. The data collection method used a questionnaire. In multiple linear analysis with data processing using SPSS software version 25. The results of this study indicate that innovation has a significant positive effect on financial management. ShopeePay has a significant positive effect on financial management. SPayLater has a significant positive effect on financial management. Digital literacy as a moderation can strengthen the influence of innovation on financial management. Digital literacy as a moderation can strengthen the influence of shopeepay on financial management. Digital literacy as a moderation is unable to strengthen the influence of spaylater on financial management.*

Keywords: *Digital Literacy, Financial Management, Innovation, Shopeepay, SPayLater.*

1. INTRODUCTION

The development of the times in Indonesia has made various kinds of progress in various fields of technology, one of which is in the financial sector. Therefore, a good financial management attitude is needed in a person in an era like today (Yusuf et alia., 2023). Financial management is an activity of organizing and managing financial resources in an organized and systematic manner. This personal financial management is good to be applied and carried out by students in order to be able to control expenses and be able to make the right financial decisions. Especially now that technological developments are so rapid and fast and there are various kinds of new innovations, so that it can make it easier for humans to do various things which of course if we are not careful, we will be trapped in financial problems (Safitri, 2022).

One form of technological development and the emergence of new innovations is the development of Shopee e-commerce, which at this time has made innovations related to its system. innovation is the practical application of creative ideas that can be realized with a high enough creativity. The purpose of innovation is to achieve customer satisfaction. This can be done by innovating Shopee's online services such as launching the ShopeePay digital wallet so that it can be used effectively and efficiently in facilitating buying and selling activities for the products offered (Wijoyo et alia., 2023).

ShopeePay itself is included in the type of fintech payment. ShopeePay has features for online payments such as bank transfers and e-wallets that can be used easily (Wulandari & Sholihin, 2019). In addition, ShopeePay can be used to make electricity payments, restaurants, and credit purchases. That is because by making payments

using ShopeePay, users usually get cashback and free shipping discounts (Santika & Ramelan, 2023).

The increase in Shopee users made it launch the SPayLater feature. It aims to make Shopee users still be able to make purchase transactions even though they don't have money. The existence of this feature can make it easier for buyers to purchase goods in advance because they can make payments the following month or in installments according to the buyer's wishes. For the installment period itself, you can choose between a period of 1,3,12 months of installments (Ria Utami & Aravik, 2023). The existence of innovations and the development of fintech at Shopee certainly has various kinds of influence on its users, so it is necessary to have digital literacy first.

Digital literacy is a person's ability to understand, assess, analyze, organize and evaluate information obtained with the help of digital technology. Someone who has high digital literacy skills will be able to better utilize technology, as well as use and understand digital content correctly and appropriately (Pradini, 2021). With good digital literacy, students can more effectively utilize financial technology innovations, improve the efficiency of financial management, and reduce the risk of unwise use. Digital literacy is not just an additional skill, but an essential component to ensure innovation has an optimal impact on student financial management.

2. LITERATURE REVIEW

2.1 Financial Management

Financial management is an activity of organizing and managing financial resources in an organized and systematic manner (Safitri, 2022). Someone must be able to manage their finances well in order to balance expenses and income and not get caught in financial difficulties (Nurhayati & Nurodin 2019). There are five indicators of financial management, namely: spending money as needed, paying monthly obligations on time, planning finances for future needs, saving, and setting aside for personal and family needs (Veriwati et alia., 2021).

2.2 Innovation

Innovation is the practical application of creative ideas that can be realized with high creativity. The purpose of innovation is to achieve customer satisfaction. This can be done by innovating online services so that they can be used effectively and efficiently in facilitating the buying and selling of the products offered (Wijoyo et al., 2023). Innovation that runs well in a company or e-commerce can create satisfaction and loyalty for its customers (Firdaus et alia., 2021).

2.3 ShopeePay

ShopeePay is an electronic wallet service that functions as one of the payment methods at Shopee and also for offline payments at collaborating merchants, and can store refunds that can be used for future transactions. In addition, ShopeePay is also included in e-money. E-money or electronic money is a product of Bank Indonesia which is part of the development of financial technology (Utami & Aravik, 2023). ShopeePay can not only be used as a means of payment on Shopee, but can also function to make payments at restaurants, pay electricity bills, telephone bills, purchase credit, and various other features.

2.4 SPayLater

SPayLater is an alternative payment method that uses an online installment system without the need for a credit card. SPayLater can be used for various transactions, such as product purchases, ticket and hotel bookings, online transportation, and even food and beverage purchases. The advantages of SPayLater are that the registration process is easy, directly supervised by OJK, fast, flexible, and there are many special promos.

However, on the other hand, SPayLater also has disadvantages, namely the interest is quite high and there are fines (Pratiwi & Ni'am, 2023).

2.5 Digital Literacy

Digital literacy is a person's ability to understand, assess, analyze, organize and evaluate information obtained with the help of digital technology. Digital literacy can make a person know a technology and understand how to operate it, and realize the impact it will have. Then someone who has high digital literacy skills will be able to better utilize technology, and use and understand digital content correctly and appropriately (Pradini, 2021).

3. RESEARCH METHODS

This study uses quantitative research methods, this is because it uses objective measurements and mathematical (statistical) analysis of sample data obtained through questionnaires to prove or test the hypotheses proposed in this study (Aprilia et al., 2024). The variables in this study were measured using a Likert scale which contains five alternative answers for each indicator. In this study, there are three independent variables (independent variables), namely Innovation, ShopeePay, and SPayLater and there is a dependent variable (dependent variable), namely Financial Management. In addition, in this study there is also a variable z (moderating variable), namely Digital Literacy. Based on the theoretical basis and previous research, a framework can be compiled as described below:
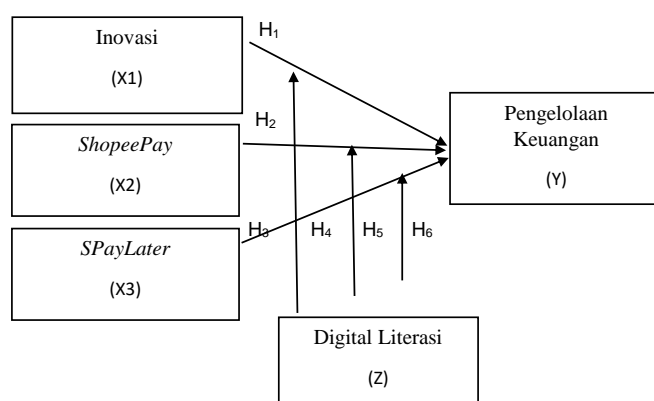

Figure 1. Research Framework
(Source: Modified from research (Tri Wahyuningsih, 2019))

The population in this study consisted of 717 people taken from students of the Faculty of Economics, Sarjanawiyata Tamansiswa University who had taken at least the fifth semester and already knew about financial management. Sampling in this study using purposive sampling method. The criteria are as follows: 1) Students of the Faculty of Economics, Sarjanawiyata Tamansiswa University. 2) Students of the Faculty of Economics, Sarjanawiya Tamansiswa University who have made transactions at Shopee at least once.

The following is the determination of the number of samples using the Slovin formula (Wiyono, 2020: 83):

$$n = \frac{N}{1 + Ne^2}$$

Where:
n = sample size
N = population
E = precision value (e.g. 95% confidence level, then e = 5%)

$$n = \frac{N}{1 + Ne^2} = \frac{717}{1 + (717)(5\%)^2}$$

$$n = \frac{717}{1 + (717 \times 0{,}0025)} = \frac{717}{1 + 1{,}7925}$$

$$n = \frac{717}{2{,}7925} = 257$$

Based on the results of calculations using the Slovin formula, the respondents used in this study were 257 respondents

4. RESULTS AND DISCUSSION
Normality Test

Table 1. Normality Test Results Normality Test Results

		Unstandardized Residual
N		257
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.52291068
Most Extreme Differences	Absolute	.051
	Positive	.040
	Negative	-.051
Test Statistic		.051
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

(Source: Primary data processed, 2024)

In table 1. kolmogorov smirnov test results obtained asymp sig. value of 0.200> 0.05. This means that the data in this study are normally distributed and can be continued.

Multicollinearity Test

Table 2. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	Inovasi	.811	1.232
	ShopeePay	.745	1.342
	SPayLater	.909	1.100
a. Dependent Variable: Pengelolaan Keuangan			

(Source: Primary data processed, 2024)

Based on Table 2. the multicollinearity test results show that: The tolerance value on the Innovation variable (X1) is 0.811> 0.10 and the VIF value is 1.232 < 10 so it can be concluded that the research data does not occur multicollinearity. The tolerance value on the ShopeePay variable (X2) is 0.745> 0.10 and the VIF value is 1.342 < 10 so it can be concluded that the research data does not occur multicollinearity. The tolerance value on the SPayLater (X3) variable is 0.909> 0.10 and the VIF value is 1.100 < 10 so it can be concluded that the research data does not occur multicollinearity.

Heteroscedasticity Test (Glejser Test)

Table 3. Heteroscedasticity Test Results (Glejser Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.555	1.678		.331	.741
	Inovasi	.123	.064	.131	1.906	.058
	ShopeePay	.019	.040	.034	.470	.638
	SPayLater	-.033	.017	-.123	-1.903	.058
a. Dependent Variable: ABRESID						

(Source: Primary data processed, 2024)

Based on Table 3. the results of the heteroscedasticity test show that: Sig. value on the Innovation variable (X1) of 0.058> 0.05 so it can be concluded that the research data does not occur heteroscedasticity. Sig. value on the ShopeePay variable (X2) of 0.638> 0.05 so it can be concluded that the research data does not occur heteroscedasticity. The Sig. value on the SPayLater (X3) variable is 0.058> 0.05 so it can be concluded that the research data does not occur heteroscedasticity.

Multiple Linear Regression

Table 4. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.885	2.604		4.565	.000
	Inovasi	.372	.100	.224	3.724	.000
	ShopeePay	.308	.063	.310	4.929	.000
	SPayLater	.064	.027	.136	2.390	.018
a. Dependent Variable: Pengelolaan Keuangan						

(Source: Primary data processed, 2024)

T Based on Table 4. the regression equation in this study is:
Y = 11.885 + 0.372X1 + 0.308X2 + 0.064X3 + 0.754error.
The explanation is as follows: The regression coefficient on the Innovation variable (X1) is 0.372, if other variables are constant and Innovation increases, Financial Management will increase, and vice versa. The regression coefficient on the ShopeePay variable (X2) is 0.308, if other variables are constant and ShopeePay increases, Financial Management will increase, and vice versa. The regression coefficient on the SPayLater variable (X3) is 0.064, if other variables are constant and SPayLater increases, Financial Management will increase, and vice versa.

Test Coefficient of Determination (R2)

Table 5. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.505[a]	.255	.246	4.550
a. Predictors: (Constant), SPayLater, Inovasi, ShopeePay				

(Source: Primary data processed, 2024)

Based on Table 5. obtained an Adjusted R Square value of 0.246 or 24.6%. This shows that the variables of Innovation, ShopeePay and SPayLater affect the Financial

Management variable by 24.6%. The remaining 75.4% is influenced by other variables outside of this study.

F Test

Table 6. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1794.830	3	598.277	28.903	.000[b]
	Residual	5236.921	253	20.699		
	Total	7031.751	256			
a. Dependent Variable: Pengelolaan Keuangan						
b. Predictors: (Constant), SPayLater, Inovasi, ShopeePay						

(Source: Primary data processed, 2024)

T Test

Table 7. Results of the t-test

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	11.885	2.604		4.565	.000
	Inovasi	.372	.100	.224	3.724	.000
	ShopeePay	.308	.063	.310	4.929	.000
	SPayLater	.064	.027	.136	2.390	.018
a. Dependent Variable: Pengelolaan Keuangan						

(Source: Primary data processed, 2024)

The effect of the independent variables on the dependent variable partially is as follows: The t test results on the Innovation variable (X1) obtained a sig value. 0.000 is smaller than 0.05, so the first hypothesis is accepted, meaning that the Innovation variable has a significant effect on Financial Management. The t test results on the ShopeePay variable (X2) obtained a sig value. 0.000 is smaller than 0.05, so the second hypothesis is accepted, meaning that the ShopeePay variable has a significant effect on Financial Management. The t test results on the SPayLater variable (X3) obtained a sig value. 0.018 is smaller than 0.05, so the third hypothesis is accepted, meaning that the SPayLater variable has a significant effect on Financial Management.

Moderated Regression Analysis (MRA) Test

Table 8. Moderated Regression Analysis (MRA) Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	18.520	2.871		6.452	.000
Inovasi	-1.627	.655	-.981	-2.482	.014
ShopeePay	1.194	.421	1.199	2.834	.005
SPayLater	.086	.213	.182	.402	.688
Inovasi*Digital Literasi	.047	.016	1.985	2.951	.003
ShopeePay*Digital Literasi	-.024	.011	-1.624	-2.275	.024
SPayLater*Digital Literasi	-.001	.005	-.052	-.103	.918
a. Dependent Variable: Pengelolaan Keuangan					

(Source: Primary data processed, 2024)

It is known that the sig. value of the interaction variable between Innovation and Digital Literacy is 0.003 <0.05, it can be concluded that the Digital Literacy variable is able to moderate the influence of the Innovation variable on Financial Management. It is known that the sig. value of the interaction variable between ShopeePay and Digital Literacy is 0.024 <0.05, it can be concluded that the Digital Literacy variable is able to moderate the effect of the ShopeePay variable on Financial Management. It is known that the sig. value of the interaction variable between SPayLater and Digital Literacy is 0.918> 0.05, it can be concluded that the Digital Literacy variable is unable to moderate the effect of the SPayLater variable on Financial Management.

MRA Coefficient of Determination Test

Table 9. MRA Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.563ᵃ	.317	.301	4.383

a. Predictors: (Constant), SPayLater*Digital Literasi, Inovasi, ShopeePay, Inovasi*Digital Literasi, SPayLater, ShopeePay*Digital Literasi

(Source: Primary data processed, 2024)

Based on Table 9. obtained an Adjusted R Square value of 0.301 or 30.1%, which means that the contribution of the influence of the Innovation, ShopeePay and SPayLater variables on the Financial Management variable after the moderation variable (Digital Literacy) is 30.1% which was 24.6% before the moderation variable (Digital Literacy). So it can be concluded that after the moderating variable (Digital Literacy) can strengthen the influence of Innovation, ShopeePay and SPayLater on Financial Management.

DISCUSSION
a. The Influence of Innovation on Financial Management
It is known that the results of the t test on the innovation variable have a positive and significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.000 <0.05, meaning that the first hypothesis is accepted. Technological innovation allows students to manage finances more quickly and accurately. For example, through financial management applications, students can automatically record expenses and income without having to record manually. This reduces the risk of errors and encourages better decision-making. Innovations in the form of training or introduction to financial technology such as budgeting apps, e-wallets, and investment platforms encourage students to better understand the importance of financial management. With these tools, they can make more informed financial plans, track expenses, and prioritize in a more structured manner.

Research conducted by (Kristanti et al., 2024) shows that innovation in financial management has a significant impact on students' financial well-being. This not only affects how students manage their daily funds but also how they prepare for their financial future, including the management of scholarships, educational loans, and long-term investments. These results are in line with research conducted by (Ahmadreza et al., 2023) which states that innovation has a significant positive effect on financial management.

b. The Influence of ShopeePay on Financial Management
It is known that the results of the t test on the ShopeePay variable have a positive and significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.000 <0.05, meaning that the second hypothesis is accepted. The ShopeePay top-up feature encourages students to limit spending according to the available balance in the account. This helps them be more disciplined in managing

finances, avoid overspending, and manage budgets based on priority needs. ShopeePay often offers promos such as cashback or discounts when used for payments. This feature helps students save money when shopping for daily necessities or paying bills. By utilizing this promo, students can allocate more funds for other purposes, such as savings or emergency funds. By using ShopeePay, students are familiar with digital finance concepts, such as the use of QRIS, e-wallets, and balance management. This expands their literacy about financial technology (fintech), which is an important skill in the digital era.

These results are in line with research conducted by (Faulina & Ramaputra, 2023) which states that shopeepay has a significant positive effect on financial management. students who use ShopeePay tend to be more organized in managing finances. Factors such as automatic recording, promos that help save money, and easy access make students more aware of the importance of financial management. This also prepares them to be better prepared to face financial needs in the future, including when entering the workforce.

c. The Influence of SPayLater on Financial Management

It is known that the results of the t test on the SpayLater variable have a positive and significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.018 <0.05, meaning that the third hypothesis is accepted. Using SPayLater introduces students to the basic concepts of credit, such as interest rates, installments, and maturities. This experience contributes to improving their financial literacy, which is important for future financial life. SPayLater allows students to access credit to fulfill urgent needs when funds are limited. With a flexible installment system, they can purchase necessary items, such as books, stationery, or electronic devices to support academic activities, without having to wait for cash availability. With payment reminders and a clear installment schedule, SPayLater encourages students to be more disciplined in paying their debts on time. This helps them understand financial responsibility, including responsible debt management.

These results are in line with research conducted by (Faulina & Ramaputra, 2023) which states that spaylater has a significant positive effect on financial management.

d. The Influence of Innovation on Financial Management Moderated by Digital Literacy

Digital literacy as moderation is able to strengthen the influence of innovation on financial management. This is shown from the results of the t test on the innovation variable which is moderated by digital literacy has a significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.003 <0.05, meaning that the fourth hypothesis is accepted. Digital literacy is able to increase the effectiveness of innovation. Students who are digitally literate are better able to utilize innovative features optimally. Digital literacy also increases the efficiency of student financial management. A good understanding of financial technology helps students utilize technology more productively and efficiently. Digital literacy allows students to reach more options or services that previously may not have been utilized.

e. The Influence of ShopeePay on Financial Management Moderated by Digital Literacy

Digital literacy as moderation is able to strengthen the influence of shopeepay on financial management. This is shown from the results of the t test on the shopeepay variable which is moderated by digital literacy has a significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.024 <0.05, meaning that the fifth hypothesis is accepted. With good digital literacy, students can increase the effectiveness of using shopeepay. Students are better able to utilize shopeepay features to meet their financial needs. The use of shopeepay becomes more

directed and provides real benefits in students' daily financial management. With digital literacy, students can also reduce the risk of overuse. So that students can maintain a balance between expenses and budget.

f. The Influence of SPayLater on Financial Management Moderated by Digital Literacy

Digital literacy as moderation is not able to strengthen the influence of spaylater on financial management. This is shown from the results of the t test on the spaylater variable moderated by digital literacy has no significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.918> 0.05, meaning that the sixth hypothesis is rejected. Digital literacy is not always effective in controlling consumptive behavior, because students who understand technology may still be tempted by the easy access and promos offered by SPayLater. Digital literacy, while helping students understand how to use the service, does not always encourage wise decisions, especially when students rely on SPayLater for non-essential needs or beyond their financial means. In addition, SPayLater's interest and service fees can add to the financial burden if not managed well. Digital literacy, while helpful in understanding terms and conditions, is often not enough to prevent students from falling into a pattern of debt that is difficult to repay.

This study explored the usage patterns, perceived benefits, and ethical concerns related to ChatGPT adoption among university students. The findings revealed that ChatGPT is widely used for various academic purposes, including research assistance, writing assignments, and exam preparation. Students reported high satisfaction with the tool, particularly appreciating its ability to provide instant feedback and personalized learning support. However, ethical concerns such as plagiarism and data privacy were prominent, highlighting the need for clear guidelines and policies on responsible AI usage in academic settings. By addressing these issues, this study contributes valuable insights into how AI tools can be integrated into higher education to enhance learning outcomes while preserving academic integrity. The findings emphasize the importance of adopting a balanced approach to AI adoption, where its benefits are maximized and its risks are mitigated.

Future research could build on this study's findings by exploring the long-term impact of AI tools like ChatGPT on students' academic performance and learning outcomes. Additionally, further studies could investigate the effectiveness of different instructional strategies for promoting ethical AI usage in educational contexts. Expanding the research to include a more diverse participant pool and various academic levels (e.g., high school or professional education) could provide a more comprehensive understanding of ChatGPT's role in education. Moreover, future work could focus on developing and testing specific guidelines and interventions to foster responsible AI usage among students. Research could contribute to creating best practices for integrating AI tools into education to enhance learning while safeguarding academic integrity.

CONCLUSION

Based on the results of research on the effect of Innovation, ShopeePay and SpayLater on Financial Management with Digital Literacy as a Moderating Variable, it can be concluded that Innovation, ShopeePay, and SpayLater have a significant positive effect on financial management. In addition, Digital Literacy as moderation is able to strengthen the effect of innovation on financial management. With good digital literacy, students can more effectively utilize financial technology innovations, improve the efficiency of financial management, and reduce the risk of unwise use. In addition, digital literacy as moderation is able to strengthen the influence of shopeepay on financial management. However, digital literacy as moderation is not able to strengthen the influence of spaylater on financial management.

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