

ABSTRACT

The number of internet users in Indonesia has continued to increase in recent years. This use of the internet encourages developments in inflammation or e-commerce. With the increase in the e-commerce market in Indonesia, the volume of payments using electronic payment systems has also increased. The use of electronic payment systems is currently dominated by students. Some of the available features make it attractive for students to make payments with an electronic payment system so that they can provide financial satisfaction.

The electronic payment system is a service for making payments from consumers facilitated through electronic communications. E-wallets are one of the most widely used electronic payment systems. This study aims to find out how the use of electronic payment systems mediates the effects of financial advice, financial anxiety, and financial capability on the financial satisfaction of students in the city of Bandung.

This research is quantitative, and in order to collect data, researchers distributed questionnaires to 400 students in the city of Bandung, aged 18–24 years. In this study, validity and reliability tests were carried out on 30 respondents. The sampling technique in this study was a non-probability sampling technique with purposive sampling. This study uses structural equation modeling (SEM) analysis.

The results of this study indicate that all variables have a significant influence on other sub-variables in the study, because they have a t-statistic value greater than the t-table value of 1.96.

Suggestions that can be given to further research are to add other variables such as financial literacy, financial attitude and income. This is based on the results of the R-square in each variable showing that it is still influenced by other variables outside the study. In addition, fintech companies can provide features that can help users to be able to set aside money to be able to do financial planning.

Keywords : Electronic Payment System, e-wallet, Financial Satisfaction, Financial Advice, Financial Anxiety, Financial Capability.