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# THE INFLUENCE OF FINTECH DEVELOPMENT ON INTEREST IN NON-CASH TRANSACTIONS AMONG THE MEULABOH COMMUNITY IN WEST ACEH

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**Abstract**

The people of Meulaboh, West Aceh, continue to follow developments in information technology, as evidenced by the easy access to the internet in Meulaboh, West Aceh. Furthermore, a positive impact of technological developments in the financial sector is the ability to conduct cashless transactions through fintech. This study aims to examine the influence of fintech developments on the interest of the people of Meulaboh, West Aceh, in conducting cashless transactions. This study employed a quantitative research method, collecting data using questionnaires and analyzing data using simple regression tests. The results showed a significance value (Sig) of 0.000, lower than 0.05, and a t-value (t-count) of 24.113, greater than the t-table of 1.660. This concludes that fintech developments have a significant positive effect on the interest of the people of Meulaboh, West Aceh, in conducting cashless transactions.

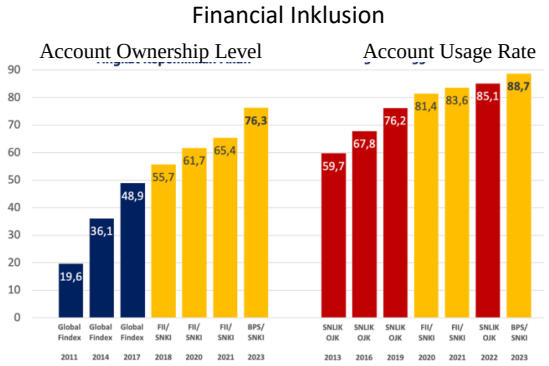
***Keywords: Fintech, Cashless, Meulaboh***

## INTRODUCTION

Financial activities are not only related to income, inflation, deflation, and so on. One very important financial activity is payment transactions. Payments are made to legally obtain goods or services from others. Nowadays, payments can be made not only in cash but also non-cash thanks to the development of financial technology (fintech). Fintech innovations provide easy services to the public with various features. Fintech service features include digital payments, online loans, digital investments, and digital insurance, which are easier to access and more efficient than manual transaction systems. (Aswirah et al., 2024). The growth of fintech is driven by the rapid growth of the internet and the widespread use of smartphones. Cashless transactions are intended to simplify financial transactions, particularly for individuals. However, in practice, cashless payment transactions still provide complete accountability to consumers (customers) (Saifi, 2022).

The significant and comprehensive benefits of fintech can be felt by everyone, both in cities and villages. This is due to the increasing number of people using smartphones with good internet connections. Therefore, smartphones with internet connections can act as a bridge between the public/customers and financial institutions. This situation is being leveraged to facilitate various transactions without the need to carry cash. (Marginingsih, 2021). The increasing ease of access to financial services demonstrates the growing public desire for them. Fintech adoption is growing steadily throughout Indonesia. The use of fintech by the Indonesian public has been increasing over time. This demonstrates that Indonesians are constantly keeping up with developments, including in the financial world, particularly in conducting cashless (indirect) transactions. Conducting cashless transactions requires adequate digital financial literacy to ensure a sense of security when engaging in transactions involving digital components. Regarding the increase in cashless transactions in Indonesia, as stated in the following report on the implementation of the national strategy for financial inclusion in 2023:

Figure 1. Increase in non-cash transactions 2013-2023




(SNKI, 2023)

This indicates an increasing level of financial inclusion. Financial inclusion is defined as a condition in which all members of society have effective access to financial services, including credit, savings, payments, and guarantees from formal service providers. (Kurniawan & Vaulia, 2022). Fintech services significantly assist the public in accessing all financial transactions digitally. Fintech plays a crucial role in facilitating financial transactions for the public. Fintech can serve as a marketplace for MSMEs, both in terms of production and marketing (Junaidi, 2023). Fintech plays a crucial role in financial inclusion, providing a solution for people to conduct financial transactions, including payments/fund transfers, and more. The Meulaboh community, West Aceh, has also adopted Fintech for its financial inclusion. Observations within the Meulaboh community indicate that they have already used Fintech for their financial transaction needs. Fintech applications used by the Meulaboh community include mobile banking services such as Action, BSI mobile banking, Dana, ShopeePay, Qiris, and Link-aja. However, some residents are reluctant to use Fintech due to a lack of financial literacy and technological expertise. Furthermore, there is a lack of trust in Fintech applications due to concerns about personal data being hacked. Furthermore, some customers are afraid of sending money incorrectly through Fintech applications, so they prefer to conduct transactions manually at the bank or at the nearest payment point..

Research related to the development of fintech has also been conducted by other researchers such as Efrianto & Tresnawati, (2021) which states that privacy, security, trust and experience can have a positive influence on the use of fintech by the public. Furthermore Subagja et al., (2025) stated that fintech in Indonesia is developing from year to year, this development is due to various public references in using fintech. However, the use of fintech can change people's behavior in managing their finances. These changes can be positive, such as the ability to use money wisely but more easily, making it easier for people to manage their finances. Meanwhile, fintech's negative behavior can lead some people to become consumptive rather than productive. (Purwanto et al., 2022). Apart from that, in research (Rahmawati et al., 2020) He stated that with fintech, various types of financial transactions have become easier and faster, while also saving time because they no longer require face-to-face meetings. The use of fintech among the public is not without its obstacles, but there are many challenges, including, according to (Hasyim et al., 2024) The lack of understanding of finance and non-cash transaction regulations that have not been fully regulated, as well as the lack of public perception of risk regarding the level of security in conducting non-cash transactions, has caused many people to be reluctant to conduct non-cash transactions.. This research differs from other research, because it uses consumer behavior theory as an analytical tool. According to consumer behavior theory, (Kotler dan Keller, 2022) Factors that can influence consumer interest include cultural, social, personal, and psychological factors. The Meulaboh community's use of fintech is certainly driven by a strong desire, leading to their interest in using fintech for transactions. To prove this, further analysis is needed to examine the influence of fintech developments on interest in non-cash transactions among the Meulaboh community in West Aceh.

## LITERATURE REVIEW

### 1. Financial Technology

Fintech is a necessity that combines modern technology and developments in the financial sector. This has enabled financial services such as digital payments, peer-to-peer lending, online investment, and other online financial services. (Aswirah et al., 2024). The term Fintech when translated into Indonesian means financial technology as explained in Article 1 number 1 of Bank Indonesia Regulation Number 19/12/PBI/2017 concerning

the Implementation of Financial Technology (Fintech) is defined as the use of technology in financial products so that technology-based services can be carried out, and/or new business models and can be linked to financial stability, financial system stability, efficiency, smoothness, security, and confidentiality of payment systems for Fintech. (Hakim & Hapsari, 2022). Fintech uses internet and mobile technology to reach populations previously excluded from traditional financial systems. This enables financial service providers to lower transaction costs and increase operational efficiency, enabling them to offer financial products and services more quickly and economically. (Aswirah et al., 2024).

Financial technology (Fintech) operates through the internet, including cashless payments. It offers payment, clearing, and settlement services, including digital currencies. In this context, Fintech refers to mobile payments conducted by financial institutions or banks, e-wallets, and distributed ledgers within payment infrastructure. The goal of this model is to raise consumer awareness of financial issues and ensure consumers have access to a wide range of financial transactions, transfers, and exchanges between financial institutions (Muhammad & Sari, 2020). From the description above, it can be concluded that fintech is a banking product service that is integrated with the internet. The launch of fintech by banks is one way to provide banking services to customers, allowing them to conduct transactions, such as making payments, without having to visit a bank branch.

## 2. Non-Cash Transactions

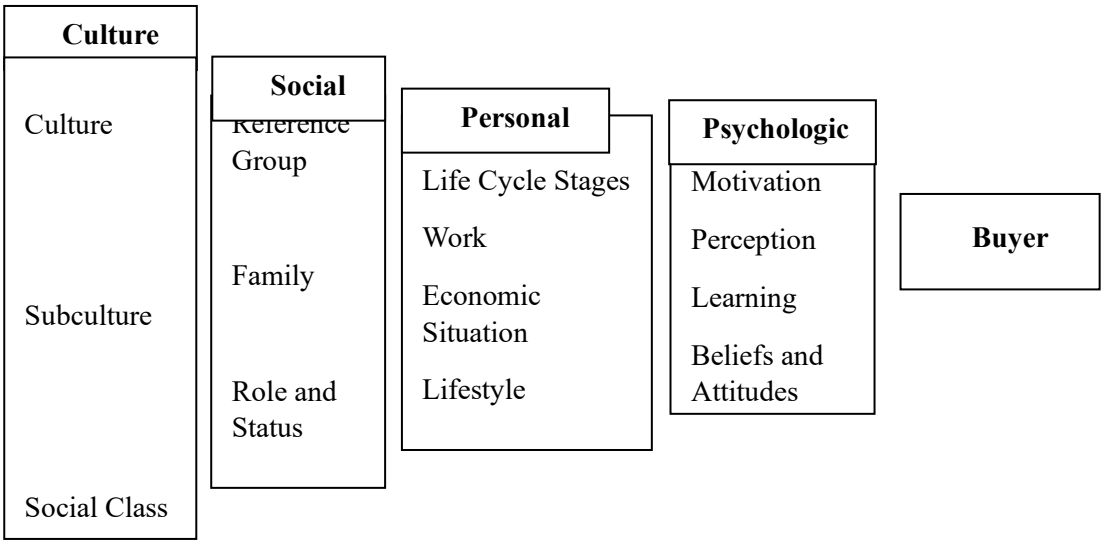
Financial transactions are explained in Article 1 Number 3 of Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering, namely all actions that give rise to rights and obligations or make them have legal consequences for two or more parties. Transactions are also explained more clearly in Article 4 which states that transactions are placing, depositing, withdrawing, transferring, sending, paying, granting, donating, entrusting or exchanging a sum of money or any form of transfer activity related to money. Cashless transactions have now become a necessity for Indonesians. With cashless transactions, people no longer need to carry physical cash, thus providing greater security from various crimes. However, cashless transactions do not mean there are no opportunities for crime. Because internet banking crimes can occur, Bank Indonesia provides a sense of security to customers and ensures that the public can access efficient, fast, accurate, and secure payment services. (Aldiansyah et al., 2024).

Cashless transactions are one of the payment models in Indonesia's current economic system. Cashless payments must guarantee the integrity of every customer or consumer transaction, as the economic system is crucial to a country. (Andira et al., 2025). These non-cash transactions cannot be separated from digital developments, so these digital developments are adopted by financial institutions for various purposes, one of which is to carry out non-cash transactions. Regarding this matter (Aminullah et al., 2025) stated that the presence of digital-based banking services can make it easier for people to carry out financial transactions without time and location restrictions. The above explanation explains that a non-cash transaction is a type of transaction that does not involve physical cash, but rather involves the transfer of funds from one person to another for an agreed-upon nominal amount. Non-cash transactions are a result of the development of information technology in the banking and financial institutions sector.

## 3. Consumer Behavior Theory

The consumer interest theory developed by Kotler and Keller is an analytical tool that sharpens the findings in the field. According to (Kotler and Keller, 2022) says that purchasing interest is a consumer action based on the desire to determine an item based on experience of using the item in previous or past times. Consumers develop preferences among a number of existing brands, which can lead to an interest in purchasing the brand that the consumer prefers most. Consumer interest complies (Kotler and Keller, 2022) can be described as follows:

Figure 2. Factors influencing consumer interest




Source: Kotler dan Keller, 2022

Customer interest can be influenced by various things as stated by (Kotler and Keller, 2022) among others:

a. Cultural Factors

Culture is a crucial element in shaping human behavior. Every community or society has its own culture, and the impact of culture on consumer behavior varies from one group of people to another. Every culture also has smaller subcultures, groups of people who share similar values based on shared experiences and life circumstances. Furthermore, almost all societies have some form of social hierarchy. Social hierarchy is not determined solely by income, but is examined from various aspects such as occupation, income, education, wealth, and other factors. (Kotler & Keller, 2022).

b. Social Factors

Consumer behavior can be influenced by social conditions, such as the social environment, such as small groups within families and communities, which have a direct influence. A group is a group of people who communicate to achieve goals individually or collectively. Families are a very important group of people or consumers in society. Purchases made by families depend on product conditions, promotions, and product characteristics. Typically, a person is very involved in family, organizations, and clubs. A person's existence can be identified by the role and status they play. (Sunyoto, 2013).

c. Personal Factors

Personal factors determine consumer shopping behavior. Professional status, economic situation, lifestyle, age, and life stage are all factors that determine consumer behavior in choosing to consume certain products. Product use is also influenced by the stage of the family life cycle. (Sunyoto, 2013)

d. Psychological Factors

Psychological conditions, including motivation, perspective, knowledge, and beliefs, also determine consumer behavior in purchasing certain products. Motivation is the desire that drives consumers to fulfill those needs (Sunyoto, 2013). Psychological conditions are influenced by motivational factors or highly pressing beliefs. Motives (drives) are powerful forces that lead humans to achieve satisfaction. Besides motivation, perception is also included in psychological factors. Perception is the stage of obtaining information to depict the world in a meaningful way. Furthermore, knowledge also influences a person's psychological factors because it provides a picture of the condition of the product the consumer wants to purchase. The implementation and knowledge of a person foster beliefs and attitudes. People have attitudes about everything, including religion, politics, clothing, music, and food. Knowledge serves as the basis for beliefs, opinions, and faith, and may or may not contain emotional content (Kotler dan Keller, 2022).

## METHOD

This research is a field study (field Research) which uses quantitative methods. Quantitative is a research methodology based on a positive attitude, which is used to obtain concrete results regarding research findings. Data is obtained using questionnaires, and the data is analyzed using a quantitative approach in the form of statistics to obtain information to answer previously stated hypotheses (Sugiyono, 2018). Quantitative research is intended so that the focus of the study can be explained accurately in accordance with scientific principles so that it can describe the object as a whole. This research aims to obtain information regarding the influence of fintech developments on the interest of the people of Meulaboh, West Aceh in carrying out non-cash transactions. Population is the total number of people in a certain area. According to (Koencjaradiningrat, 2017). The population in this study is the entire community of Meulaboh, West Aceh, both as consumers and business actors. It is impossible to conduct a population study because the Meulaboh community is more than 200,000 people, so a sample was determined that is considered to be representative of the population. The sampling technique used in this study is called non-probability sampling, because it does not allow for opportunities or benefits to be given twice to all populations. In this study, the researcher focused on a sample development technique from non-probability sampling, namely Accidental Sampling, which is a sudden sample selection technique, where people who communicate can be used as samples if the subject is suitable to be used as data (Sugiyono, 2017). The sample is taken with the assumption that it can represent the population, so that the sample results/answers can be used as a preference for population opinion.

Sampling in this study uses Roscoe's theory in (Sugiyono, 2018) which states that if a study conducts multivariate analysis (correlation or multiple regression), the sample size should be at least 10 times the number of variables. Considering that this study used two variables (one dependent variable and one independent variable), the researcher used a sample size 52 times the number of variables. Thus, the sample size in this study was 52 x 2 = 104. Therefore, the sample size in this study was 104 people. This sample size can be representative of the population to determine the impact of fintech developments on the interest of the Meulaboh community in conducting non-cash transactions. The data were collected by the author using a Likert-scale questionnaire. The Likert scale is used as a questionnaire for religious variables and is used to measure people's perceptions of social phenomena at both the individual and group levels. The variables used are referred to as indicator variables according to the Likert scale (Ghozali, 2016). This series of indicators is then used as a measure to summarize the questions. The alternative questionnaire responses used are strongly agree (SS), agree (S), neutral (N), disagree (TS), and strongly disagree (STS).

Data analysis using statistical analysis techniques with the help of SPSS version 21. Statistical analysis is useful for data that can be analyzed using numerical values or data that has quantitative significance (Endang Widi Warni, 2018). The stages of data analysis for statistical tests are as follows:

a. a. Validity Test: If the number in sig r ($r_{hitung}$ ) > $r_{tabel}$ < 0,05 : Valid and when the numbers in Sig r ($r_{hitung}$) < $r_{tabel}$ > 0,05 : Invalid
b. Reliability Test:
c. Normality Test: Determining the normality of data using Kolmogorov-Smirnov which involves checking the level of significance, if the Sig number is greater than 0.05 it is considered normal and conversely if the Sig number is less than 0.05 it is considered abnormal (Imam Ghozali, 2016).
d. Simple Regression Test: Simple regression testing is used to test hypotheses. Simple regression testing is used to determine whether there is an influence between variables. The formula used in simple regression analysis at a confidence level of 0.005 or 5% is Y = a + bX (Sugiyono, 2017).

## RESULTS AND DISCUSSION

1. Validity Test Results

Proving validity is done in two ways, namely comparing the sig. value (2-tailed) with a significance value of 0.05, if the sig. value (2-tailed) < 0.05 is declared valid and vice versa and comparing r count with r table, if the calculation result of r count > r table (0.1622) the questionnaire item is declared valid and vice versa. The results of the validity test on each variable were found as follows:

Table 1. Results of data validity test

| Variable X | | | | Variable Y | | |
|---|---|---|---|---|---|---|
| Item | sig (2-tailed) | $r_{hitung}$ | | Item | sig (2-tailed) | $r_{hitung}$ |
| 1 | 0,000 | 0,927 | | 1 | 0,000 | 924 |
| 2 | 0,000 | 0,950 | | 2 | 0,000 | 883 |
| 3 | 0,000 | 0,945 | | 3 | 0,000 | 857 |
| 4 | 0,000 | 0,935 | | 4 | 0,000 | 838 |
| 5 | 0,000 | 0,951 | | 5 | 0,000 | 922 |

Source: Processed research results

Based on the results of the validity test, it was found that the Sig. (2-tailed) figures in the fintech development items (X) and interest in non-cash transactions (Y) were all <0.05 and r count > r table, so it can be stated that all questionnaire items that were used as questions/statements were considered valid..

2. Reliability Test Results

The results of the reliability test show that:

Table 2. Results of data reliability test

| Variable | alpha cronbach | N of Items |
|---|---|---|
| Variable X | .966 | 5 |
| Variable Y | .931 | 5 |

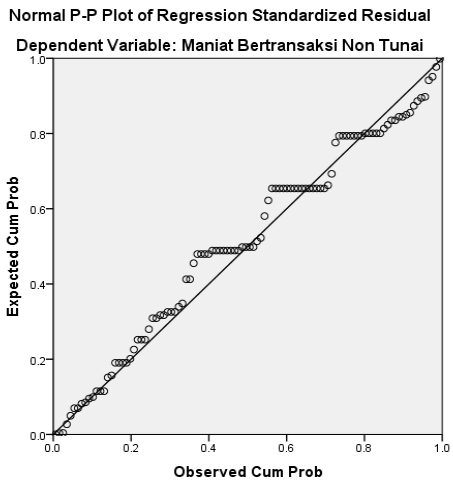
Source: Processed research results

The reliability test results table above explains that the fintech development variable (X) obtained a Cronbach's alpha score of 0.966 with 5 statement items and the interest in non-cash transactions variable (Y) obtained a Cronbach's alpha score of 0.931 with 5 statement items. Because the Cronbach's alpha score is > 0.60, it is stated that all results from the questionnaire statements for variables X and Y are declared reliable.

3. Normality Test Results

Determining whether or not it is normal is based on the Asyp. Sig. (2-tailed) number, if the Asyp. Sig. (2-tailed) number is greater than 0.05 it is declared normal and vice versa, if the Asyp. Sig. (2-tailed) number is less than 0.05 it is declared abnormal. The calculation results show that the Asyp. Sig. (2-tailed) number is 0.134 or greater than 0.05 (0.134> 0.05) so that according to the provisions for determining the normality test developed by Kolmogorov-Smirnov it can be stated that the instrument is normally distributed. After that, normality can be seen in the p-plot value. The questionnaire data is normally distributed if the distribution image is at data points in the same direction as the diagonal line.

Figure 3. P-plot of Normality Test




Source: Research results (Data processed with SPSS)

Normality can be seen from the appearance of dots on the diagonal line of the graph. If the dots are located around the line, it indicates that the questionnaire results are normally distributed. If the dots do not follow the diagonal line, it indicates that the data is not normally distributed. Based on the figure above, it can be seen that the dots follow the diagonal line, so the regression model used meets the assumption of normality.

4. The Influence of Fintech Developments on Interest in Non-Cash Transactions

To see the findings of the influence of Fintech Development on Interest in Non-cash Transactions in research conducted by researchers, please see the table below:

Table 3. Hypothesis test of the Coefficientsa model

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.444 | .641 | | 3.810 | .000 |
| | Perkembangan Fintech | .841 | .035 | .922 | 24.113 | .000 |

a. Dependent Variable: The Mania for Non-Cash Transactions

Source: Processed research results

Hypothesis testing or influence testing to see whether there is a significant regression coefficient. The benchmark for determining the decision of the hypothesis test is if the Sig. value <0.05 explains that there is an influence of fintech development (Variable X) on the interest of the Meulaboh community in non-cash transactions (Variable Y) and if the Sig. value is higher than 0.05 indicates that there is no influence of fintech development (Variable X) on the interest of the Meulaboh community in non-cash transactions (Variable Y). In addition, proving the hypothesis is also done by comparing the calculated t value with the t table, if the calculated t value is greater than the t table then the hypothesis Ha is accepted and Ho is rejected otherwise.

The results of the study show that the significance value (Sig) is 0.000 or lower than 0.05 and the t value (t count) is 24.113 or > t table which is 1.660. These results explain that the development of fintech contributes or has a significant influence on the interest of the Meulaboh community in conducting non-cash transactions so that the Ha hypothesis which states that the development of fintech has a significant influence on the interest of the Meulaboh community in conducting non-cash transactions is accepted and the Ho hypothesis which states that the development of fintech does not have a significant influence on the interest of the Meulaboh community in conducting non-cash transactions is rejected. Furthermore, to determine the magnitude of the influence of fintech development (Variable X) on the interest of the Meulaboh community in conducting non-cash transactions (Variable Y) in a simple linear regression analysis, the R Square value in the following table can be used as a guide:

Table 4. The magnitude of the influence of fintech development on interest in non-cash transactions

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .922[a] | .851 | .849 | 1.879 |

a. Predictors: (Constant), Fintech Developments

b. Dependent Variable: The Mania for Non-Cash Transactions

Source: Processed research results

Based on the results above, it can be stated that the R Square value is 0.851. This figure explains that the influence of fintech development (Variable X) on the interest of the Meulaboh community in non-cash transactions (Variable Y) is 85.1%, while the remaining 14.9% is influenced by other factors not discussed in this study.

**Discussion**

Fintech is a rapidly growing transaction tool today. Its development is inextricably linked to the public's mindset about innovation in financial services. The public, particularly those in Meulaboh, West Aceh, expects financial services, particularly those that facilitate easier and safer transactions. This desire is based on current

technological advancements. Furthermore, the development of fintech is inextricably linked to the increasing number of transactions in Meulaboh using technology. With these technology-based services, Meulaboh residents no longer need to visit financial service offices, as they can access them anytime and anywhere. This is in accordance with the research results (Fathima, 2020; Sha & Muhammad, 2017 in Muliza, 2024) Fintech makes it easier for customers to carry out various transactions because they are no longer carried out conventionally. Fintech provides significant convenience for the people of Meulaboh, West Aceh, regarding financial transactions. The increase in cashless transactions in Meulaboh is inseparable from the current trend of online everything, including financial transactions. Fintech is the choice of the Meulaboh community because it is considered safe and convenient in various ways, safe from violence and easy to use. The large number of Meulaboh residents using fintech is in accordance with research results that show the development of fintech has a significant influence on non-cash transactions conducted by the Meulaboh community, the influence is considered quite large, reaching 85.1%.

Fintech makes financial transactions easier for the people of Meulaboh. Residents of Meulaboh, West Aceh, utilize fintech for various types of transactions, such as sending money, making payments, purchasing, and even storing money in digital accounts. They utilize smartphones for cashless transactions. This use of smartphones is due to its greater effectiveness and efficiency compared to other communication technologies. The people of Meulaboh, West Aceh, have a high interest in utilizing fintech for transactions. This interest is inseparable from personal and psychological factors. Consumers' personal factors determine their shopping behavior. Professional status, economic situation, lifestyle, age, and life stage are all factors that influence consumer behavior in choosing certain products. Product use is also influenced by the stage of the family life cycle (Sunyoto, 2013). The birth of the desire to use fintech in conducting transactions cannot be separated from the sense of security obtained by the public from this transaction system, this sense of security greatly influences the public's desire to conduct non-cash transactions, as stated by (Gintting et al., 2018) that the implementation of a safe and efficient payment system is an important factor in facilitating payment transactions.

Psychological conditions, including motivation, perspective, knowledge, and beliefs, also determine consumer behavior in purchasing certain products. Motivation is the desire that drives consumers to fulfill those needs. Psychological conditions are influenced by motivational factors or beliefs that are very urgent. Motives (drives) are strong impulses that lead humans to achieve satisfaction. Besides motivation, psychological factors include perception. Perception is the stage of obtaining information to depict the world in a useful way. Furthermore, knowledge also influences a person's psychological factors because it provides a picture of the condition of the product the consumer wants to buy. The implementation of knowledge and a person's beliefs and attitudes. Knowledge is the basis for beliefs, opinions, and faith, and may or may not have emotional content (Kotler dan Keller, 2022). Non-cash transactions in Meulaboh are relatively high, a factor in part due to the financial literacy gained by the public from various sources, including banks, the media, and educational institutions. This high level of interest in non-cash transactions can provide significant benefits to the community, particularly in terms of easier and faster transactions. This is supported by the statement (Visa 2017 in Febrianda & Ningsih, 2022) which states that when a region can reach a high level in using non-cash payments, then many benefits can be enjoyed by every member of society who uses it.

## CONCLUSION

The people of Meulaboh have been using fintech for financial transactions such as transfers, payments, and so on. The interest of the people of Meulaboh, West Aceh, in using fintech for non-cash transactions reached 85.1%. This proves that fintech developments have a significant influence on the interest of the people of Meulaboh, West Aceh, in conducting non-cash transactions. The interest of the people of Meulaboh, West Aceh, in transacting through fintech applications is inseparable from the public's knowledge of fintech developments itself. The people of Meulaboh, West Aceh, fully understand fintech, including its usage mechanisms, the convenience it offers, the potential risks associated with using fintech, and the risk management used to ensure their use is safe from various crimes. Although interest in non-cash transactions is relatively high in Meulaboh, this figure is only represented by the younger generation, while the older generation still prefers cash transactions. This is because the older generation does not have adequate literacy regarding non-cash payments. Therefore, it is necessary to increase public understanding regarding non-cash payments so that all levels of society are able to carry out non-cash transactions.

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