The Influence of Financial Innovation, Digital Technology, and Financial Literacy on Financial Inclusion with Fintech as a Moderation Variable in Culinary Entrepreneurs in Bandar Lampung

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Abstract—- The phenomenon in Bandar Lampung found that culinary businesses still have obstacles with a very limited ability to access financial information in financial institutions. In addition, low ability and knowledge of human resources, simple management and financial reporting that is not in accordance with accounting standards, and the limited use of technology are also obstacles in the development of medium-sized enterprises. This study aimed to determine the influence of financial innovation, technology, and financial literacy on financial inclusion and to find out the influence of financial innovation, digital technology, and financial literacy on financial inclusion with Fintech as moderation in culinary entrepreneurs in Bandar Lampung City This type of research was quantitative research using questionnaire data collection techniques. Data analysis in this study used normality test methods, linearity tests, and hypothesis tests.

Keywords--- Financial Innovation, Digital Technology, Financial Literacy, Financial Inclusion, Fintech

I. INTRODUCTION

The culinary business is a part of the business sector that is quite important in playing various economic interests in real terms in national development, especially for business creation and jobs. The culinary business continues to experience an increase in quantity and can survive in the face of the monetary crisis. Bandar Lampung has a variety of businesses that have operated in all fields of business, both micro, small, medium, and large. This culinary business has become part of the driving force of economic growth, but it is undeniable that this business still faces various obstacles that make it difficult to develop. The phenomenon in Bandar Lampung was found to be that culinary businesses were still constrained by a limited ability to access financial information in financial institutions. In addition, low ability and knowledge of human resources, simple management and financial reporting that is not in accordance with two accounting standards, and the limited use of technology are also obstacles in developing medium-sized businesses.

Departing from this phenomenon, the profit from the business results obtained is used as a capital turnover in meeting the community's needs, showing management's responsibility for using its resources . Financial innovation is updating business processes, business models, and financial instruments that provide new added value in the financial services sector. Financial innovation is a change or new development in financial or financial terms [2]. Permatasasi shows in her research that the presence of financial innovation has a positive influence on economic growth. Financial innovation through digitalization is an important part of the modern economy and a strategy to increase financial inclusion in encouraging economic growth. However, the lack of knowledge in managing finances (financial literacy) is one factor that results in the non-implementation of business financial management. It also encourages behaviour in regulating finances (financial behaviour) owned by business actors to be relatively declining and less responsible.

Financial literacy is a series of processes or activities to increase consumers' knowledge, skills, and confidence and help the wider community to manage their finances better. stated that financial literacy helps improve the quality of financial services and contributes to a country's economic growth and development.

Financial technology should be an opportunity for business actors to manage finances effectively by utilizing the existence of computers and the internet. Financial technology is a merger of financial management using a technology system. Technological advancement will encourage the financial sector's development in a more modern and practical direction. Financial technology can be used as a financing avenue, financial management tool, and digital payment services: OVO, Go-Pay, Doku, etc. However, the lack of literacy and understanding in using computers and the internet make some business actors unable to take advantage of the presence of financial technology.

The presence of Fintech has a role in efforts to increase financial inclusion. Fintech can help the public, especially in the MSME sector, obtain alternatives and access to financial services to make it easier. That Fintech is considered capable of helping to increase financial inclusion because the internet network is wide and can reach almost all regions making it easier for people to access various financial institutions, products, and services that suit their needs and abilities.

Based on research conducted by Yanti , it was found that financial inclusion and financial literacy have a significant influence on the performance of micro, small, and medium enterprises. Mulasiwi and Julialevi added that financial technology-based financial services positively influence financial literacy and inclusion in encouraging business performance.

They say that a person's financial knowledge has become disguised by information disclosure (financial inclusion) today, so business actors do not need broad knowledge in conducting digital financial service transactions (financial technology). Based on the background above, the author is interested in conducting a research entitled "The Influence of Financial Innovation, Digital Technology, and Financial Literacy on Financial Inclusion with Fintech as a Moderation Variable in Culinary Entrepreneurs in Bandar Lampung City."

Based on the background description above, the formulations of the problem are as follows: (1) Is there a significant influence of financial innovation on financial inclusion? (2) Is there a significant influence of digital technology on financial inclusion? (3) Is there a significant influence of financial literacy on financial inclusion? (4) Is there a significant influence of financial innovation on financial inclusion with Fintech as a moderation variable in culinary entrepreneurs in Bandar Lampung? (5) Is there a significant influence of digital technology on financial inclusion with Fintech as a moderation variable in culinary entrepreneurs in Bandar Lampung? (6) Is there a significant influence of financial literacy on financial inclusion with Fintech as a moderation variable among culinary entrepreneurs in Bandar Lampung? Meanwhile, the research objectives are: (1) to determine the significant influence of financial innovation on financial inclusion. (2) To determine the significant influence of technology on financial inclusion. (3) To determine the significant influence of financial literacy on financial inclusion. (4) To determine the significant influence of financial innovation, digital technology, and financial literacy on financial inclusion with Fintech as a moderation variable in culinary entrepreneurs in Bandar Lampung City.

II. THEORITICAL FRAMEWORK

A. Teori Financial Behavior

Defines financial behaviour as studying how humans behave in a financial setting. Studying how psychology affects financial decisions, corporate and financial markets, The two concepts outlined clearly state that financial behaviour is an approach that explains how humans make investments or relate to finances influenced by psychological factors.

Financial behaviour investigates aspects of interaction inside the human brain, faced with the uncertainty of making economic decisions. The most common human traits (fear, anger, greed, selfishness) emphasize our money decisions. However, reason (long-term consequences) and emotion (considering the action) are all interrelated.

Financial behaviour is a science that studies how humans respond to and react to existing information to make decisions that can optimize the rate of return by paying attention to the risks inherent in it (elements of human attitudes and actions are determining factors in investing.

B. Financial Literature

Financial literature or financial literacy explains that "a person with good financial literacy will be able to see money from a different point of view and have control over their financial condition. "Literacy broadly means practice in social relationships related to knowledge, language, and culture that includes how a person communicates in society." The OECD defines financial literacy as "a combination of awareness, knowledge, skills, attitudes, and behaviours necessary to make sound financial decisions and ultimately achieve individual financial well-being" (Atkinson & Messy, 2018). Generally, it can be interpreted as a combination of the awareness, knowledge, skills, attitudes, and behaviours necessary to make sound decisions and ultimately achieve the individual's financial well-being. " Consumer financial literacy is defined as a process or activity to increase knowledge (knowledge), beliefs (confidence) and skills (skills) for consumers and society [14].

C. Financial Innovation

Financial innovation refers to creating a new financial product, service, process, or investment. These changes may include updated technologies, risk management, risk transfer, credit generation, equity, and many other innovations. Financial innovation is creating a new financial product, service, or process. Financial innovations have come through over 11 years of advances in financial instruments and payment systems used in lending and borrowing funds .

D. Digital Technology

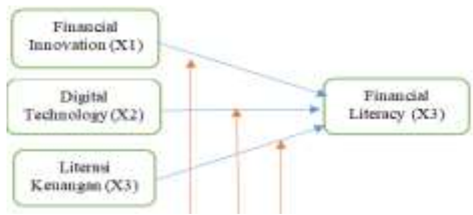
Digital technology is the opposite of analog technology, where the information obtained is discrete or can be calculated. Through electronic devices such as computers, electronic signals are converted into digital data consisting of the numbers 1 and 0. According to Rippa and Secundo digital technology is divided into three parts: digital artifacts, digital platforms, and digital infrastructure. A digital artifact is a component of digital technology, applications, or content that offers certain functions and values to its users.

E. Previous Research

Name/Year	Title	Result
Dewi Widyaningsih, Edy Siswanto, Edwin Zusrony2021 (International Journal of Economics, Business and Accounting Research)	THE ROLE OF FINANCIAL LITERATURE THROUGH DIGITAL FINANCIAL INNOVATION ON FINANCIAL INCLUSION	The research findings showed the high level of financial literacy of the public and MSME actors as well as the behaviour and attitudes of financial and digital technology literacy, making it easier to encourage the use of digital financial innovation products to expand financial inclusion.
Jason Kasozi, Daniel Makina/2021	Analysis of financial literacy and its effects on financial inclusion in Uganda	Our financial literacy has a positive and statistically significant influence on financial inclusion in Uganda on demand for a financial services perspective, and our findings align with the latest empirical literature
Fauzia Bakhtiar, Rusdi Prayoga, Andi Mulya/2022	Analisis literasi keuangan dan financial technology terhadap inklusi keuangan pada pelaku UMKM perempuan	The results of this research on financial literacy and Financial Technology significantly impact Financial Inclusion. Likewise, the Financial Literacy variable (X1) significantly influences Financial Technology (X2).
Yolanda Atika Safira , Yulia Efni, Fitri/2020	Pengaruh Literasi Keuangan dan Financial Technology Terhadap Inklusi Keuangan pada Masyarakat Pekanbaru (Studi pada Investor Saham Syariah di Pekanbaru)	The results of this study showed that financial literacy has a positive and significant influence on financial inclusion in Islamic stock investors in Pekanbaru and financial technology has a positive and significant influence on Islamic stock investors in Pekanbaru
Rizki Miftahur Rohmah, Tri Gunarsih/2021	PENGARUH LITERASI KEUANGAN DAN FINTECH TERHADAP INKLUSI KEUANGAN PADA MASYARAKAT D.I.YOGYAKARTA	The analysis of financial literacy shows that financial literacy has a significant positive influence on financial inclusion.

F. Framework

Based on the description above, the variables used in this study are Financial Innovation, Digital Technology, and Financial Literacy toward Financial Inclusion, with Fintech as a moderation variable.
Based on the theoretical basis mentioned above, a framework of thought can be compiled, as can be seen in the picture.



G. Hypothesis

A hypothesis is a temporary statement regarding the presence or absence of a relationship between two or more variables or phenomena of interest to the researcher. This hypothesis is intended to give direction to the analysis of the research.

1. Financial innovation toward financial inclusion
   Financial innovation is creating a new financial product, service, or process. For example, financial innovation has progressed over time in financial instruments and payment systems used in lending and borrowing funds.
   Anisah explained in her research that financial innovation could encourage financial inclusion in Indonesia. Teguh explained that financial innovation influences financial inclusion.

H_1: financial innovation has a significant influence on financial inclusion.

2. Digital technology toward financial inclusion
   Digital technology is the opposite of analog technology, where the information obtained is discrete or can be calculated. For example, electronic signals are converted through electronic devices such as computers into digital data consisting of the numbers 1 and 0.
   Digital technology (digital information) is very different from physical technology (physical information), which has a fixed place and time. Instead, digital technology (digital information) can be duplicated and easily distributed, stored in many places, and created and communicated automatically .
   That digital\ technology has a positive and significant influence on financial inclusion. The

presence of digital technology provides ease of transactions.

H_2: digital technology has a significant impact on financial inclusion.

3. Financial literacy toward financial inclusion
   Financial literacy is knowledge, skills, and beliefs that influence attitudes and behaviours to improve the quality of decision-making and financial management to achieve well-being. Financial literacy can also be interpreted as an individual's ability or ability in financial terms such that will be able to see money from a different point of view and have control over his financial condition[14].
   That financial literacy towards financial inclusion shows that financial literacy positively and significantly influences financial inclusion. This indicates that the better the financial literacy of an investor in terms of his knowledge, attitudes, and financial behaviour, the more likely he will increase the use, utilization, and understanding of products and services.
   This study's results align with research conducted by the OJK, which states that people's financial literacy will be followed by the financial inclusion of the community.

H_3: financial literacy has a significant influence on financial inclusion

4. Financial innovation towards financial inclusion with Fintech as a moderation variable
   Financial innovation refers to creating a new financial product, service, process, or investment. These changes may include updated technologies, risk management, risk transfer, credit generation, equity, and many other innovations.
   Financial technology (FT) is an innovation in financial services that provides access to financial products so that transactions become more practical and effective. Perceived usefulness, or perceived benefits, and perceived ease of use are fundamental determinants of attitudes towards the intention of use when using certain technologies. Therefore, the perception of expediency and ease of use can be used as indicators of financial technology.

H_4: financial innovation has a significant influence on financial inclusion, with Fintech as a moderation variable

5. Digital technology toward financial inclusion with Fintech as a moderation variable
   Digital technology is a breakthrough in technology that combines finance. The diffusion theory of innovation supports financial technology as an update to the technology used to deliver information in the form of finance. Therefore, Digital technology has great potential for accelerating inclusive economic development, especially related to financial inclusion.

H_5: digital technology has a significant influence on financial inclusion, with Fintech as a moderation variable

6. Financial literacy toward financial inclusion with Fintech as a moderation variable
   Financial literacy is the ability to manage the money owned to develop and increase with the aim of a prospering life in the future. It is based on the theory of planned behaviour, which encourages individuals to determine an action derived from their behavioural intentions to achieve a goal. In this case, financial knowledge in financial management also contributes and has a very significant role in determining business goals [9].

H_6: financial literacy has a significant influence on financial inclusion, with Fintech as a moderation variable

III. METHODOLOGY

A. Types of Research

The type of research used was quantitative research. Quantitative research is the systematic scientific research of parts and phenomena and their relationships[21]. This research used numerical data and emphasized the research process of measuring objective results using statistical analysis. The goal was to determine the relationship between variables in a population.

The approach used in this study was associative. An associative approach is an approach that is carried out to know the influence or relationship between two or more variables. This approach was then measured using a Likert scale. The Likert scale consisted of a series of statements about the respondent's attitude to the object under study.

B. Data Sources

In collecting data sources, researchers collected data sources in the form of primary data and secondary data.

Primary data is the type and source of research data obtained directly from the first source (not through intermediaries), both individuals and groups. For example, the authors obtained primary data sources from questionnaires, observations, and interviews.

C. Data Collection technique

1. Questionnaire method
   Data collection methods are techniques or ways that researchers can use to collect data. The data collection method used was the data obtained using a questionnaire. The researcher distributed this questionnaire directly to all respondents, namely to culinary entrepreneurs in Bandar Lampung.
2. Interview method
   An interview is a conversation with questions and answers to achieve a specific goal. This interview aims to acquire knowledge of the subjective meanings that the individual understands concerning

the topic under study (Banister et al.)

3. Observation methods
The observation made by the researcher was during an interview with the subject. In addition to recording conversations with the subject, the researcher recorded behaviours relevant to the research theme.
4. Documentation methods
Data collection is where researchers investigate written objects such as books, magazines, documents, regulatory regulations, and so on.

D. Population and Sample

1. Population
A population is an object or subject that circulates in an area and meets certain conditions related to research problems. The population is said to be a part of the territory, both objects and subjects that have been determined by researchers with certain qualities and characteristics so that a conclusion can be drawn.
The population in this study was a culinary business that uses the Bandar Lampung, Fintech obtained from Lampung Province BPS data in 2022, as many as 476 units.
2. Sample
The sample is part or representative of the entire population to be studied. The sampling technique used was nonprobability sampling. Nonprobability sampling is a technique that does not provide equal opportunities for each element (member) of the population to be selected as a sample member.
The sample used was purposive sampling, which is a sample unit selected based on certain considerations. Those who can be used as respondents are managers or owners of medium-sized businesses and have used financial technology as a tool for managing and preparing financial statements and utilizing financial technology as a means of payment, such as Go-Pay. This study used the Slovin formula because, in sampling, the number must be representative so that the study results can be generalized. The calculation did not require a table of the number of samples but could be done with simple formulas and calculations.
The method used in the number of samples is to use the Slovin formula as follows: $n = \frac{N}{1+Ne^2}$

Description:
n : Sample size
N : Population size, i.e., the total number of consumers
e : Margins Error

Thus, the amount taken as a sample is:

$$n = \frac{N}{1+Ne^2}$$
$$= \frac{476}{1+(476)(0{,}05)^2}$$
$$= 217{,}351$$
$$= 217$$

So the number of samples in this study was 217 culinary businesses.

E. Operational Definition of Variables

A research variable is an attribute with certain variations set by the researcher to be studied and then draw conclusions. The variables in this study consist of two variables, namely:

Variable	Definition	Measurement
Financial Innovation (X_1)	Financial innovation is creating a new financial product, service, or process. For example, financial innovation has come through advancements in financial instruments and payment systems used in lending and borrowing funds (Brown, 2001).	Score
Digital Technology (X_2)	Digital technology is the opposite of analog technology, where the information obtained is discrete or can be calculated. For example, electronic signals are converted through electronic devices such as computers into digital data consisting of the numbers 1 and 0 (Nomura, 2007).	Score
Financial Literacy (X_3)	Financial literacy is knowledge, beliefs, and skills that influence attitudes and behaviours to improve the quality of decision-making and financial management to achieve welfare (OJK, 2019)	Score
Financial inclusion (X_4)	Financial inclusion is a process that provides guarantees related to the ease of access, availability, and benefits of the formal financial system for all	Score

	economic actors (Yanti, 2019)	

F. Hypothesis Test

a. Simple regression coefficient test (T-test)

A simple linear regression statistical test was used to test the meaning of the relationship between two variables through regression coefficients. For simple linear regression, test the statistics with the t-test. The statistical T-test was used to prove whether an individual independent variable affects the dependent variable.

Two hypotheses are proposed by each researcher, namely the null hypothesis (Ho) and the alternative hypothesis (Ha). And in conducting a T-test, a researcher must determine whether to use a one-sided or two-sided test. A one-sided hypothesis is chosen if it has a strong theoretical or conjectural basis for the relationship between independent and dependent variables. In contrast, the researcher chooses a two-sided test if the researcher does not have a strong theoretical foundation or preliminary conjecture.

The next steps taken in the test were to construct a null hypothesis (Ho) and an alternative hypothesis (Ha) with a real rate (a) commonly used as 5% or 0.05, then, using SPSS version 22 for Windows:

Ha accepted: if the significant number is greater than a = 5%

Ho rejected: if the significant number is less than a = 5%

b. Simple linear regression analysis

In this study, simple linear regression analysis played a role. In this study, simple linear regression analysis played a role in analyzing linear relationships between one independent variable (X) and one dependent variable (Y).

So, this study saw how much influence the central learning model has on the development of early childhood creativity.

The formula for a simple linear regression is:

$Y = a + b(X)$

Description:

a : Constant
b : Regression coefficient
X : Independent Variable
Y : Dependent Variable

c. Moderate Regression Analysis (MRA)

This study used three free variables, one dependent variable, and one moderation variable. Therefore, Moderate Regression Analysis (MRA) was used to see whether the moderation variable (M) influences variable X, which is a variable that suppresses other variables and is referred to as an independent variable, against variable Y as a dependent variable, which is a variable determined by another variable called the dependent variable. This influence can then be used to find the influence of variable X on Y and see if variable M influences the relationship between variable X and Y.

Moderate Regression Analysis (MRA) dapat dinyatakan dalam bentuk persamaan sebagai berikut:

$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4M + \beta 5X1M + \beta 6X2M + \beta 7X3M$

Description :

a : Constant
b : Regression coefficient
X : Independent variable
Y : Dependent Variable

The influence of financial innovation (X1) on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung

H0= financial innovation (X1) has no significant influence on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung city.

Ha= financial innovation (X1) significantly influences Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung city.

a. If the value of t counts > t table, then H0 is rejected. If the value of t counts < t of the table, then H0 is accepted

b. If the value of the sign < 0.05, then H0 is rejected. If the sign value > 0.05, then H0 is accepted

The influence of digital technology (X1) on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung

H0= digital technology (X1) has no significant influence on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung city.

Ha= digital technology (X1) significantly influences Financial Inclusion (Y) in culinary entrepreneurs in the city of Bandar Lampung.

a.If the value of t counts> t table, then H0 is rejected. If the value of t counts < t table, then H0 is accepted

b. If the value of the sign < 0.05, then H0 is rejected. If the sign value > 0.05, then H0 is accepted

The influence of financial literacy (X1) on Financial Inclusion (Y) on culinary entrepreneurs in Bandar Lampung

H0= financial literacy (X1) does not significantly influence Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung.

Ha= financial literacy (X1) significantly influences Financial Inclusion (Y) in culinary entrepreneurs in the city of Bandar Lampung.

a. If the value of t counts> t table, then H0 is rejected. If the value of t counts < t table, then H0 is accepted

b. If the value of the sign < 0.05, then H0 is rejected. If the sign value > 0.05, then H0 is accepted

The influence of Financial innovation (X1) on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung with Fintech (M) as a moderation variable

H0= financial innovation (X1) has no significant influence on Financial Inclusion (Y) in Bandar Lampung culinary entrepreneurs with Fintech (M) as a moderation variable

Ha= financial innovation (X1), there is a significant influence on Financial Inclusion (Y) in culinary

entrepreneurs in Bandar Lampung with Fintech (M) as a moderation variable
a. If the value of t counts> t table, then H0 is rejected. If the value of t counts < t table, then H0 is accepted
b. If the value of the sign < 0.05, then H0 is rejected. If the sign value > 0.05, then H0 is accepted

The influence of digital technology (X1) on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung with Fintech (M) as a moderation variable

H0= digital technology (X1) has no significant influence on Financial Inclusion (Y) in Bandar Lampung culinary entrepreneurs with Fintech (M) as a moderation variable.
Ha= digital technology (X1) has a significant influence on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung with Fintech (M) as a moderation variable.
a. If the value of t counts > t the table, then H0 is rejected If the value of t counts < t of the table, then H0 is accepted
b. If the value of sign < 0.05 then H0 is rejected If the sign value > 0.05 then H0 is accepted

The influence of financial literacy (X1) on Financial Inclusion (Y) on culinary entrepreneurs in Bandar Lampung
H0= financial literacy (X1) has no significant influence on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung with Fintech (M) as a moderation variable.
Ha= financial literacy (X1) has a significant influence on Financial Inclusion (Y) in culinary entrepreneurs in Bandar Lampung with Fintech (M) as a moderation variable.
a. If the value of t counts> t table, then H0 is rejected. If the value of t counts < t table, then H0 is accepted
b. If the value of the sign < 0.05, then H0 is rejected. If the sign value > 0.05, then H0 is accepted

IV. RESULT AND DISCUSSION

The following is the quantification of independent variables and dependent variables that will be measured in this study as follows:

1. Financial Innovation (X1)

No	Statements	SS	S	KS	TS	STS
1	The development of an increasingly sophisticated era can make it easier for us to take care of all kinds of transactions.					
2	Financial services activities can facilitate all our affairs.					
3	Digital money can minimize the crimes around us					
4	Utilizing smartphones to find out what financial innovations are trending today					

2. Digital Technology (X2)

No	Statements	SS	S	KS	TS	STS
1	I like to use financial technology because its financial services make it easier for me to do business transactions.					
2	My business transaction process has become easier and more efficient with financial technology.					
3	I will continue to use financial technology as a means of payment when making transactions					
4	Financial technology provides financial services to the entire community, so it supports business people like me.					

3. Financial Literacy (X3)

No	Statements	SS	S	KS	TS	STS
1	I have basic accounting knowledge					
2	I make cash bookkeeping Out - in per day					
3	I prepare a monthly budget					
4	I can set a strategy to minimize financial risks					

4. Financial Inclusion (Y)

No	Statements	SS	S	KS	TS	STS
1	The use of financial services can make it easier for me to carry out transaction activities					
2	Ease of Accessing financial services Will help me in making transactions					
3	Availability of a complete financial product Will help Improve well-					

	being					
4	I can use financial institution facilities to meet the needs and manage finances in MSMEs					

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