

UTILIZATION OF FINANCIAL TECHNOLOGY IN THE LIFE OF THE TEMBILAHAN COMMUNITY

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Abstract

The development of digital technology has brought changes to the financial system, one of which is the emergence of Financial Technology (FinTech). Financial technology offers convenience, speed, and efficiency in conducting financial transactions. This journal article aims to examine the use of Financial Technology in the lives of the Tembilahan community and the benefits experienced by the community. The method used in this article is a descriptive method with a literature study approach, namely reviewing books, journals, and articles relevant to the topic of Financial Technology. The results of the study indicate that the use of Financial Technology such as e-wallets, mobile banking, and QRIS provides benefits in the form of ease of transactions, time efficiency, and increased access to financial services. These benefits have impacted the financial activities of the Tembilahan community in their daily lives.

1. INTRODUCTION

Background Problem

The rapid development of information technology has brought changes to various aspects of life, including the financial sector. One form of innovation in the financial sector is Financial Technology (FinTech), which utilizes digital technology to provide faster, easier, and more efficient financial services. The presence of Financial Technology provides a new alternative for people to conduct financial transactions without having to rely entirely on conventional financial services.

In Indonesia, the use of Financial Technology continues to increase along with the rise in internet and smartphone use. People are shifting from cash to cashless transactions through various FinTech services such as e-wallets, mobile banking, and QRIS-based payment systems. This development is not only occurring in large urban areas but is also beginning to spread to rural areas, including Tembilahan.

The people of Tembilahan are gradually starting to utilize Financial Technology in their daily lives, whether for payments, fund transfers, or buying and selling. The use of Financial Technology offers various benefits, including ease of transactions, time efficiency, and increased access to financial services. This has driven changes in people's financial activities, leading to more practical and modern ones.

Based on these conditions, it is important to examine the use of Financial Technology in the lives of the Tembilahan community. This study is expected to provide an overview of the role of Financial Technology and the benefits experienced by the community in supporting daily financial activities.

Problem Formulation

1. How is Financial Technology utilized in the lives of the Tembilahan community?
2. What benefits of Financial Technology do the Tembilahan community experience in their daily financial activities?

Research purposes

This research aims to:

1. To determine the use of Financial Technology in the lives of the Tembilahan community.
2. To determine the benefits of Financial Technology for the Tembilahan community in supporting their daily financial activities. To find out and analyze the transformation of the digital payment system through the use of e-wallets and QRIS in Tembilahan.

2. LITERATURE REVIEW

Utilization of Financial Technology in Society

Financial Technology (FinTech) is an innovation in the financial sector that utilizes digital technology to provide more efficient financial services. According to (Yani, 2023) [1], FinTech is an innovation in the financial sector created to increase the efficiency and convenience of financial services, and to impact how individuals and businesses manage their financial activities. According to the Financial Services Authority (2023), FinTech encompasses digital payment services, mobile banking, and e-wallets that facilitate everyday financial transactions. FinTech is widely used by the public for payments, fund transfers, and non-cash transactions.

Research conducted by (Wijaya et al., 2025) [2] shows that FinTech adoption is influenced by perceived ease of use and perceived benefits. FinTech services tend to be used by the public because they speed up transactions and reduce reliance on cash. According to (Ummah, 2024) [3], one concrete example of the benefits of FinTech is the ease of making payments. Now, people can pay bills, purchase phone credit, and transfer money simply by using their smartphones. This significantly saves time and effort compared to going to a bank or ATM. This finding is relevant to the Tembilahan community, which is starting to shift to digital transactions through e-wallets and mobile banking.

Financial Technology and the Financial Activities of Local Communities

Financial Technology (FinTech) is an innovation in the financial sector that utilizes digital technology to improve efficiency, convenience, and access to financial services for the public. The presence of FinTech has not only impacted urban communities but is also beginning to be felt by communities in rural areas that previously had limited access to formal financial institutions. Services such as digital wallets and QRIS-based payment systems play a role in encouraging financial inclusion and gradually changing the patterns of financial activities of local communities.

Research (Aqualdo et al., 2023) [4] shows that FinTech utilization in rural communities is still influenced by relatively low levels of digital financial literacy, but residents have considerable interest in using FinTech services in the future. This indicates that FinTech has the potential to be a solution for increasing access and participation of local communities in the digital financial system. Similarly, (Saputra et al., 2025) [5] emphasize that FinTech socialization and education play a crucial role in increasing local communities' understanding of the benefits and security of digital financial services, thereby encouraging wider FinTech adoption. Despite this, dependence on cash remains quite strong, indicating that changes in local communities' financial activities through FinTech are occurring gradually and are influenced by technological readiness and digital user experience.

Benefits of Financial Technology for the Community

Financial Technology (FinTech) provides the primary benefit of convenience and efficiency in conducting financial transactions. According to (Aisyah et al., 2021) [6], the use of digital payment systems such as mobile payments and electronic wallets (e-wallets) allows people to make payments and transfer funds quickly and efficiently without having to physically visit a banking institution, thereby supporting the expansion of access to digital financial services. Furthermore, the use of FinTech can save time and transaction costs due to its more practical process. This benefit is relevant to the Tembilahan community, who require easily accessible and efficient financial services to support their daily activities. Research (Rusliana et al., 2023) [7] shows that the level of financial technology literacy in the community varies. Some people have utilized fintech services, such as e-wallets and mobile banking, to support their daily transactions, while others remain hesitant due to security concerns. Furthermore, there are still groups of people who are unfamiliar with the concept of fintech and tend to maintain conventional cash transaction methods. These differences in literacy levels are also influenced by educational background, with people with higher levels of education tending to adapt more quickly to digital financial services.

In addition to convenience and efficiency, FinTech also plays a role in increasing public access to financial services. The use of digital financial services encourages expanded public access to banking and financing services, increases the efficiency of economic activities, and opens opportunities for micro, small, and medium enterprises (MSMEs) to adopt digital transaction systems. This situation has the potential to support sustainable regional economic growth and aligns with the government's efforts to expand national financial inclusion (Rusliana et al., 2023) [7]. Research by (Makusara et al., 2025) [8] and (Putri, 2022) [9] shows that financial technology services such as mobile banking, e-wallets, and digital payment systems serve as alternative financial services that can reach communities that previously had limited access to conventional banking. The use of FinTech services also encourages changes in people's financial activity patterns to become more modern and efficient, contributing to increased financial inclusion more broadly. (Yulandari et al., 2023) [10] show that FinTech payments have a positive impact on financial inclusion among Indonesians, while (Makusara et al., 2025) [8] emphasize that mobile banking and digital wallets expand access to financial services for the public through ease and efficiency of transactions.

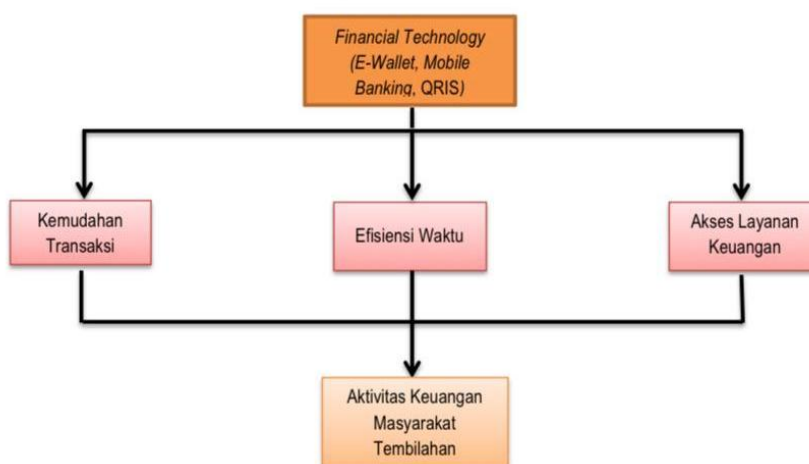
In the context of the Tembilahan community, the use of FinTech, such as e-wallets, mobile banking, and QRIS, helps the public conduct financial transactions more conveniently, thus having a positive impact on their financial activities.

Thinking Framework

The development of digital technology has driven the transformation of payment systems through the emergence of Financial Technology (FinTech), particularly e-wallets and QRIS, as more practical and efficient alternatives to cash-based transactions. The presence of e-wallets and QRIS signifies a shift in payment systems from cash transactions to digital transactions that are increasingly accepted by the public.

This transformation of the digital payment system influences changes in people's transaction behavior, as reflected in the increasing use of digital payments and shifts in payment method preferences. The adoption of e-wallets and QRIS is influenced by internal factors such as perceived benefits, ease of use, and transaction security, as well as external factors including digital literacy, infrastructure support, and sociocultural context. In the context of the Tembilahan community, this study positions e-wallets and QRIS as the primary drivers of changes in transaction behavior using a qualitative approach.

Figure 1. ResearchFramework



Source: Processed by Research, 2025

Research Proposition

Based on the conceptual framework and literature review on financial technology and its use in community financial activities, the research propositions in this study are as follows:

- The use of financial technology services, such as e-wallets, mobile banking, and QRIS, has driven changes in the financial activities of the Tembilahan community through the use of digital transaction systems.
- The convenience of transactions offered by financial technology services is a major driving factor for Tembilahan residents to shift from cash to digital transactions.
- The time efficiency gained from using financial technology services influences the way Tembilahan residents conduct their daily financial activities.
- Increased access to financial services through digital platforms encourages increased participation of Tembilahan residents in using financial technology.
- Changes in Tembilahan residents' financial activities in utilizing financial technology occur gradually and are influenced by their experience using digital technology as well as the social and economic conditions of the local community.

3. RESEARCH METHOD

This research uses a qualitative descriptive method with a literature review approach. This method aims to gain a comprehensive understanding of the use of Financial Technology and its impact on the financial activities of the Tembilahan community based on a review of various relevant literature sources. The research object in this journal is the use of Financial Technology in the Tembilahan community,

specifically related to the use of e-wallet services, mobile banking, and QRIS to support daily financial activities. The type of data used in this study is secondary data, obtained from scientific journals, reference books, and official publications discussing Financial Technology and the community's financial activities.

Data collection techniques were carried out through searching, collecting, and reviewing literature related to the research topic. The literature used was selected based on its relevance, source credibility, and suitability to the research focus. Next, the collected data was analyzed using qualitative descriptive analysis, which involves analyzing and synthesizing information from various literature sources to obtain a systematic overview of the impact of Financial Technology on the financial activities of the Tembilahan community.

4. RESULTS AND DISCUSSION

Digital Payment System Transformation Through the Use of E-Wallets and QRIS in Tembilahan

Based on literature analysis and documentation studies, the transformation of the digital payment system in the Tembilahan community is clearly evident in the shift from cash-dominated transaction methods to digital payment systems such as e-wallets and QRIS. The literature review indicates that people are starting to use e-wallets as a means of payment for various daily activities, including purchasing phone credit and data packages, transferring funds, online shopping, and transactions with local businesses that provide QRIS services.

This transformation is marked by the increasing use of QRIS in various business sectors, particularly micro, small, and medium enterprises (MSMEs). QRIS simplifies the transaction process because a single code can be used across multiple e-wallet applications, making transactions more practical and efficient. This demonstrates that the transformation of the digital payment system in Tembilahan is not merely technical but also reflects a systemic change in the way people conduct economic transactions. These findings indicate that e-wallets and QRIS have accelerated the digitalization of the payment system at the local level and have become part of the economic activities of the Tembilahan community.

Changes in Transaction Behavior of Tembilahan Residents Following the Existence of E-Wallets and QRIS

Literature analysis also shows a change in the transaction behavior of Tembilahan residents after the introduction of e-wallets and QRIS. People who were previously accustomed to using cash are starting to switch to digital payments, especially for small to medium-value transactions. This change is evident in the increased frequency of e-wallet use and the public's preference for digital payments over cash.

Public transaction behavior has also changed in terms of habits and preferences. The use of e-wallets and QRIS is considered more convenient because it eliminates the need to carry cash and transactions can be completed more quickly.

Furthermore, the transaction recording feature available on e-wallet applications helps people monitor and control spending. This behavioral change indicates that digital payment systems are no longer viewed as an alternative but are beginning to become the primary choice for transactions. However, some people continue to use cash under certain circumstances, indicating that the change in transaction behavior is occurring gradually.

Factors Driving E-Wallet and QRIS Use in the Tembilahan Community

Based on literature analysis, several key factors drive the Tembilahan community to use e-wallets and QRIS. The most dominant factors are convenience and speed of transactions. Previous studies have shown that digital payments can shorten transaction times and are more practical than cash payments.

In addition, functional benefits such as ease of fund transfers, bill payments, and purchasing digital necessities are other driving factors. Several studies also note that promotions and cashback are the initial attraction for e-wallet use, although continued use is due to perceived convenience in the long term. Other factors driving e-wallet and QRIS use are the availability of businesses providing QRIS services and the increasing public demand for digital transactions, especially after the pandemic. This indicates that the adoption of digital payment systems is influenced by both internal and external factors.

Barriers and Challenges in Using Digital Payment Systems

Despite the increasing use of e-wallets and QRIS, literature analysis identified several barriers and challenges faced by the public. The main barriers include network or system disruptions, balance transfer errors, and the risk of digital fraud. Furthermore, limited digital literacy among some, particularly those less familiar with technology, causes some to remain hesitant or require assistance in using e-wallet and QRIS applications. However, these barriers and challenges do not significantly hinder the use of e-wallets and QRIS. The literature review shows that the public continues to use digital payment systems with greater caution, indicating a process of adapting to the risks inherent in using digital technology.

5. CONCLUSION

Financial Technology (FinTech) has had a positive impact on the financial activities of the Tembilahan community. This influence is reflected in the ease of transactions, time efficiency, and increased access to financial services. The use of e-wallet, mobile banking, and QRIS services allows people to make payments and transfer funds quickly, conveniently, and securely, without having to visit a banking institution in person. Furthermore, FinTech reduces the time required to complete transactions. Transactions, allowing people to allocate their time to other economic or social activities more effectively. Digital-based financial services also open access for people who previously had limited access to conventional banking, significantly increasing financial inclusion. The combined impact of transaction convenience, time efficiency, and increased service access is evident in the financial activities of the Tembilahan community, which have become more practical, modern, and supportive of local economic activities, including MSMEs. Thus, Financial Technology not only simplifies and accelerates transactions but also encourages changes in the community's financial activity patterns to become more digital and efficient, which in turn improves the quality of economic activity and community welfare, in line with the research hypothesis that FinTech has a positive impact on the financial activities of the Tembilahan community.

6. SUGGESTION

Based on the research results and conclusions that have been described, several suggestions that can be given are as follows:

- a. Tembilahan Community: Utilize Financial Technology services optimally, while maintaining personal data security and privacy.
- b. FinTech Managers: Improve digital literacy and transaction security to increase public trust and comfort in using digital services.
- c. Future Researchers: It is recommended to conduct quantitative research or direct surveys to obtain empirical data regarding FinTech utilization in the Tembilahan community. For the Government and Related Authorities

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