

Technofinance Literacy, Financial Support and the Use of Bookkeeping Application on the Financial Behaviour

Penulis:

Restu Alpriansah¹
Nur Fitriyah²
Mariusz Lewandowski³

Afiliasi:

Universitas Bumigora¹,
Universitas Mataram²
Nicolaus Copernicus
University³

Korespondensi:

alpriansahrestu@univer
sitasbumigora.ac.id

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Abstract:

This study is to investigate the impact of Technofinance Literacy, Financial Support, and the Use of Bookkeeping Applications on the Financial Behaviour of Generation Z in West Nusa Tenggara. Data were gathered using a quantitative methodology employing Partial Least Squares Structural Equation Modelling (PLS-SEM), with questionnaires administered to 246 eligible respondents. The analysis indicates that all three independent variables exert a positive and significant impact on financial behaviour. Financial support has the most significant influence, suggesting that persons who have financial assistance or supervision are more likely to exhibit responsible and organised financial behaviours. Technofinance literacy plays a crucial role, emphasising the necessity of comprehending and employing financial technologies for personal financial management. Moreover, the use of bookkeeping software, albeit with a diminished effect size, continues to significantly influence the development of disciplined financial habits. The findings indicate that integrating external assistance, technology literacy, and digital tools can significantly improve financial behaviour and should be incorporated into the development of educational or policy initiatives aimed at enhancing financial well-being among younger demographics.

Keywords: *Bookkeeping Application, Financial Behaviour, Financial Support, Technofinance Literacy*

Introduction

The digitalisation and advancement of financial technology have transformed personal finance management, particularly for Generation Z, who were raised in a digital landscape. Technology-driven financial tools, such as digital wallets, internet banking, and financial bookkeeping software, have become integral to their daily routines. These changes transcend mere transaction convenience, influencing financial behaviours like saving, investing, and expenditure choices.

Accelerated technological progress has resulted in the cultivation of financial competence and acumen. The rise of technofinance has expedited the advancement of financial technology and warrants attention (van Wyk & Bishop, 2023). Financial behaviour is a vital component of individual existence, particularly for the contemporary youth, whose everyday experiences are incessantly influenced by diverse digital elements, especially within the financial domain (Sabri et al., 2024). This behaviour illustrates an individual's approach to managing, allocating, conserving and making financial decisions that influence long-term economic stability. In the midst of life's complexities and the present economic landscape, sound financial practices are essential for attaining financial security and independence. Nevertheless, numerous individuals continue to grapple with good financial management owing to insufficient awareness, education, and appropriate resources. Research by Mireku et al., (2023) indicates that an individual's financial acumen significantly influences decision-making in life.

A determinant of financial behaviour is financial support. This support may manifest as direct aid or instruction from parents (such as monthly allowances, pocket money, etc.), a partner, or other influential individuals in a person's financial life. Sticha & Sekita, (2023) explain that financial assistance alleviates economic strain and fosters the development of more disciplined financial practices. Moreover, within the framework of Generation Z, who are already familiar with advancements in digital technology, technofinance literacy is a pertinent subject for examination. Yadav & Banerji, (2023) explain that technofinance literacy refers to an individual's capacity to comprehend and employ financial technology, including digital wallets, e-banking, investing applications, and digital financial bookkeeping systems. The term technofinance denotes a fusion of the concepts of technology and finance. This concept was initially presented by Haiven et al., (2022) and subsequently popularised by Restu Alpriansah et al., (2025) in their paper named "The Use of Database Management System Using the Financial Accounting Cycle". The technofinance variable is a focal point of this research, representing a cutting-edge aspect that has not been extensively explored by many academics. Nonetheless, the accelerating advancement of digital finance must be harmonised with additional technofinance considerations.

Technological improvements have resulted in the development of numerous bookkeeping programs that facilitate the real-time recording and monitoring of personal cash flow (Priatnasari et al., 2023). These applications are thought to enhance discipline and transparency in daily money management. Furthermore, for the younger generation of Gen Z, characterised by their mobility and engagement in many activities, digital financial record-keeping tools serve as an effective option that fosters improved financial behaviour. The degree to which these applications influence financial behaviour necessitates additional investigation (Kumari, 2022).

This research aimed to investigate the impact of technofinance literacy, financial support and the use of bookkeeping applications on the financial behaviour of Generation Z. Choung et al. (2023) assert that Generation Z is a predominantly influential cohort in the utilisation of digital technology. This research aims to offer scientific contributions and act as a practical reference for the development of financial literacy programs, training in digital financial applications and the provision of strategic financial support to promote healthy and sustainable financial behaviour, especially through a sustainable green finance framework.

Literature Study

Financial Behaviour

Financial behaviour pertains to the manner in which individuals administer their finances, encompassing planning, expenditure, saving, investing and other financial decision-making processes (Mireku et al., 2023). The principal theory of this research is the Theory of Financial Socialisation, proposed by Gudmunson & Danes, (2011). This theory elucidates the manner in which individuals acquire and cultivate financial behaviour through a process of socialisation from early childhood to adulthood. This process transpires through the impact of diverse socialisation agents, including parents, family, peers, education, media, and personal experiences, which cultivate knowledge, attitudes, and practices related to financial management, saving, emergency fund management, investing and other financial decisions.

Gafoor & Amilan, (2024) elucidated that financial behaviour is shaped by multiple aspects, including financial knowledge, social support, environmental influences, personal experiences and technological advancements. An investigation from Sabri et al., (2024) indicates that those possessing elevated financial literacy and awareness are more likely to demonstrate favourable financial behaviours, including disciplined expenditure and regular saving. Moreover, Kamble et al., (2024) stated that extrinsic

factors, such as convenient access to digital financial services and the utilisation of financial recording tools, enhance adaptive and efficient financial behaviour. Restu underscored that financial behaviour arises from the interplay of information, attitudes, environmental factors and the application of technology in daily life.

Technology of Acceptance Model (TAM)

The Technology Acceptance Model (TAM) elucidates the mechanisms by which users embrace and utilise technology. This paradigm posits that two primary factors—Perceived Effectiveness and Perceived Ease of Use—dictate an individual's acceptance and utilisation of a technology (Charness & Boot, 2016). In the realm of digital finance, TAM is crucial for comprehending the adoption of financial technology by individuals, particularly Generation Z, in their daily activities. Individuals are more inclined to utilise technology such as e-wallets, mobile banking, and financial recording applications consistently when they recognise their tangible benefits and user-friendliness.

Technofinance Literacy

Technofinance literacy is an evolution of traditional financial literacy that combines the comprehension of financial information with the proficiency in utilising digital technology for personal financial management (Restu Alpriansah et al., 2025). Certain literature asserts that technofinance literacy encompasses comprehension of the characteristics of digital financial services, including e-wallets, mobile banking, and financial recording tools (Yang et al., 2023). A study by Abdallah et al., (2025) indicates that individuals with elevated technofinance literacy have superior capabilities in financial planning and management, as they comprehend financial products and effectively leverage technology. A deficiency in technofinance literacy may result in suboptimal decision-making, improper utilisation of digital services and increased susceptibility to online fraud. Mishra et al., (2024) articulated that technofinance literacy is an essential factor in cultivating prudent and adaptable financial behaviour, particularly among the youth in the context of the digital revolution.

Financial Support

Financial support constitutes a type of financial assistance extended to individuals, either directly through tangible aid or indirectly by guidance and encouragement in financial management (Czech et al., 2024). Liu et al., (2024) indicated that financial assistance may originate from diverse sources, including family, partners, friends, institutions, or social networks. Almeida et al., (2024) explained that sufficient financial support can assist persons in fulfilling fundamental necessities, alleviating economic stress and promoting more constructive financial behaviours, like saving and budgeting. This also influences mental attitudes on financial management, particularly for the younger generation transitioning to economic independence. Consequently, financial support serves both as an economic instrument and as a socio-psychological element that affects an individual's financial behaviours and choices. Van Wyk & Bishop, (2023) posit that an individual perceives their lifestyle as stable when they possess sufficient financial resources.

Bookkeeping Application

Bookkeeping applications represent a technical advancement in the recording of personal and commercial finances, designed to enhance organisation, precision and efficiency in financial administration (Priatnasari et al., 2023). Masrizal & Meldona, (2024) elucidated that contemporary bookkeeping systems offer a multitude of functionalities, including the documentation of revenue and expenditures, categorisation of transactions, monitoring of accounts receivable and payable and the automated generation of financial reports. Research from Houdet et al., (2020) indicates that regular utilisation of bookkeeping apps enhances individuals' comprehension of their financial status, mitigates superfluous expenditures and facilitates more

judicious financial decision-making. For the younger generation, particularly micro-business proprietors or novices, these applications function as a tool for digital financial education. Restu asserted that the utilisation of bookkeeping apps plays a crucial role in fostering organised and accountable financial conduct in the technological age.

Research Method

This research employed a quantitative methodology with a survey to examine the impact of technofinance literacy, financial support, and the use of bookkeeping applications on the financial behaviour of Generation Z. The participants in this study were Generation Z individuals who actively utilise financial technology, including financial programs obtained from the Android or Apple Store (e.g., Money Manager). The study employed purposive sampling, targeting respondents classified as Gen Z, specifically individuals born between 1997 and 2012, who receive financial assistance from parents or close relatives and utilise at least one digital financial recording application. The sample size comprised 246 respondents, calculated using the Lameshow formula with a standard deviation of 5% or 1.96. The research was conducted in the city of Mataram, West Nusa Tenggara.

The data was collected using an online questionnaire administered through a Google Form. The questionnaire comprised four primary constructs: technofinance literacy, financial support, utilisation of bookkeeping application, and financial behaviour, assessed by a 4-point Likert scale (1 = strongly disagree to 4 = strongly agree). The study instrument was created by adapting elements from pertinent prior literature, and its validity and reliability were assessed prior to data processing. Construct validity was assessed using convergent validity ($AVE > 0.50$) and discriminant validity (Fornell-Larcker and HTMT), while reliability was evaluated by composite reliability and Cronbach's alpha (≥ 0.70). Data analysis utilised Partial Least Squares Structural Equation Modelling (PLS-SEM) via SmartPLS software version 4.1.1.4 (Release Notes). Hair et al., (2019) added that this method was selected because to its capacity to manage models characterised by high complexity and comparatively limited sample quantities. Model evaluation encompassed the assessment of the measurement model (outer model) and the structural model (inner model).

Result

Convergent Validity

Hair et al., (2019) asserted that convergent validity refers to the extent to which indicators of the same construct exhibit high correlation and consistency in measuring the intended idea. This validity signifies that all pieces within a construct accurately represent the same variable. Convergent validity is assessed using the Average Variation Extracted (AVE) value, which must be at least 0.50, indicating that the construct accounts for over fifty percent of the variation of its indicators. Convergent validity may also be evidenced by elevated individual factor loading values. The value is typically larger than or equal to 0.70.

Table 1. Convergent Validity

Variable and Item of Questionnaire		Outer Loading	Ideal Value	Information
Technofinance Literacy				
X1.1	Comprehend the fundamental concept of technofinance.	0.852	≥ 0.7	Valid
X1.2	Be familiar with a variety of financial applications that are presently in the process of development.	0.852	≥ 0.7	Valid

Variable and Item of Questionnaire		Outer Loading	Ideal Value	Information
X1.3	Gain an understanding of the straightforward security systems that are featured in digital financial applications.	0.843	≥ 0.7	Valid
X1.4	Believe that Technofinance simplifies financial administration.	0.870	≥ 0.7	Valid
X1.5	Stay informed about the most recent advancements in the field of digital finance.	0.849	≥ 0.7	Valid
X1.6	Recognise that the acquisition of Technofinance knowledge will enhance financial record-keeping.	0.821	≥ 0.7	Valid
Financial Support				
X2. 1	Obtain adequate financial assistance from one's parents or current employment.	0.794	≥ 0.7	Valid
X2.2	Possess an individual to whom I can seek assistance when I encounter financial challenges.	0.818	≥ 0.7	Valid
X2.3	Possess alternative funding sources.	0.793	≥ 0.7	Valid
X2.4	I am more at ease when making decisions due to the availability of financial support.	0.815	≥ 0.7	Valid
X2.5	I experience a greater sense of stability in my daily life when I receive sufficient financial support.	0.811	≥ 0.7	Valid
X2.6	My family and close acquaintances are consistently prepared to offer financial support when I require it.	0.758	≥ 0.7	Valid
The Use of Bookkeeping Application				
X3.1	In the current digital era, I believe that a financial bookkeeping application is of paramount importance.	0.851	≥ 0.7	Valid
X3.2	To maintain my financial records, I implement a financial application.	0.839	≥ 0.7	Valid
X3.3	The financial application is exceedingly straightforward to operate.	0.848	≥ 0.7	Valid
X3.4	I believe that it is crucial to document my financial	0.816	≥ 0.7	Valid

	Variable and Item of Questionnaire	Outer Loading	Ideal Value	Information
	transactions in a financial application.			
X3.5	I favour digital financial records over manual ones.	0.848	≥ 0.7	Valid
X3.6	The financial application's capabilities facilitate my financial decision-making process.	0.840	≥ 0.7	Valid
Financial Behaviour				
Y1	I am adept at managing my income and expenses.	0.834	≥ 0.7	Valid
Y2	Before making financial judgements, I conduct meticulous calculations.	0.798	≥ 0.7	Valid
Y3	After executing financial transactions, I maintain a strict regimen of financial record-keeping.	0.818	≥ 0.7	Valid
Y4	To prevent waste, I restrict my expenditures.	0.872	≥ 0.7	Valid
Y5	To mitigate potential hazards, I establish an emergency fund.	0.775	≥ 0.7	Valid
Y6	I allocated funds to accumulate for future requirements.	0.725	≥ 0.7	Valid

Source: PLS, 2025

The data indicates that each item within the four variables—technofinance literacy, financial support, the Use of bookkeeping application, and financial behavior—possesses a valid value, since each item exceeds a threshold of 0.7.

Discriminant Validity

Discriminant validity, as defined by Hair et al., (2019), refers to the extent to which a construct is genuinely distinct from other constructs inside the model, both theoretically and empirically. Discriminant validity demonstrates that a construct effectively measures a distinct notion without significant overlap with other conceptions. To establish discriminant validity, the correlation between constructs must be less than the square root of the Average Variance Extracted (AVE) for each construct, according to the Fornell-Larcker Criterion. The Heterotrait-Monotrait Ratio (HTMT) score must remain below the advised threshold of 0.90.

Table 2. Discriminant Validity

Variable	FB	FS	TL	UBA
Financial Behaviour	0.797			
Financial Support	0.697	0.798		
Technofinance Literacy	0.574	0.572	0.848	
The Use of Bookkeeping Application	0.489	0.528	0.465	0.840

Source: PLS, 2025

Table 2 presents the outcomes of the discriminant validity assessment employing the Fornell-Larcker Criterion. The table indicates that all constructs in the model exhibit strong discriminant validity. The square root of the AVE value (diagonal value) for each construct exceeds the correlation between other constructs (off-diagonal values). The square root of the AVE value for Financial Behaviour is 0.797, exceeding its correlations with Financial Support (0.697), Technofinance Literacy (0.574), and the Use of Bookkeeping Application (0.489). The diagonal values for Financial Support (0.798), Technofinance Literacy (0.848), and Use of Bookkeeping Application (0.840) surpass the correlations with other components. Consequently, each construct in this study can be empirically differentiated, demonstrating that the indicators within a construct accurately assess the intended construct rather than an alternative construct.

Reliability Test

Hair et al., (2019) elucidates that reliability testing is a procedure for evaluating the internal consistency of a construct, namely the degree to which the indicators employed to measure that construct yield consistent outcomes. Reliability denotes the consistency and dependability of a measurement in accurately representing the intended variable.

Table 3. Reliability Test

Variable	Cronbach's alpha	Composite reliability	AVE	Information
Financial Behaviour	0.885	0.890	0.635	Reliable
Financial Support	0.886	0.888	0.637	Reliable
Technofinance Literacy	0.922	0.923	0.719	Reliable
The Use of Bookkeeping Application	0.917	0.920	0.706	Reliable

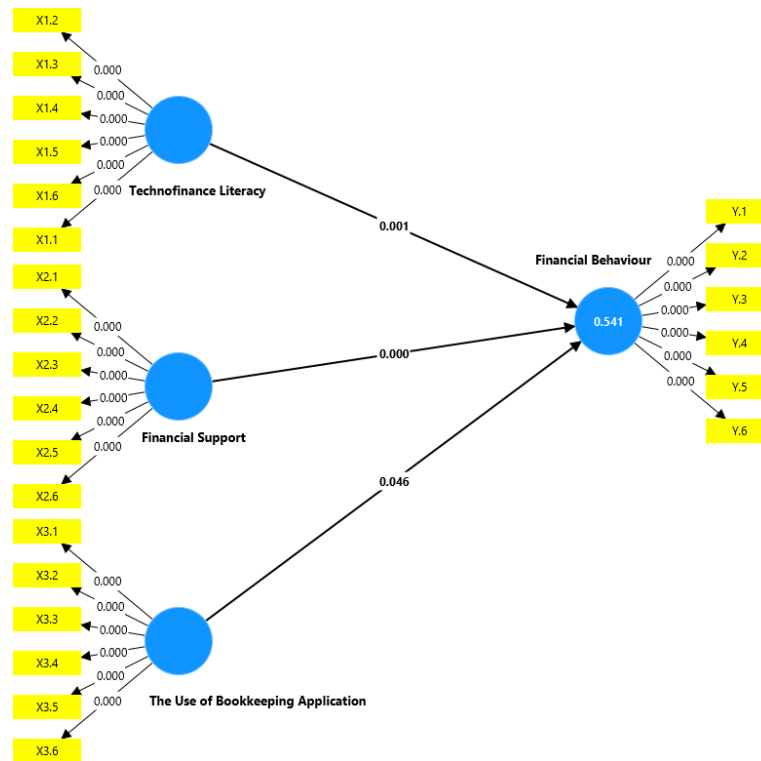
Source: PLS, 2025

All variables in this investigation demonstrated reliability. The Cronbach's Alpha and Composite Reliability (CR) values for the four variables are above the threshold of 0.70, signifying exceptional internal consistency. For instance, Technofinance Literacy exhibited a Cronbach's Alpha of 0.922 and a Composite Reliability (CR) of 0.923, signifying that the items within the construct demonstrated a high degree of consistency in measuring the same variable. Moreover, the Average Variance Extracted (AVE) values for all variables exceeded 0.50 (e.g., the AVE for Use of Bookkeeping Application was 0.706), signifying that over 50% of the variance in the indicators was accounted for by their corresponding constructs. Consequently, all constructs within this model satisfied the criteria for reliability and convergent validity, rendering them suitable for subsequent investigation.

Hypothesis Result



Figure 1. Model of Research



Source: PLS, 2025

The findings from the hypothesis testing of the structural model, presented in Table 4, demonstrate that all three proposed hypotheses are validated, as all p-values are below the significance level of 0.05 and the T-statistics exceed 1.96. The impact of Financial Support on Financial Behaviour has a coefficient of 0.504, accompanied by a T-statistic of 6.937 and a p-value of 0.000. This suggests that financial support positively and significantly influences financial behaviour, hence validating this concept. The influence of Technofinance Literacy on Financial Behaviour is characterised by a coefficient of 0.232, a T-statistic of 3.252, and a p-value of 0.001. This suggests that financial technology literacy positively and significantly influences financial behaviour, hence validating this theory.

Table 4. Hypothesis of Research

Hypothesis	Original sample (O)	T-Table	T statistics (O/STDEV)	P values	Information
Financial Support -> Financial Behaviour	0.504	0.125	6.937	0.000	Accepted
Technofinance Literacy -> Financial Behaviour	0.232	0.125	3.252	0.001	Accepted
The Use of Bookkeeping Application -> Financial Behaviour	0.115	0.125	1.997	0.046	Accepted

Source: PLS, 2025

The findings from the hypothesis testing of the structural model, presented in Table 4, demonstrate that all three proposed hypotheses are accepted, as all p-values are below the significance level of 0.05 and the T-statistics exceed 1.96. The impact of Financial Support on Financial Behaviour has a coefficient of 0.504, accompanied by a T-statistic of 6.937 and a p-value of 0.000. This suggests that financial support positively and significantly influences financial behaviour, hence validating this concept. The impact of Technofinance Literacy on Financial Behaviour is represented by a coefficient of 0.232, a T-statistic of 3.252, and a p-value of 0.001. This suggests that financial technology literacy positively and significantly influences financial behaviour, hence validating this theory.

Discussion

The Influence of Technofinance Literacy on Financial Behaviour

The analysis indicates that Technofinance Literacy positively and significantly affects Financial Behaviour, evidenced by a coefficient of 0.232, a T-statistic of 3.252, and a p-value of 0.001. This suggests that an individual's elevated level of technology-based financial literacy (technofinance) correlates with improved financial behaviour. Technofinance literacy refers to the capacity to comprehend, access, and employ digital financial technology, including e-wallets, mobile banking, and financial applications, enabling individuals to make more informed and efficient financial decisions.

These results conceptually endorse the perspective that the advancement of financial technology offers chances for the younger generation, especially the tech-savvy Generation Z, to enhance their financial management. A comprehensive comprehension of digital financial aspects empowers consumers to budget, save, invest, and manage transactions with enhanced discipline. Consequently, enhancing technofinancial literacy is crucial not just for adapting to financial technology but also for fostering healthier and more responsible financial behaviours.

The results demonstrate that Technofinance Literacy substantially impacts Financial Behaviour, which may be elucidated using the Technology Acceptance Model (TAM). The Technology Acceptance Model posits that an individual's adoption and utilisation of technology are predominantly influenced by two principal perceptions: Perceived Usefulness and Perceived Ease of Use. In the context of technofinance, individuals, particularly Generation Z, are more inclined to accept and incorporate financial technology into their everyday routines if they regard these tools as advantageous for enhancing their financial decisions (usefulness) and as accessible (ease of use). The notable positive correlation between technofinance literacy and financial behaviour substantiates this theory, indicating that as individuals enhance their literacy and confidence in utilising financial technologies, they also recognise increased utility and convenience in digitally managing their finances. This acceptance subsequently promotes the development of improved

financial habits, including budgeting, saving, and prudent expenditure—illustrating TAM's significance in comprehending how digital literacy manifests in real financial conduct.

The Influence of Financial Support on Financial Behaviour

The hypothesis test results demonstrate that financial support exerts a positive and significant influence on financial behaviour, evidenced by a coefficient of 0.504, a t-statistic of 6.937, and a p-value of 0.000. This suggests that increased financial support correlates with improved financial behaviour in individuals. Financial assistance, in this context, may originate from family, partners, institutions, or social networks that aid individuals in fulfilling their financial requirements or offer educational and emotional guidance for prudent financial management.

This substantial effect underscores the need for financial support as a fundamental basis for cultivating healthy financial mindsets and practices. Gafoor & Amilan, (2024) stated that when individuals receive financial support, whether through direct material aid or indirect financial guidance and instruction, they generally experience increased security, responsibility, stability, and awareness in their financial management. Consequently, financial assistance functions not merely as immediate relief but also as a catalyst for fostering excellent and sustainable financial practices.

The impact of financial support on financial behaviour can be examined via the Technology Acceptance Model (TAM), wherein support from family, partners, institutions, or social networks may affect an individual's perception of the perceived utility and usability of financial technology. When individuals have financial support through material aid, education, or emotional encouragement, they generally experience increased confidence and security in utilising digital money management software or systems. This support indirectly enhances an individual's preparedness to embrace technology that fosters positive financial practices, including transaction documentation, budget formulation, and debt administration. Financial support acts as an external component that enhances the acceptability of financial technology and fosters the development of more prudent and organised financial behaviours, as outlined in the TAM framework.

The Influence of The Use of Bookkeeping Application on Financial Behaviour

The research analysis demonstrated that the utilisation of a bookkeeping application exerts a positive and significant influence on financial behaviour, evidenced by a coefficient of 0.115, a t-statistic of 1.997, and a p-value of 0.046. Despite the effect being very minor relative to other variables, this association continues to be statistically significant. This indicates that the more consistently and efficiently an individual utilises a bookkeeping tool, the more favourable their financial practices will be, including spending tracking, budget management, and personal finance planning.

An accounting program assists individuals in systematically recording financial transactions in real time, thereby enhancing their understanding of their financial status (Houdet et al., 2020). Through meticulous and transparent record-keeping facilitated by technology, individuals may more readily discern spending trends, regulate expenses, establish emergency savings, and make better-educated financial decisions (Riyani et al., 2023). Consequently, the implementation of digital bookkeeping technology immediately fosters the cultivation of more disciplined, organised, and accountable financial practices.

The impact of bookkeeping application use on financial behaviour can be elucidated using the Technology Acceptance Model (TAM), which highlights that technology adoption is affected by perceived utility and perceived simplicity of use. When individuals, particularly younger generations, recognise that

accounting applications enhance the recording of income and expenses while offering substantial advantages in financial management, they are more inclined to persist in utilising the technology. The utilisation of these applications not only strengthens disciplined budgeting habits and real-time expenditure tracking but also promotes long-term financial planning strategies. Consequently, a favourable impression of bookkeeping applications as practical and beneficial instruments will enhance more responsible financial conduct, as elucidated in the Technology Acceptance Model (TAM) framework.

Conclusion

This study shows that technofinance literacy, financial support, and the use of bookkeeping applications exert a favourable and significant impact on financial behaviour. Of the three variables, financial support exhibited the most significant impact on financial behaviour, succeeded by technofinance literacy and the utilisation of accounting apps. The findings suggest that individual financial behaviour, especially within the working population, is significantly affected by a combination of financial assistance, proficiency in financial technology, and the utilisation of digital instruments for financial record-keeping.

This study underscores the necessity of enhancing technology-driven financial literacy and ensuring sufficient financial support from both familial and institutional sources. Moreover, knowledge and training in bookkeeping applications are essential for individuals to cultivate healthier and more organised financial practices. These findings can guide policymakers, educational institutions, and financial application developers in creating initiatives that encourage positive financial behaviour among youth, thereby promoting sustainable future development, particularly in establishing a sustainable green finance ecosystem.

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