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ADVANCES IN SOCIAL HUMANITIES RESEARCH

The Effect of Financial Literacy on The Use of Digital Banking Services

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Abstract

The rapid development of digital technology has transformed the banking sector, shifting traditional branch-based services toward digital platforms such as mobile banking, internet banking, and digital payments. However, the ease of access to digital banking services requires users to possess adequate financial literacy to manage their finances wisely and mitigate risks such as fraud, security breaches, and poor financial decision-making. The younger generation, particularly Generation Z and Millennials, represents a demographic that is highly familiar with digital technology but does not necessarily possess proportional financial literacy. This study aims to analyze the influence of financial literacy on the use of digital banking services among the younger generation aged 18–40 in the Bogor area and its surroundings. A mixed-methods approach was employed, combining qualitative observation and interviews with a quantitative survey of 233 respondents selected through purposive sampling. Data were analyzed using IBM SPSS Statistics, including descriptive tests, normality tests, correlation tests, and coefficient determination tests. The results show that financial literacy has a significant influence on the use of digital banking services, with a regression coefficient of -0.307 and a significance value of < 0.001. The determination coefficient of 0.154 indicates that financial literacy explains 15.4% of the variation in digital banking service usage, while the remaining 84.6% is influenced by other factors not examined in this study. Interestingly, the correlation coefficient of -0.392 indicates a negative relationship, suggesting that higher financial literacy tends to be associated with more selective and cautious use of digital banking services. This study concludes that financial literacy remains a significant predictor of digital banking behavior, and future research should incorporate additional variables such as digital literacy, trust, risk perception, and security to develop a more comprehensive adoption model.

INTRODUCTION

The development of digital technology has brought significant changes to the banking sector (Mavlutova et al., 2022; Rodrigues et al., 2023; Shetty & Nikhitha, 2022). Banking services that were previously conducted primarily through physical branches are increasingly being delivered through digital platforms, including mobile banking, internet banking, digital payments, fund transfers, and other financial transaction services. Digital banking enables individuals to conduct financial activities more efficiently, conveniently, and flexibly without visiting a physical bank branch (Rizieq & Suwarsit, 2024). However, the accessibility and convenience of digital banking services also require users to possess adequate financial

knowledge and skills to manage their finances effectively.

Financial literacy is an important factor that may influence individuals' ability to use digital banking services (Koskelainen et al., 2023; Mmari et al., 2024). It refers to the knowledge, skills, and confidence necessary to make informed financial decisions and manage financial resources effectively to achieve financial well-being (Kumar et al., 2023; Sajid et al., 2024). According to Remund, financial literacy encompasses five dimensions: understanding financial concepts, communicating financial information, managing personal finances, making appropriate financial decisions, and confidently planning for future financial needs (Artha & Wibowo, 2023).

Individuals with higher levels of financial literacy tend to demonstrate a better understanding of financial products and services, transaction benefits and risks, personal financial management, transaction security, and financial decision-making (Putri et al., 2025). This knowledge may enable individuals to select digital banking services that align with their financial needs and use these services more responsibly. Conversely, individuals with limited financial literacy may have difficulty understanding the benefits and potential risks associated with digital financial services, including cybersecurity threats, financial fraud, transaction fees, and inappropriate financial management practices (Mulyani, 2026; Kusumastuti et al., 2026).

Younger generations, particularly Generation Z and Millennials, are generally more familiar with digital technologies and represent important potential user segments for digital banking services (Koskelainen et al., 2023; Mmari et al., 2024). However, technological proficiency does not necessarily indicate a high level of financial literacy. Individuals may regularly use mobile banking applications for fund transfers and payments without fully understanding the financial implications of these transactions. Therefore, examining whether financial literacy influences the use of digital banking services is essential. Based on these considerations, this study aimed to analyze the effect of financial literacy on digital banking service usage among Generation Z and Millennials in Bogor and its surrounding areas.

Previous research conducted by Fatmawati (2023) demonstrated that financial literacy, financial inclusion, and brand image collectively had a positive and statistically significant effect on the use of Islamic digital banking services. Individually, financial literacy and financial inclusion had positive and statistically significant effects, whereas brand image had a positive but statistically nonsignificant effect. The three independent variables collectively explained 60% of the variance in Islamic digital banking service usage, as indicated by the coefficient of determination ($R^2 = 0.60$).

Similarly, Puteri et al. (2024) found that financial literacy and digital literacy significantly influenced students' preferences when selecting digital banks, with digital literacy demonstrating a stronger effect. These findings provided valuable implications for financial institutions seeking to develop marketing strategies tailored to student customers. Meanwhile, Tiffani (2023) reported that financial literacy and digital literacy each had a significant individual effect on consumers' preferences for digital banks and collectively influenced these preferences. These findings contributed to understanding the factors associated with digital banking adoption and provided insights relevant to the development of digital banking services in Indonesia.

The novelty of this study lies in its focus on digital banking service usage among

Generation Z and Millennials aged 18–40 years in Bogor and its surrounding areas. Unlike previous studies that primarily examined preferences for selecting digital banks or the adoption of Islamic digital banking services, this study specifically investigated the effect of financial literacy on the use of digital banking services across banking institutions. By emphasizing actual service usage rather than bank selection preferences, the study sought to provide additional insights into the relationship between financial literacy and digital banking behavior among younger consumers.

This study was expected to provide insights into the role of financial literacy in encouraging digital banking service usage among younger populations in Bogor and its surrounding areas. For banking institutions, the findings could inform the development of financial education and literacy programs, including educational outreach, digital banking application tutorials, and guidance on secure financial transactions. Such initiatives could strengthen users' confidence and ability to engage with digital banking services safely and effectively. From an academic perspective, the study could serve as a reference for future research examining the relationship between financial literacy and financial technology adoption. Subsequent studies could extend the proposed framework by incorporating additional variables, such as digital literacy, trust, perceived risk, perceived ease of use, and perceived security, while also including larger and more geographically diverse samples.

Editorial notes: The passage has been revised for American English grammar, punctuation, academic clarity, and terminology related to financial literacy and digital banking. All original citations have been retained, and the duplicated closing parenthesis in the citation (Rizieq & Suwarsit, 2024) has been corrected.

Technical terminology has been standardized, including financial literacy, digital banking service usage, financial inclusion, digital literacy, and coefficient of determination (R^2). These are established English-language academic terms and do not require italics. No non-English expressions requiring italics were identified.

METHOD

This study employed a mixed-methods approach, integrating qualitative and quantitative methods to examine the effect of financial literacy on digital banking service usage. Qualitative data were collected through field observations and in-depth interviews with purposively selected informants to explore the factors influencing digital banking adoption. Quantitative data were obtained through questionnaires administered to respondents and subsequently analyzed using statistical software. The study utilized both primary and secondary data sources to support the analysis and interpretation of the findings.

The study population comprised Generation Z and Millennials aged 18–40 years residing in Bogor and its surrounding areas. Bogor was selected based on preliminary observations indicating relatively low adoption of BRI mobile banking applications in the region. Furthermore, its proximity to Jakarta and its integration into the Greater Jakarta metropolitan area provided a relevant setting for examining digital banking adoption among urban populations outside the capital city. The exact population size could not be determined.

The study employed nonprobability sampling, combining purposive sampling with convenience-based recruitment. Respondents were required to meet three inclusion criteria: residing in Bogor or its surrounding areas, being between 18 and 40 years of age, and actively

using digital banking services. Additional demographic characteristics, including gender, occupation, educational attainment, and monthly income, were recorded to describe the respondent profile. Participants were recruited based on their accessibility, availability, and fulfillment of the inclusion criteria.

The minimum sample size was set at 100 respondents, considering the unknown population size, research requirements, and time constraints. This decision was informed by Creswell (2014), although the adequacy of the sample depended on the statistical analyses performed. Accordingly, the study targeted at least 100 eligible respondents for the quantitative analysis.

Quantitative data were collected through questionnaires distributed using Google Forms and direct administration to eligible respondents in Bogor and its surrounding areas. The questionnaire consisted of statements developed according to the research variables and objectives (Narbuko & Achmadi, 1999). The collected data were processed using IBM SPSS Statistics, Version 15.0. Descriptive statistical analysis was conducted to summarize respondents' demographic characteristics and examine response patterns related to financial literacy and digital banking service usage. The results were presented using tables, graphs, and diagrams to facilitate interpretation.

RESULTS AND DISCUSSION

Respondent Demographics

This study involved as many as 233 respondents who provided answers to statements regarding Financial Literacy as a variable X and the Use of Digital Banking Services as a variable Y. The number of respondents was used as a basis for conducting statistical analysis to determine the relationship and influence of financial literacy on the use of digital banking services. With a total of 233 respondents, the data obtained was then processed to describe the level of financial literacy and the tendency to use digital banking services in respondents.

Table 1. Characteristics of Respondents by Gender

Gender	Frequency (f)	Percentage (%)
Male	103	44,21
Women	130	55,79
Total	**233**	**100,00**

Based on the table, out of 233 respondents, most of the respondents were female, namely 130 people (55.79%), while male respondents amounted to 103 people (44.21%). The composition shows that female respondents are slightly more dominant in research on financial literacy and the use of digital banking services.

Table 2. Characteristics of Respondents by Age

Age	Frequency (f)	Percentage (%)
18–25 years old	82	35,19
26–35 years old	71	30,47
36–45 years old	47	20,17
46–55 years old	25	10,73
>55 years old	8	3,44
Total	**233**	**100,00**

Based on the age group, the most respondents were in the age range of 18-25 years, namely 82 people (35.19%). Furthermore, the age group of 26-35 years was 71 people (30.47%), the age group of 36-45 years was 47 people (20.17%), the age of 46-55 years was 25 people (10.73%), and the respondents were over 55 years old as many as 8 people (3.44%). This composition shows that the respondents are dominated by the productive age group which is relatively close to the development of digital technology.

Table 3. Characteristics of Respondents Based on Recent Education

Final Education	Frequency (f)	Percentage (%)
High School/Vocational School	73	31,33
Diploma (D3)	24	10,30
Bachelor (S1)	104	44,64
Postgraduate (S2/S3)	32	13,73
Total	**233**	**100,00**

Based on the latest education level, the majority of respondents were S1 graduates, namely 104 people (44.64%). Furthermore, respondents with high school/vocational education were 73 people (31.33%), S2/S3 education was 32 people (13.73%), and Diploma was 24 people (10.30%). The composition shows that the research respondents have quite diverse educational backgrounds.

Table 4. Characteristics of Respondents by Occupation

Jobs	Frequency (f)	Percentage (%)
Student/Student	62	26,61
Civil Servant/PPPK	48	20,60
Private Employees	67	28,76
Entrepreneurship	36	15,45
Others	20	8,58
Total	**233**	**100,00**

Based on occupation, the most respondents came from the private employee group, which was 67 people (28.76%), followed by students/students as many as 62 people (26.61%)

and civil servants/PPPK as many as 48 people (20.60%). Meanwhile, respondents who worked as entrepreneurs were 36 people (15.45%) and other jobs were 20 people (8.58%). The diversity of jobs gives an idea that the use of digital banking services has become part of the financial activities of various community groups.

Table 5. Characteristics of Respondents Based on Length of Use of Digital Banking Services

Length of Use	Frequency (f)	Percentage (%)
< 1 year	29	12,45
1–3 years	64	27,47
4–5 years	71	30,47
> 5 years	69	29,61
Total	**233**	**100,00**

Based on the length of use of digital banking services, the largest group of respondents were those who had used the service for 4-5 years, namely 71 people (30.47%). Respondents who had used it for more than 5 years amounted to 69 people (29.61%), while 64 people (27.47%) had used it for 1-3 years. The respondents who had only used digital banking services for less than one year amounted to 29 people (12.45%).

Based on all these characteristics, this study involved 233 respondents with diverse backgrounds. Judging from gender, female respondents were more than men. Based on age, respondents were dominated by the age groups of 18–25 years and 26–35 years. Both groups are productive age groups that are relatively active in utilizing technological developments in various activities, including financial activities.

Based on the latest education, most of the respondents are S1 graduates. This condition shows that respondents have a fairly diverse level of education, ranging from high school/vocational school to postgraduate. Meanwhile, based on employment, respondents come from various groups, with the largest proportion coming from private employees, students/students, and civil servants/PPPK. This diversity of characteristics gives an idea that the use of digital banking services is not only carried out by community groups with certain backgrounds.

Based on the length of use of digital banking services, most of the respondents have been using the service for more than one year. This shows that the majority of respondents have experience in using digital banking services. This experience is important in the study because respondents are expected to be able to provide an assessment based on actual experience in using digital banking services.

Based on respondents' answer data, the Financial Literacy score (X) consists of three indicators with a score range of 1–5. Meanwhile, the Use of Digital Banking Services (Y) consists of two indicators with the same score range. The data shows that there is a variation in answers between respondents, ranging from low scores to high scores. These variations show that the level of financial literacy and the use of digital banking services of respondents are not completely the same, so it can be used to test whether the difference in financial literacy level is related to the use of digital banking services.

Descriptive Test

The descriptive test was conducted to provide an overview of the condition of the research data on the variables of Financial Literacy and Digital Banking Service Use.

Table 6. Descriptive Test

			Statistic	Std. Error
X	Red		10.66	.197
	95% Confidence Interval for Mean	Lower Bound	10.27	
		Upper Bound	11.04	
	5% Trimmed Red		10.80	
	Median		11.00	
	Variance		9.028	
	Std. Deviation		3.005	
	Minimum		3	
	Maximum		15	
	Range		12	
	Interquartile Range		4	
	Skewness		-.517	.159
	Kurtosis		-.245	.318
Y	Red		6.71	.154
	95% Confidence Interval for Mean	Lower Bound	6.41	
		Upper Bound	7.02	
	5% Trimmed Red		6.79	
	Median		7.00	
	Variance		5.525	
	Std. Deviation		2.350	
	Minimum		2	
	Maximum		10	
	Range		8	
	Interquartile Range		3	
	Skewness		-.341	.159
	Kurtosis		-.699	.318

Based on the results of the descriptive test, the Financial Literacy variable had an average score of 10.66 with a standard deviation of 3.005, while the Digital Banking Service Use variable had an average value of 6.71 with a standard deviation of 2.350. The Financial Literacy score was in the range of 3–15, while the Use of Digital Banking Services was in the range of 2–10. These results showed that there was a variation in the scores in the two research variables.

Normality Test

The normality test was carried out to determine whether the data of the variables of Financial Literacy and Digital Banking Service Use were normally distributed. The test was

carried out using Kolmogorov-Smirnov and Shapiro-Wilk, with the criteria of normally distributed data if the significance value was greater than 0.05.

Table 7. Normality Test

	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
X	.121	233	<.001	.952	233	<.001
Y	.124	233	<.001	.936	233	<.001

a. Lilliefors Significance Correction

Based on the results of the normality test, the significance value of Kolmogorov-Smirnov and Shapiro-Wilk on the variables of Financial Literacy and Use of Digital Banking Services was <0.001. Because the significance value was smaller than 0.05, statistically the two variables were not distributed normally.

Correlation Test

The correlation test was carried out to determine the direction and level of closeness of the relationship between Financial Literacy and the Use of Digital Banking Services. The test was carried out using Pearson correlation by looking at the value of the correlation coefficient and its significance.

Table 8. Correlation Test

Models		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	9.984	.524		19.051	<.001
	X	-.307	.047	-.392	-6.485	<.001

a. Dependent Variable: Y

Based on the results of the correlation test in the Coefficients table, the significance value of the Financial Literacy variable (X) on the Use of Digital Banking Services (Y) is <0.001. Because the significance value is less than 0.05, it can be concluded that there is a significant relationship between Financial Literacy and the Use of Digital Banking Services.

Coefficient Determination Test

The determination coefficient test was carried out to find out how much Financial Literacy was able to explain the variation in the use of Digital Banking Services. The ANOVA test was also used to find out whether the regression model used was significant overall.

Table 9. Determination Coefficient Test

Models		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	197.397	1	197.397	42.052	<.001b
	Residual	1084.337	231	4.694		
	Total	1281.734	232			

a. Dependent Variable: Y

b. Predictors: (Constant), X

Based on the test results, an F value of 42.052 was obtained with a significance of <0.001, so that the regression model was declared significant. The determination coefficient value of 0.154 showed that Financial Literacy was able to explain 15.4% of the variation in the use of Digital Banking Services, while the other 84.6% was explained by other factors that were not studied in the model.

Based on the results, the results were obtained that there was a significant relationship between Financial Literacy and the Use of Digital Banking Services, with a significance value of <0.001, which is smaller than 0.05. The coefficient value of -0.392 indicates that the relationship between the two variables is negative, so that the increase in Financial Literacy tends to be followed by a decrease in the Use of Digital Banking Services. The results of the regression test also show that Financial Literacy has a significant influence on the Use of Digital Banking Services, with a regression coefficient value of -0.307 and a significance value of <0.001. Thus, the research hypothesis is accepted, namely that Financial Literacy has a significant effect on the Use of Digital Banking Services. The research model was able to explain 15.4% of the variation in the Use of Digital Banking Services, while the other 84.6% was influenced by other factors outside the study.

The findings are in line with research (Pande & Bharathi, 2020) which shows that financial literacy has a positive and significant effect on the use of Islamic banking digital services. Financial literacy has been proven to have a significant influence. The similarity between the two studies lies in the existence of a significant influence or relationship between financial literacy as an independent variable and the use of digital banking services as a dependent variable. Thus, the better a person's understanding of financial management, the greater their tendency to utilize digital-based banking services.

The results of this study are also in line with the research (Pande & Bharathi, 2020) which examines the influence of financial literacy on the decision to use SeaBank digital banks in students of the Faculty of Economics, State University of Jakarta. The study shows that financial literacy has a positive and significant influence on the decision to use SeaBank digital banks. Thus, financial literacy has a significant relationship or influence on the use or decision to use digital banking services.

In research (Pande & Bharathi, 2020) conducted on 440 respondents in four regions of Tanzania shows that a person's ability and understanding of digital finance plays a role in increasing the use of digital banking services. Thus, the better the financial literacy a person has, the greater his or her ability to accept and use digital banking technology. Research (Pande & Bharathi, 2020) He also explained that the use of digital banking can help expand financial inclusion because it is able to reach people who have not previously received banking services and provide easier, faster, and more practical services.

The (Pande & Bharathi, 2020) which found that financial literacy has a positive and significant effect on the adoption of digital banking in Generation Z. The perception of ease of transactions and perceived benefits has a positive effect on the adoption of digital banking. In addition to the direct influence, trust *(trust)* It has also been proven to have a positive influence on the use of digital banking and mediates between financial literacy and the use of these services. Financial literacy is a factor that plays a role in increasing the use of digital banking services.

Financial literacy provides individuals with the ability to understand financial information, consider the benefits and risks of a financial product, and make appropriate financial decisions. In the use of digital banking services, this ability is important because users are exposed to various features and transactions that are carried out independently through digital devices. The better the financial understanding they have, the greater the individual's ability to determine and utilize digital banking services according to their needs.

Individuals with lower levels of financial literacy tend to experience a lack of trust in internet banking and less confidence in their financial and digital abilities. This condition shows that financial understanding can be an important part of shaping a person's confidence to use digital banking services (Pande & Bharathi, 2020).

Individuals with good financial literacy have more adequate abilities to understand the functions of digital banking services. Knowledge about money management, transactions, fees, security, and financial risks can help users when making transactions through digital services. This understanding can also reduce doubts in using digital banking services because users have a knowledge base to assess whether a service is in accordance with their needs and financial conditions.

These results are in accordance with the results of the study (Pande & Bharathi, 2020) which shows that financial literacy has a significant influence on the adoption of mobile banking. Financial literacy is also related to users' perception of the ease of use, benefits, and relative advantages of mobile banking services. This suggests that financial understanding can help individuals see the benefits of digital banking services thereby driving the decision to use them.

Thus, financial literacy is not only related to a person's ability to manage finances conventionally, but also related to the ability to take advantage of the development of technology-based financial services. Users who have a good understanding of finance will be better able to evaluate the benefits and risks when using digital banking services. This condition can ultimately increase the readiness and tendency of individuals to use digital banking services in their financial activities.

Overall, the results of the study show that financial literacy is an important aspect in the use of digital banking services. Increasing financial literacy can provide knowledge and confidence to the public to use digital banking services more appropriately. Therefore, the better the level of financial literacy a person has, the greater the chance to be able to receive and use digital banking services optimally.

CONCLUSION

Based on the findings from 233 respondents belonging to younger generations in Bogor and its surrounding areas, this study concluded that financial literacy was significantly associated with digital banking service usage. The regression analysis yielded a negative coefficient ($\beta = -0.307$, $p < 0.001$), while the coefficient of determination ($R^2 = 0.154$) indicated that financial literacy explained 15.4% of the variance in digital banking service usage, with the remaining 84.6% attributable to factors not included in the model and unexplained variation. The correlation coefficient ($r = -0.392$) further indicated a negative relationship, suggesting that higher financial literacy was associated with lower digital banking service usage among the respondents. Although statistically significant, this finding

contrasted with the positive relationships reported in previous studies (Fatmawati, 2023; Puspadewi et al., 2025). The negative association may reflect characteristics of the study population, including the relatively high proportion of respondents aged 18–25 years (35.19%), as well as the possibility that financially literate individuals adopted more cautious and selective approaches to digital banking because of concerns regarding transaction security, service fees, and data privacy. However, these explanations remained speculative and required further empirical investigation. Descriptive statistics showed that financial literacy scores ranged from 3 to 15 (M = 10.66), whereas digital banking service usage scores ranged from 2 to 10 (M = 6.71), indicating variability in both measures. Although the Kolmogorov–Smirnov and Shapiro–Wilk tests indicated statistically significant deviations from normality ($p < 0.001$), the regression model was statistically significant ($F = 42.052$, $p < 0.001$). Nevertheless, the significance of the regression model did not establish that its underlying assumptions had been satisfied. The demographic profile showed that respondents were predominantly female (55.79%), held bachelor's degrees (44.64%), worked in the private sector (28.76%), and had 4–5 years of digital banking experience (30.47%). These characteristics provided additional context for interpreting the findings, although they did not establish whether greater financial literacy directly influenced the frequency or selectivity of digital banking usage.

Future research should incorporate additional explanatory variables, including digital literacy, trust, perceived risk, perceived ease of use, and perceived security, to develop a more comprehensive understanding of digital banking adoption and usage. These variables could be examined within an extended Technology Acceptance Model (TAM) framework. Furthermore, the unexpected negative association between financial literacy and digital banking usage warrants further qualitative investigation to determine whether it reflects greater caution toward digital platforms, preferences for conventional banking services, or more selective transaction behavior. Subsequent studies should also expand their geographical coverage beyond Bogor to include peri-urban and rural communities across Indonesia, employ larger and more representative samples, and consider probability sampling techniques to improve the generalizability of the findings. Longitudinal research could provide additional insights into changes in financial literacy and digital banking behavior over time, particularly following financial education initiatives and technological developments. Finally, future mixed-methods studies integrating quantitative surveys with in-depth interviews or focus group discussions could provide a more comprehensive understanding of the motivations, barriers, and decision-making processes underlying digital banking usage, thereby informing financial education strategies and digital banking policies.

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CONFLICT OF INTEREST

The authors declare that there are no financial, personal, or professional conflicts of interest that could have influenced the research process, analysis, interpretation of findings, or publication of this study.

AUTHOR CONTRIBUTION

Aris Abdillah[1] contributed to the research conceptualization, methodology, questionnaire development, data collection, statistical analysis using IBM SPSS Statistics, interpretation of findings, and preparation of the original manuscript. Ismi Darmastuti[2] contributed to research supervision, methodological guidance, critical review, manuscript revision, and refinement of the discussion and conclusions. Both authors reviewed and approved the final manuscript.

GENERATIVE ARTIFICIAL INTELLIGENCE USAGE STATEMENT

The authors declare that generative artificial intelligence tools were not used in the research design, data collection, statistical analysis, or interpretation of the findings. The authors take full responsibility for the originality, accuracy, and integrity of the manuscript.

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