

The Influence of Digital Financial Literacy and Technology Support on Public Behavior in Using Digital Money with the Intensity of Digital Money Use as a Means Moderating Variables

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Abstract. *The development of digital technology and global financial innovation has shifted society's transaction paradigm, moving from a cash-based system to more efficient and faster digital transactions. The digital revolution, particularly in the financial sector, has driven the emergence of various payment instruments such as e-wallets, mobile banking, internet banking, and the Quick Response Code Indonesian Standard (QRIS), which has become a symbol of progress. modern payment systems (Bank Indonesia, 2024). This shift marks a significant digital economic transformation, with the use of cash decreasing as the adoption of financial technology increases. As a developing country with a large population, Indonesia has also felt the direct impact of this digitalization of the financial system. Bank Indonesia (BI) responded to this change through the National Non-Cash Movement (GNNT) policy since 2014, which aims to expand public access to digital payment systems and strengthen national economic stability (Financial Services Authority [OJK], 2023). The GNNT is expected to create efficiency in financial transactions, increase economic transparency, and reduce the cost of distributing cash. However, Bank Indonesia maintains a balance between the non-cash system and cash, considering that cash remains relevant for most people, especially in areas with limited digital infrastructure. In this era of digital transformation, the phenomenon of digital money use is interesting to study because some people still maintain the habit of using physical money even though non-cash facilities are increasingly accessible.*

Keywords: Digital; Financial; Literacy and Technology; Money.

1. Introduction

The rapid and fundamental development of information technology and digital finance in recent years has transformed the way people access, use, and view financial services (Ascarya, 2021). This digital revolution allows people to conduct financial transactions anytime and anywhere using mobile devices, digital wallet (e-wallet) applications, and QR code- and electronic card-based payment systems (Wawo et al., 2023). However, despite the increasing convenience of cashless transactions, some people still maintain the use of fiat currency, namely banknotes and coins, as their primary means of transaction in daily activities (Bagraff & Riyanto, 2024). This mismatch between the advancement of digital financial services and people's habits is one of the main challenges in transforming the national payment system.

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Bank Indonesia (BI) responded to this change through the National Non-Cash Movement (GNNT) policy since 2014, which aims to expand public access to digital payment systems and strengthen national economic stability (Financial Services Authority [OJK], 2023). The GNNT is expected to create efficiency in financial transactions, increase economic transparency, and reduce the cost of distributing cash. However, Bank Indonesia maintains a balance between the non-cash system and cash, considering that cash remains relevant for most people, especially in areas with limited digital infrastructure. In this era of digital transformation, the phenomenon of digital money use is interesting to study because some people still maintain the habit of using physical money even though non-cash facilities are increasingly accessible (Sitorus, 2020).

Batam City is a region with high economic intensity and population mobility, supported by its position as an industrial city and international trade gateway, close to Singapore and Malaysia. As a free trade zone and international port, Batam experiences very high economic transaction activity, both domestic and international. from the tourism sector, export-import, and cross-border labor activities (Central Statistics Agency [BPS] Batam City, 2024).

Although development system payment digital in Batam While the use of digital currency has shown an increase, the reality is that many people still rely on cash, especially for traditional trade transactions and daily needs. Most residents and foreign tourists still prefer physical cash as their primary means of payment because it is considered more practical and direct (Soenjoto, 2018). Furthermore, the intensity of digital currency use in Batam is relatively high due to the community's need for cross-border economic activities. This has resulted in a high circulation of foreign currency and digital currency in the city. However, on the other hand, the level of digital financial literacy among Batam residents still varies. Many individuals do not yet understand the benefits, security, and efficiency of using digital financial services such as e-wallets and mobile banking (Apriadi, 2024).

This situation demonstrates a gap between the progress of the digital financial system and people's continued reliance on physical cash. The Indonesian government and Bank Indonesia have undertaken various efforts to reduce the dominance of cash and accelerate the adoption of cashless transactions. One strategic policy pursued is the expansion of QRIS implementation across various economic sectors to boost digital payment efficiency (Bank Indonesia, 2024). Furthermore, public education programs on digital literacy have been implemented. financedigital, digitalization service banking, as well as strengthening telecommunications infrastructure in urban and rural areas.

Bank Indonesia, together with the Riau Provincial Government, held the 2025 National QRIS Week to encourage literacy and expand the use of QRIS in various sectors, from MSMEs and traditional markets to modern shopping centers. This activity received full support from the Riau Provincial Government as part of accelerating the digitalization of regional transactions. Through outreach, education, and various promotional programs, the public was introduced to the convenience, speed, and security of QRIS-based non-cash transactions (Indonesia, 2025). Furthermore, the signing of a joint commitment between Bank Indonesia of Riau Province and the Riau Province DP3AP2KB affirmed support for strengthening digital financial literacy, especially among the younger generation.

However, the effectiveness of this program still faces various challenges. Some people still struggle to use digital instruments due to limited understanding and trust in electronic systems (Handayani, 2024). The high level of digital currency use in Batam indicates that people are still more familiar with physical cash-based transactions, especially when dealing with foreign currency. As a result, the financial digitalization policy has not been completely successful in reducing the use of cash in the region. Unlike the younger generation and urban communities who are literate, technology, supported by infrastructure digital has Lotstran sactions using digital-based cashless instruments such as QRIS, e-wallets, and mobile banking. Furthermore, modern consumers are embracing digital money for its practicality, security, and efficiency in transactions.

The above phenomenon shows that the behavior of Batam residents in using digital money is still influenced by several important factors. Digital financial literacy is not yet widespread; many individuals still do not understand the risks, benefits, and security of using financial technology (Lusardi & Mitchell, 2014). The high intensity of digital currency use has led people to become more accustomed to using physical cash in economic activities, especially for travel or cross-border trade. Cashless transactions have not yet completely replaced the role of cash due to limited infrastructure and limited acceptance of digital technology among the lower-middle class. Based on Ajzen's (1991) Theory of Planned Behavior, a person's intention to behave is influenced by attitudes, subjective norms, and perceived behavioral control.

According to Davis (1989), the Technology Acceptance Model (TAM) explains that technology adoption behavior is influenced by perceived usefulness and perceived ease of use. Therefore, people's behavior in using digital money can be explained by their level of knowledge, perceived benefits, and the ease of use of available financial technology. Digital financial literacy is an individual's ability to understand, manage, and utilize financial technology effectively and responsibly (Morgan & Long, 2020). Individuals with high levels of literacy tend to be more rational in choosing digital payment instruments and have a greater level of trust in technology-based financial systems (Laily, 2024). The intensity of money use Digital currency reflects how often people exchange foreign currency, which is influenced by cross-border economic factors and travel needs (Bank Indonesia, 2023).

The higher the frequency of digital currency use, the greater the public's exposure to physical money, thus maintaining strong cash usage behavior. Cashless transactions are a crucial part of the transformation of the national payment system. Innovations such as QRIS, e-money, and mobile banking make it easier for people to conduct financial transactions without involving physical cash (Rahmah, 2022; Sitorus, 2020). Digital transactions also support economic efficiency and expand financial inclusion. Meanwhile, technological support includes the availability of infrastructure, security systems, and technical assistance that enable people to adapt to digital financial services (Davis, 1989; Venkatesh & Bala, 2008). The intensity of digital currency use acts as a moderating variable that can strengthen or weaken the relationship between digital financial literacy and technological support on people's behavior in using digital currency.

Previous research has shown that digital financial literacy significantly influences financial behavior and the use of digital services (Handayani, 2024; Widiyanti et al., 2023; Apriadi, 2024). However, most studies still focus on student consumer behavior or e-wallet usage preferences, rather than cash usage. Furthermore, studies such as those by Sitorus (2020) and Soenjoto (2018) do indeed highlight the influence of non-cash transactions on the demand for cash, but have not considered the role of technological support variables or the intensity of digital currency use. Few studies have examined how the interaction between digital financial literacy, the intensity of digital currency use, and non-cash transactions can influence public behavior toward cash, particularly in border areas with cross-border economic activity, such as Batam.

This study fills an empirical gap by incorporating the intensity of digital currency use as a moderating variable, a topic rarely studied in Indonesian digital finance literature. This research is novel in three key aspects. It focuses on the context of Batam City, a region characterized by a border economy, where foreign exchange interactions and money changer activities are unique phenomena influencing people's financial behavior. This study integrates three key variables: digital financial literacy and technological support to simultaneously explain people's behavior toward digital currency. The intensity of digital currency use as a moderating variable is a key differentiator compared to previous studies (Pratama, 2024; Dewi et al., 2022), which only examined the direct relationship between variables without considering infrastructure and technology adoption.

This research is expected to enrich the literature on people's financial behavior in the digital era by adding a moderating perspective of technological support. The results can also broaden the application of the Theory of Planned Behavior and the Technology Acceptance Model in the context of digital currency use and digital transactions. The results of this study can provide input for Bank Indonesia, the Financial Services Authority (OJK), and the Batam regional government in formulating strategies for controlling the circulation of cash and increasing digital financial literacy. These findings are also expected to assist the banking sector and financial institutions in developing service innovations that are more adaptive to community needs, while simultaneously strengthening digital financial infrastructure in border areas. This study assumes that digital financial literacy, the intensity of digital currency use, and non-cash transactions influence people's behavior in using digital currency.

Furthermore, technological support is assumed to act as a moderating variable that can strengthen or weaken the relationship between these three variables and people's behavior. This assumption aligns with Ajzen's (1991) theory, which emphasizes that behavior is influenced by individual intentions and perceptions of the usefulness and ease of use of a system (Davis, 1989). Based on the above description, this study focuses on analyzing the influence of digital financial literacy, the intensity of digital currency use, and non-cash transactions on the behavior of Batam residents in using digital currency, with technological support as a moderating variable. Through this study, it is hoped that a comprehensive understanding of how Batam residents react to the development of the digital financial system and the extent to which technological support can strengthen the transformation towards an inclusive and sustainable non-cash economy will be obtained.

2. Research Methods

This study used an explanatory research method. According to Sugiyono (2015), explanatory research aims to explain the relationship between the variables studied and their influence on each other. In the context of this study, this approach was used to clarify the relationship between the independent and dependent variables formulated in the hypothesis. This method was chosen because its primary goal was to test the proposed hypothesis.

3. Results and Discussion

3.1. Description of Research Object

This study uses primary data obtained through questionnaires distributed to respondents who met the research criteria. The subjects of this study were residents of Batam City who use digital currency in their daily transactions, whether through e-wallets, mobile banking, or QRIS. Respondents were individuals aged at least 17 years old or had an ID card (KTP), and were domiciled in Batam City. Furthermore, respondents were also active users of digital currency and had conducted non-cash transactions in their daily lives. This criterion was established because the research focused on how digital financial literacy and technological support influence people's behavior in using digital currency.

The selected respondents are expected to be individuals who are accustomed to using technology in financial activities, thus having experience utilizing digital financial services. This way, respondents can provide a more realistic picture of digital money usage behavior in society. Data collection was conducted online by distributing questionnaires using Google Forms. This method was chosen because it is more practical, efficient, and able to reach respondents spread across Indonesia. various areas of Batam City. Furthermore, the online questionnaire makes it easy for respondents to complete data at any time, regardless of time or location.

The sampling technique used in this study was a non-probability sampling method with an accidental sampling approach, which involves determining the sample based on anyone who happens to meet the criteria for a respondent. This method was used because the exact population of digital currency users in Batam City is unknown.

The respondent criteria for this study included: residing in Batam City, being at least 17 years old, using digital currency for transactions, and being willing to complete the questionnaire honestly and completely. The sample size for this study was 97 respondents. This number was calculated using the Cochran formula for an unknown population, with a 95% confidence level and a 10% margin of error. This number is considered sufficient to represent the characteristics of digital currency users in Batam City.

The data obtained from respondents is expected to provide insight into how digital financial literacy and technological support influence digital money usage behavior, as well as how usage intensity acts as a moderating variable in this relationship. This research will also reveal the extent to which financial literacy and technological convenience encourage people to switch to digital transactions.

Respondent Description Based on Gender

Table Respondents by Gender

No	Gender	Amount	Percentage
1	Man	49	50.52%
2	Woman	48	49.48%
	Total	97	100%

Source: Primary data processed by SPSS 25

Based on Table, the respondents in this study consisted of 49 male respondents (50.52%) and 48 female respondents (49.48%), resulting in a total of 97 respondents. The data shows that the number of male and female respondents is relatively balanced, with a very small difference. This composition indicates that the use of digital money in Batam City is not dominated by one gender, but is used equally by both men and women. This demonstrates that the development of digital financial technology has reached various community groups without significant differences based on gender.

This balanced number of respondents also provides a fairly objective picture of the research, as it represents the behavior of digital money users from both groups proportionally. Both men and women play an equal role in utilizing digital financial services such as e-wallets, mobile banking, and QRIS in daily transactions. However, differences in characteristics between men and women still have the potential to influence digital money behavior, such as levels of digital financial literacy, intensity of use, and preferences for types of digital financial services. Therefore, This balanced distribution of respondents is an added value in research, because it can produce a more comprehensive analysis and is not biased towards one particular group.

Respondent Description Based on Last Education

Table Respondents Based on Last Education

No	Last education	Amount	Percentage
1	SENIOR HIGH SCHOOL	32	32.99%
2	S1	58	59.79%
3	S2	7	7.22%
4	S3	0	0.00%
	Total	97	100%

Source: Primary data processed by SPSS 25

Based on Table, it can be seen that the majority of respondents in this study had a bachelor's degree (58 respondents) (59.79%). Furthermore, 32 respondents (32.99%) had a high school education, and 7 respondents (7.22%) had a master's degree. Meanwhile, there were no respondents with a doctoral degree. These data indicate that the majority of digital currency users in this study came from groups with relatively high levels of education, namely college graduates. This indicates that educational level is related to understanding and ability to utilize digital financial technology.

Respondents with a bachelor's degree tend to be more familiar with technological developments, including the use of digital financial services such as e-wallets, mobile banking,

and QRIS. Higher levels of education are also typically accompanied by better financial literacy skills, which can influence how individuals make financial decisions.

3.2. Technological Support for the Intensity of Digital Money Use

The results of the study indicate that technological support has a positive and significant effect on the intensity of digital currency use among the people of Batam City. A positive coefficient value indicates that the better the available technological support, such as ease of application access, internet network quality, and the availability of digital payment infrastructure, the higher the frequency of people using digital currency. This condition is relevant to the characteristics of Batam City as a region with high economic mobility and cross-border activity, where people need a fast, practical, and efficient transaction system. This finding is in line with the Technology Acceptance Model framework, which states that technology use is strongly influenced by perceptions of ease and usefulness (Davis, 1989).

Adequate technological support will increase public convenience and confidence in digital transactions. Furthermore, the concept of facilitating conditions in UTAUT also emphasizes that the availability of infrastructure and system support are important factors in driving technology adoption (Venkatesh et al., 2011). These results are also supported by

Research by Dewi et al. (2022) found that financial technology significantly influences preferences for digital currency use. Technological support is a key factor driving the intensity of digital currency use compared to other factors, as it can address the dynamic and cross-regional transaction needs of the community. The development of digital technology has had a significant impact on the intensity of people's financial transactions, including the use of digital currency.

Technological support plays a crucial role in strengthening people's ability to adapt to modern, digital payment systems. According to Davis's (1989) Technology Acceptance Model (TAM), a person's behavior in using technology is strongly influenced by perceived ease of use and perceived benefits. The higher the level of technological support, such as ease of access, digital services, and technical assistance, the greater the likelihood of people switching from cash-based transactions to cashless systems. Venkatesh et al. (2011) state that facilitating conditions, such as infrastructure and technological training, significantly influence digital technology usage behavior. The intensity of digital currency use reflects patterns of adaptation to changes in the technological environment.

According to Martono (2016), changes in people's behavior in the digital era are a form of adaptation to technological innovations that encourage efficiency, security, and convenience in transactions. Listiyono et al. (2024) stated that technological support includes not only infrastructure but also user readiness.

in understanding and optimally utilizing digital technology. Research by Sitorus (2020) found that the use of non-cash payment instruments reduces the demand for digital money in Indonesia due to the increased efficiency of payment technology. Dewi, Febria, and Anggraini (2022) found that financial technology has a positive effect on consumer preferences in choosing e-money because technological support simplifies transactions. Chen and Nath (2024) found that technological support increases user trust and loyalty towards digital services. The better the technological support received by the public, the higher the tendency to abandon cash and switch to digital-based payment systems.

3.3. Digital Financial Literacy on People's Behavior in Using Digital Money

The results of the study indicate that digital financial literacy has a positive and significant impact on people's behavior in using digital money in Batam City. A positive coefficient value indicates that the greater the public's understanding of the concept, benefits, and risks of digital finance, the better their behavior in using digital money appropriately and wisely. As a region with dynamic and cross-border economic activity in Batam, digital financial literacy is crucial because it helps people choose efficient, secure, and appropriate payment instruments for their transaction needs. This finding aligns with consumer behavior theory, which states that individual knowledge and understanding will influence the decision-making process (Kotler & Keller, 2016).

Individuals with good digital financial literacy tend to be more rational and able to evaluate the benefits of using financial technology before using it. Furthermore, these results are supported by previous research that found digital financial literacy significantly influences the behavior of using digital financial services (Apriadi, 2024; Widiyanti et al., 2023). Improving digital financial literacy in the Batam community can encourage more adaptive behavior to the development of digital payment systems, while accelerating the transition to a more inclusive and efficient cashless society. The development of financial technology is encouraging people to shift from using cash to more practical cashless transactions. One of the main factors influencing this shift is the level of digital financial literacy.

Digital financial literacy reflects an individual's ability to understand digital financial concepts and use financial technology effectively and safely (Prasarry et al., 2023). According to Martin (2008), digital literacy involves a person's awareness and ability to utilize digital tools to manage information and make decisions in a socioeconomic context. Garman and Forgue (1996) emphasized that understanding financial concepts and technological tools plays a crucial role in increasing the efficiency of money use. As people's understanding of digital financial systems increases, their preference for cash transactions tends to decline as they become more confident in using efficient and transparent digital platforms (Huston, 2010). According to Xu and Zia (2012), explains that financial literacy not only includes understanding financial products, but also skills in making the right decisions, such as choosing safe and cost-effective payment methods.

Byrne (2001) added that individuals with low financial literacy tend to make inefficient financial decisions, including a reliance on cash. Research by Zuhdi et al. (2019) shows that increased digital financial literacy is positively associated with people's preference for cashless transactions, as digital understanding facilitates adaptation to electronic payment innovations. Research by Prasarry et al. (2023) also found that people with high digital financial literacy are better able to manage their finances through digital applications, thereby reducing reliance on cash. Consistent with the findings of Yulianingsih et al. (2023), good digital literacy plays a role in shaping modern economic behavior. The higher a person's digital financial literacy, the lower their tendency to use digital money.

3.4. Technological Support for Community Behavior in Using Digital Money

The research results show that technological support has a positive and significant impact on people's behavior in using digital currency in Batam City. A positive coefficient indicates that the better the technological support, in terms of infrastructure, ease of application, and technical assistance, the higher the public's tendency to use digital currency.

using digital money in daily activities. Batam, as a city with high economic mobility and cross-border interaction, has a stable internet network, an integrated payment system, and easy access to applications, which are important factors driving changes in public behavior toward cashless transactions. The Technology Acceptance Model states that technology use behavior is influenced by perceptions of ease and usefulness (Davis, 1989).

Adequate technological support will increase convenience, trust, and efficiency in transactions, thus encouraging wider adoption of digital currency. Furthermore, within the UTAUT framework, facilitating conditions, such as infrastructure and technical services, have been shown to play a significant role in shaping technology adoption behavior (Venkatesh et al., 2011). These findings are also supported by previous research showing that financial technology significantly influences consumer preferences and behavior in using digital currency (Dewi et al., 2022; Satria, 2024). Technological support is a key factor in accelerating the behavioral shift of the Batam community towards digital payment systems.

The development of digital technology in recent years has significantly changed people's behavior patterns in financial transactions, particularly the use of digital currency. Technological support is a crucial factor accelerating society's adaptation to modern, increasingly digitally integrated payment systems.

According to the Technology Acceptance Model (TAM) framework, further developed by recent research, technology usage behavior is influenced by users' perceptions of ease and usefulness (Venkatesh et al., 2022). The intensity of digital currency use reflects people's ability to adapt to changes in the technology-based environment. These changes relate not

only to efficiency but also to security, speed, and convenience in transactions (Rahi et al., 2021).

Technological support in this context is not only limited to infrastructure availability, but also encompasses individual readiness to understand and optimally utilize digital technology (Setiawan & Widodo, 2023). Improving the quality of digital payment technology encourages people to reduce cash use due to its perceived inefficiency (Pratama et al., 2022). Financial technology has been shown to increase consumer preference for electronic money because it offers convenience and flexibility in transactions (Sari & Nugroho, 2021). Good technological support can increase user trust and loyalty in digital financial services (Lin et al., 2024).

3.5. The Intensity of Digital Money Use on People's Behavior in Using Digital Money

The research results show that the intensity of digital currency use has a positive and significant influence on people's behavior in using digital currency in Batam City. A high coefficient indicates.

The more people use digital money in their daily activities, the more habits and behavioral tendencies that support the use of cashless payment systems will develop. As a region with high cross-border economic activity, the intensity of this use is influenced not only by transaction needs but also by the demand for efficiency and speed, particularly in the trade and services sectors.

Consumer behavior theory states that experience and learning from repeated use will form habits and influence future decisions (Schiffman & Kanuk, 2012). The more frequently individuals interact with a technology, the higher their level of comfort and trust in that technology. Furthermore, from the Diffusion of Innovation perspective, technology adoption will expand when individuals become accustomed to it and directly experience its benefits (Rogers, 2003). These findings are also supported by previous research showing that the frequency of financial technology use contributes to changes in consumer behavior toward digital systems (Satria, 2024). Intensity of use is a crucial factor in strengthening the behavior of the Batam community in adopting digital money sustainably.

The intensity of digital currency use reflects the frequency, duration, and level of involvement of individuals in digital-based financial transactions. The more frequently individuals use digital currency in their daily economic activities, the greater the likelihood of developing behavioral patterns.

Financial institutions that support the use of cashless payment systems. This intensity plays a significant role in shaping people's habits, preferences, and attitudes toward digital money as a primary means of transaction. Soekanto (1980) stated that individual economic actions are strongly influenced by social customs and practical needs in everyday life. In the context of

digital transactions, repeated interactions through the use of digital money will strengthen people's perceptions of the ease, efficiency, and security of digital payment systems.

In line with Martono (2016), who explained that people's behavior in the digital era is adaptive, where individuals adjust their choice of payment methods to technological demands and transaction needs. Empirical research supports this relationship. Rahmawati et al. (2017) found that the intensity of digital payment instrument use has a positive effect on people's financial behavior, particularly in increasing preferences for cashless transactions. Fuadah (2023) also showed that individuals with high frequency of digital money use tend to have financial behaviors that are more open to innovations in digital payment systems. Furthermore, Putra and Sari (2025) emphasized that the higher the intensity of digital money use, the stronger the tendency for people to make digital money the primary means of their economic activities.

4. Conclusion

Based on the research results and discussion above, the following conclusions can be drawn:

1. The research results show that digital financial literacy has no effect on the intensity of digital currency use. This means that people's knowledge and understanding do not automatically lead to more frequent use of digital currency. In Batam City, usage is driven more by practical needs such as fast transactions and high mobility. Many people continue to use digital currency due to circumstances, rather than in-depth understanding. This finding indicates a gap between knowledge and practice. Literacy plays a greater role in the quality of decisions, rather than the frequency of use. In other words, people may understand digital finance, but not necessarily actively use it in their daily lives.
2. Technological support has been shown to significantly influence the intensity of digital currency use. This means that the better the infrastructure, internet access, and ease of use of applications, the more frequently people use digital currency. In Batam City, which has high economic activity, technology is a major factor facilitating transactions. People tend to use digital currency because the system is practical, fast, and reliable. Easy access. This indicates that technical factors outweigh knowledge. Without adequate technological support, usage will be suboptimal. Improving technological facilities is key to increasing the frequency of digital currency use among the public.
3. Digital financial literacy significantly influences people's behavior in using digital money. This shows that a good understanding helps people use digital money more wisely and purposefully. In Batam City, people with high literacy tend to be more aware of the benefits, risks, and security of digital transactions. They not only use it but also consider financial decisions rationally. Although literacy does not increase the intensity of use, it

plays a significant role in shaping the quality of behavior. Digital financial literacy remains a crucial factor in fostering healthy and responsible digital money use.

4. Technological support significantly influences people's behavior in using digital money. This shows that system convenience, security, and service availability significantly influence how people conduct transactions. In Batam City, supporting technology makes people feel more comfortable and confident using digital money. Positive user experiences will shape habits and attitudes that are more open to financial technology. The better the technological support, the more positive people's behavior. This confirms that external factors such as infrastructure and services have a big role in shaping digital money usage behavior
5. The intensity of digital currency use has the strongest influence on people's behavior. The more frequently people use digital currency, the more habits and dependency they develop on the system. In Batam City, high frequency of use makes people accustomed to digital transactions and increases their trust in the system. Repeated experiences create comfort and reinforce usage behavior. This demonstrates that behavior is shaped not only by knowledge or technology, but also by habit. Intensity of use is a key factor in accelerating behavioral change towards a broader digital payment system.

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