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The Influence of Financial Literacy, Financial Management Attitudes, and Risks on the Use of M-Banking in the Community in Sekadau Regency

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Abstract

Rapid progress in information technology and higher internet use in Indonesia are main reasons for important changes in many parts of life, such as the financial and banking sectors. A significant example of digital transformation is m-banking. This study is designed to check the links between financial literacy, attitudes towards money management, and taking risks, and the use of m-banking in Sekadau Regency. The method involves using multiple linear regression analysis with data from 150 people who are subscribed to mobile banking. The findings demonstrate that financial literacy and risk have a moderate positive effect on m-banking use, but financial management attitudes did not. At the same time, all three variables are found to strongly affect m-banking usage, as seen by the coefficient of determination of 0.447. This means that three-quarters of the differences in using m-banking can be explained by the variables in the model, while the other quarter is influenced by other outside factors. From these findings, we can see that having a good understanding of finance and cyber security encourages people to use digital banking services. In addition, this study suggests exploring financial behavior, financial inclusion, and lifestyle to gain a better insight into what drives m-banking use by the community.

Keywords: Financial Literacy, Financial Management Attitude, Risk, Mobile Banking, Sekadau Regency

Introduction

According to the study by Theophilia & Wijaya (2023), faster expansion of information technology goes hand in hand with the rising number of people using the internet in all areas. Nowadays, in the era of globalization, it is hard to separate information technology from everything else. The quickening rise of users for Android and iOS phones correspond to a surge in internet users globally and in Indonesia (Susanti, 2020). With over 17,000 islands of different sizes, Indonesia is the world's leading archipelagic country, home to a population of 280 million in 2025.

Indonesia is currently fourth in the world in terms of population (Pratama et al., 2019). Due to having one of the largest populations, Indonesia is rapidly developing in technology and digitalization. Updates in telecommunications networks and more digital devices being available have promoted the use of the internet in Indonesia (Jayanthi & Dinaseviani, 2022). The internet networks used today are being developed faster because the government and private sector are working on their development.

As more Indonesians use the internet, significant changes have appeared in their everyday activities, especially involving digital services. More people using the internet has brought about more growth in communications and entertainment as well as progress in the financial

and banking sectors. Based on Safitri (2024), One major result of this progress is using digital banking methods, which now allow people to do their banking and finances more efficiently.

One of the most used ways of online banking is through mobile apps. Mobile banking is a service offered by banks that lets people use their smartphones to check balances, pay bills, and do other things with their accounts, without having to go to a branch. With the mobile banking app, customers can do things like move money around, pay bills, buy things online, look at their account balance, and check their transactions, all from their phone so they don't have to go to the bank or stop at an ATM.

Along with more people having internet access and using smartphones, a lot more people in Indonesia are starting to use mobile banking. This can be seen in the data about how many people in Indonesia use mobile banking since the last three years (Firman & Nurjihadi, 2023). The development of digital technology in the banking sector is not just about more people having internet or smartphones, but also depends on things like their age, education level, or job that help decide how they can use these services.

Several factors that affect whether a person would use mobile banking are things like how much they know about money and banking with technology (Garbo & Ichsan, 2024). In addition, how a person feels about dealing with money can affect how they use their phone to do their banking. On the other hand, how much people know about the risks when doing transactions online really affects how much they trust the service and feel safe using it (Sitanggang et al., 2024).

A knowledge of financial products and services is essential for m-banking use, as it helps a person decide if they want to use these services (Puteri et al., 2024). Having awareness, skills, and healthy attitudes helps a person achieve good financial well-being. There is a strong sense of financial literacy among the people in West Kalimantan. Looking at the 2024 report from the Financial Services Authority (OJK), the financial literacy index in West Kalimantan climbed to 54.12%, higher than the 2022 figure at 51.95%.

Being one of the regencies in West Kalimantan, Sekadau naturally requires banking services that locals can use every day. The main banks that are useful to locals in Sekadau are Bank KalBar, BRI, BNI, and Mandiri, and they have a total of 4 branches there. Through these banks, people in the Sekadau community find it simpler to look after their finances and build businesses. The way people think about money also helps decide whether they use m-banking services. Thanks to M-banking, people now find it more convenient and clearer to look after their money (Ariadi et al., 2023).

Management comes from the word "management," which in Indonesian is taken to mean organizing or managing to help achieve certain goals (Pasaribu, 2017). In terms of m-banking, managing finances can entail planning, monitoring, and controlling activities through web-connected apps. The study by Arta et al. (2025) claims that Good financial management goes hand in hand with the views of the general public on digital finances. A positive attitude towards taking care of finances usually leads to openness toward trying m-banking services.

Transaction through m-banking helps individuals keep better track of their finance, revise their expenditure, and control their money-related situation (Alfarizi et al., 2023). The chance of getting scammed can influence how interested people are in m-banking services. This is more important for people in Sekadau Regency, as they may worry more about the different risks linked to using the internet for their finances. The use of mobile banking features can lead to unpredicted results that might cause losses, so users should think about them before doing online transactions (Putri, 2021).

Some of the reasons these risks develop are poor digital data security measures, possible digital data theft, and risks connected with personal technology use. There are several reports of fake invitations to ogas being sent over WhatsApp these days. The files or links sent by hackers often appear as valid invitations, but are in reality destructive viruses. If we open the file or click on the link, a virus will be transferred to the cellphone and can capture our PINs or passwords from the mobile banking app. As a consequence, people can access our financial accounts and steal money without us ever hearing about it.

Methods

In this study, the chosen method was to collect and analyze information using quantitative research. This is how experts define quantitative methods. According to Moha & Loindong (2016): Associative is used when a question involves several options. The purpose of the selected variables is to explore the relationship of Financial Literacy, Financial Management Attitudes, and Risk on using Mobile Banking. The population includes every aspect or feature that is considered in study. According to Santo (2024): Everything you study regarding a population is called population, and the sample is just a part of the population. The study includes people living in Sekadau Regency who have used Mobile Banking. As described by Evitha (2019), a research variable means an aspect, trait, or quality of something (person, object, or action) that may be studied further due to specific changes it displays and the researcher's decision. Four different variables are covered in this study.

According to Moto (2019), independent variables cause or influence any changes in dependent variables. Three independent variables have been considered in the study: financial literacy (X1), financial management attitudes (X2), and the risk of using Mobile Banking (X3). In this study, the term dependent variable refers to something that is impacted by the independent variable called Mobile Banking (Y). By using a measurement scale, the length of each interval in the measuring instrument is set to obtain quantitative data. Participants in this study are given options with five different answers on the Likert Scale, which measures their attitude, opinion, and perception related to social phenomena.

Data Analysis Techniques

The study uses multiple stages for the data analysis method it applied. In the beginning, tests of validity and reliability are done on the research instrument. Validity looks at how respondents understand the questions, as seen from the positive loading factors in factor analysis (for old instruments: > 0.7, for new instruments: > 0.5). The reliability of the test is measured using Cronbach's Alpha, where values greater than 0.6 mean the test is reliable. A further classical assumption test is done, which covers a normality check (when the p-value is greater than 0.05, the values are considered normal), a test for linearity, and a check for multicollinearity (if tolerance is greater than 0.10 and VIF is below 10, multicollinearity is not present).

The advanced analysis stage uses multiple linear regression to look at how things like financial literacy, how people feel about money management, and risk all affect how likely it is for people to use Mobile Banking, with the formula $Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e$. This analysis gets stronger with help from the correlation coefficient (R), which shows how strongly related two variables are, and the determination coefficient (R^2), which shows how much the first variables influence the second. Then, a simultaneous test (H) is used to find out how all of the independent variables, together and separately, affect the use of Mobile Banking. The testing criteria use a significance value of 0.05, which means there is only a 5% chance the results are happening by luck. if the sig value is less than 0.05, then we say the alternative hypothesis is true, which means we have enough evidence to show a significant difference.

Results and Discussion

Validity Test

The collected questionnaires were tested to check if the data was valid. Validity shows the level of accuracy and precision a measurement device has when doing its job. You can find the results of the validity test of the financial literacy statement in table 1 below:

Table 1. Results of the Validity Test of the Financial Literacy Variable (Variable X1)

No	Item	Correlation Results (rxy)	r table	Conclusion
			5%	
1	X1.1	0,387	0,159	Valid
2	X1.2	0,499	0,159	Valid
3	X1.3	0,643	0,159	Valid
4	X1.4	0,705	0,159	Valid
5	X1.5	0,505	0,159	Valid
6	X1.6	0,738	0,159	Valid
7	X1.7	0,627	0,159	Valid
8	X1.8	0,647	0,159	Valid

Source: Processed data, 2025

As you can see in table 1, all items in this Financial Literacy (X1) validity test are valid since their r value is equal to or exceeds the r table value. The following results come from checking the validity of the statements used to measure people's attitudes toward financial management. The main goal of conducting this test is to confirm that each statement is in fact measuring what it should.

Table 2. Results of the Validity Test of the Financial Management Attitude Variable (Variable X2)

No	Item	Correlation Results (rxy)	r table	Conclusion
			5%	
1	X2.1	0,751	0,159	Valid
2	X2.2	0,698	0,159	Valid
3	X2.3	0,770	0,159	Valid
4	X2.4	0,611	0,159	Valid
5	X2.5	0,838	0,159	Valid
6	X2.6	0,818	0,159	Valid

Source: Processed data, 2025

Based on table 2, it shows that the validity test for Financial Management Attitude (X2) is good because all the statements were strong enough to support the variable. The following are the results from checking how well the Risk statement works:

Table 3. Results of the Risk Variable Validity Test (Variable X3)

No	Item	Correlation Results (rxy)	r table	Conclusion
			5%	
1	X3.1	0,649	0,159	Valid
2	X3.2	0,533	0,159	Valid

3	X3.3	0,654	0,159	Valid
4	X3.4	0,668	0,159	Valid
5	X3.5	0,670	0,159	Valid
6	X3.6	0,481	0,159	Valid
7	X3.7	0,618	0,159	Valid
8	X3.8	0,691	0,159	Valid
9	X3.9	0,694	0,159	Valid
10	X3.10	0,674	0,159	Valid

Source: Processed data, 2025

Based on table 3 above, we see that each item in the section about Risk is considered valid because all its correlation values were higher than the value in the table. The following are the results of checking if the "M-banking Use" statement works properly.

Table 4. Results of the Validity Test of the M-Banking Usage Variable (Variable Y)

No	Item	Correlation Results (rxy)	r table 5%	Conclusion
1	Y.1	0,699	0,159	Valid
2	Y.2	0,601	0,159	Valid
3	Y.3	0,664	0,159	Valid
4	Y.4	0,766	0,159	Valid
5	Y.5	0,669	0,159	Valid
6	Y.6	0,764	0,159	Valid
7	Y.7	0,715	0,159	Valid

Based on table 4 above, it shows that the validity test on the M-Banking Usage variable (Y) shows that all statement items are valid because the calculated r ≥ table r.

Reliability Test

Reliability Test is used to determine the consistency of the measuring instrument, whether the measuring instrument can be relied on for further use. The results of the reliability test in this study used the Cronbach's Alpha technique. The results of the reliability test and the Financial Literacy variable (X1) can be seen below:

Table 5. Results of the Financial Literacy Variable Reliability Test (Variable X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.741	8

Source: Processed data, 2025

Based on table 5 above, Cronbach's Alpha is 0.741, which is higher than 0.6, so the scores are considered to be reliable. So, it can be concluded that all statement items in the questionnaire are dependable and measure the concept of financial literacy in a similar and trustworthy way. The results of testing how reliable the data is for the Financial Management Attitude variable are in table 6.

Table 6. Results of the Financial Management Attitude Variable Reliability Test (Variable X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.844	6

Source: Processed data, 2025

According to table 6, Cronbach's Alpha is 0.844, which means the value is greater than the minimum reliability of 0.6. Overall, all the questions included in the questionnaire accurately measure the Financial Management Attitude variable and can be counted on. You can find the results of the reliability test for X3 in table 7:

Table 7. Results of the Risk Variable Reliability Test (Variable X3)

Reliability Statistics	
Cronbach's Alpha	N of Items
.826	10

Source: Processed data, 2025

As can be seen from table 7, Cronbach's Alpha measurement was 0.826, indicating it met the reliability requirement of 0.6. Therefore, one can conclude all the statement items within the questionnaire as a measure of the Risk variable (X3) are stable and dependable. The outcome of the reliability analysis for the M-banking Use data (Y) is presented in table 8 below:

Table 8. Results of the Reliability Test of the M-banking Use Variable (Variable Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.820	7

Source: Processed data, 2025

Based on table 8 above, it shows that Cronbach's Alpha is 0.820, meaning that the value is above the reliability coefficient of 0.6. So it can be concluded that all statement items in the questionnaire as a measuring tool for the variable of M-banking Use (Y) are reliable and consistent and can be relied on.

Normality Test

This Normality Test aims to determine the distribution of data in the variables that will be used in the study. Data normality can be seen using the Kolomogrov-Sminov normal test. The results of the Normality test calculation can be seen in table 9 which can be seen below, namely as follows:

Table 9. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.16547068
Most Extreme Differences	Absolute	.072
	Positive	.072

	Negative	-.046
Test Statistic		.072
Asymp. Sig. (2-tailed)		.057[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed data, 2025

Table 9 above shows that the Asymp. Sig (2-tailed) value is 0.057 > 0.05, meaning the data is normally distributed.

Multicollinearity Test

Multicollinearity test is conducted to analyze the correlation between independent variables. As a basis for seeing a model that is not Multicollinearity is to look at the size of the Variance Inflation Factor (VIF) and the tolerance level. If the tolerance value is > 0.10 or VIF < 10, then there is no Multicollinearity between the independent variables and vice versa. The following is the Multicollinearity test:

Table 10. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Financial Literacy	.324	3.087
	Financial Management Attitude	.309	3.234
	Risk	.477	2.095
a. Dependent Variable: Use of M-Banking			

Source: data processed by SPSS 26, 2025

Based on Table 10, it can be seen that there is no multicollinearity between the independent variables in the regression model. This is indicated by the tolerance value of each variable > 0.10 and VIF < 10

Linearity Test

The linearity test is used to see whether the model specifications used are correct or not. The results of the calculation of the Linearity test of the Financial Literacy variable can be seen in the following table:

Table 11. Results of the Linearity Test of the Financial Literacy Variable on the Use of M-banking Variable (X1)

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Use of M-banking * Financial Literacy	Between Groups	(Combined)	533.541	17	31.385	5.681	.000
		Linearity	352.276	1	352.276	63.766	.000
		Deviation from Linearity	181.264	16	11.329	2.051	.014

	Within Groups	729.233	132	5.524		
	Total	1262.773	149			

Source: Data processed by SPSS 26, 2025

According to table 11, the significance value for the Linearity test is 0.014<0.05. Therefore, I can conclude that Financial Literacy and M-banking are directly related. Below, Table 12 will display the linearity test for the variable attitude toward financial management with m-banking. It is done to know whether there is a linear link between the variables, which must be met in regression analysis.

Table 12. Linearity Test Results for the Variable Attitude of Financial Management in the Use of M-banking Variable (X2)

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Use of M-banking * Financial Management Attitude	Between Groups	(Combined)	605.680	18	33.649	6.708	.000
		Linearity	438.577	1	438.577	87.436	.000
		Deviation from Linearity	167.104	17	9.830	1.960	.018
	Within Groups		657.093	131	5.016		
	Total		1262.773	149			

Source: Data processed by SPSS 26, 2024

From table 12, it is clear that the value for Linearity significance is 0.018 <0.005, so we can say that Financial Management Attitudes are related to the Use of M-banking in a linear manner. This will display table 13, which discusses the outcomes of the linearity test of risk variables associated with using mobile banking.

Table 13. Results of the Linearity Test of Risk Variables on the Use of M-banking Variable (X3)

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Use of M-banking * Risks	Between Groups	(Combined)	666.166	18	37.009	8.126	.000
		Linearity	469.698	1	469.698	103.134	.000
		Deviation from Linearity	196.467	17	11.557	2.538	.002
	Within Groups		596.608	131	4.554		
	Total		1262.773	149			

Source: Data processed by SPSS 26, 2024

Based on table 4.19, the results of the linearity test show a Linearity significance value of 0.002 <0.005. So, it can be concluded that there is a linear relationship between Risk and the Use of M-banking.

Statistical Analysis

Multiple Linear Regression Analysis

Multiple linear regression analysis to determine the influence between independent variables on dependent variables conducted by 150 respondents in the Community in Sekadau Regency. The following is the Multiple Linear Regression Analysis Table:

Table 14. Results of Multiple Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.667	.291		5.736	.000
	Literasi Keuangan	.255	.106	.260	2.402	.018
	Sikap Pengelolaan Keuangan	.098	.072	.151	1.368	.173
	Risiko	.299	.081	.329	3.688	.000
a. Dependent Variable: Use of M-Banking						

Source: data processed by SPSS 26, 2025

From table 14, the multiple linear regression equation can be seen as follows:

Y = 1.667 + 0.255 X1 + 0.098 X2 + 0299 X3

From the multiple linear regression equation, it can be explained as follows: (1) The constant value of has a positive value of 1.667. A positive sign means that it shows the influence in the same direction as the independent variable and the dependent variable. This shows that if all independent variables, namely financial literacy (X1), financial management attitudes (X2), and risk (X3) are assumed to be zero, then the value of M-banking Use using (Y) is 1.667; (2) If Financial Literacy increases by one unit, the influence on M-banking Use will increase by 1.667; (3) If Financial Management Attitudes increase by one unit, the influence on Usage Decisions will increase by 0.255; (4) If the risk increases by one unit, the impact on M-banking usage will increase by 0.299.

Correlation Coefficient (R) Analysis

Correlation analysis is conducted in order to test the associative hypothesis, namely the relationship between variables in the population through the data of the relationship of variables in the sample. The results of the calculation of the correlation coefficient test for each statement

can be seen in table 15. The table shows the extent of the relationship between each statement and the total score, which is used to assess validity, as follows.

Table 15. Results of the Correlation Coefficient Test (R)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.668[a]	.447	.435	.31252
a. Predictors: (Constant), Risk, Financial Literacy, Financial Management Attitude				

Source: Processed data, 2025

From table 15, you can see that the R value (correlation) is 0.688. Where this value is between 0.60-0.800, it means Financial Literacy (X1), Financial Management Attitude (X2), and Risk (X3) all have a strong connection with how people use M-banking (Y).

Determination Coefficient Analysis (R^2)

The purpose of this test is to measuring the effect of variable X on variable Y. The Determination Coefficient (R^2) calculation test gives a result of 0.447. Therefore, 44.7% of the reason why someone decides to use mobile money is explained by Financial Literacy, Financial Management Attitude, and Risk, and 55.3% is explained by different variables that this research did not investigate.

Simultaneous Influence Test (F Test)

The simultaneous influence test is used to determine whether the independent variables simultaneously influence the dependent variable. The results of the simultaneous test (F Test) can be seen in the following table:

Table 16. Results of Simultaneous Effect Test (F Test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.512	3	3.837	39.289	.000[b]
	Residual	14.259	146	.098		
	Total	25.771	149			
a. Dependent Variable: Use of M-Banking						
b. Predictors: (Constant), Risk, Financial Literacy, Financial Management Attitude						

Source: data processed by SPSS 26, 2025

After looking at the results of the F test in Table 16, it is clear that the independent variable plays a significant role in affecting the dependent variable. Since the probability value of Sig. is 0.000 <0.05, it means that the variables Financial Literacy, Financial Management Attitude, and Risk are all significant in influencing Use of M-banking at the same time.

Partial Influence Test (t-Test)

This t-test is done to see if Financial Literacy, Financial Management Attitude, and Risk have any effect on how willing people are to use mobile banking. The results of the partial test show this in the table below:

Table 17. Results of Partial Effect Test (t-Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.667	.291		5.736	.000
	Financial Literacy	.255	.106	.260	2.402	.018
	Financial Management Attitude	.098	.072	.151	1.368	.173
	Risk	.299	.081	.329	3.688	.000
a. Dependent Variable: Use of M-Banking						

Source: Data processed by SPSS 26, 2025

Table 17 shows that the sig values from the t-test partial influence test should be understood as indicated below. The Financial Literacy variable (X1) has a level of significance that is greater than 0.05. Therefore, M-banking Use is partly affected by Financial Literacy, so H0 is not accepted and Ha is accepted; The level of significance in Financial Management Attitude (X2) is 0.173. Consequently, the Financial Management Attitude variable does not fully affect the M-banking Use variable (Y), so we have to accept H0 and reject Ha. Risk (X3) is found to be not significant as its p-value (0.000) is lower than 0.05. It follows that the Risk variable exerts some significant influence on the use of mobile banking services (M-banking Use), so Ha is accepted and H0 is rejected.

Conclusion

From the research conducted, about 150 users of Mobile Banking in Sekadau were included, and the majority were female, aged between 18 and 25 years, had no higher than a high school education, and did not earn more than 1.5 million rupiah each month. The results showed that the multiple linear regression equation is Y = 1667 + 0.255X1 + 0.098X2 + 0.299X3, with a correlation value (R) of 0.688, meaning that financial literacy, financial management attitudes, and risk are all related, and a higher score in one can increase or decrease the use of Mobile Banking. Since R^2 is 0.447, 44.7% of the differences in Mobile Banking can be traced back to the three variables studied, while 55.3% comes from different variables not included in the analysis. It can be seen from the F test that the use of Mobile Banking is affected significantly by all three independent variables (sig. 0.000 < 0.05). Only the financial literacy variable and the risk factor have a strong influence on using Mobile Banking, while attitudes towards financial management do not make a strong difference.

Suggestion

Both improved financial literacy and awareness of risks are necessary for using m-banking in Sekadau Regency, since these things lead to a higher use of m-banking. Analysis with the determination coefficient (R^2) finds that 44.7% of the choice to use m-banking by the community in Sekadau Regency is influenced by their financial literacy, how they manage their finances, and their understanding of risk. Yet, the rest of the 55.3% is shaped by other reasons not focused on in the study's analysis. Hence, more research could look at other variables that may play a role in m-banking, like financial behavior, one's income, financial

inclusion, or lifestyle. This approach will help identify the different things that could affect the use of m-banking in the Sekadau Regency community.

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