



The Influence Of Financial Knowledge And Perception Of Ease (Perceive Ease Of Use) Use Of Financial Applications For Financial Management ASN Medan Petisah District

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ABSTRACT

This study aims to analyze the influence of financial knowledge and perceived ease of use of financial applications on the financial management behavior of civil servants (ASN) in Medan Petisah District. As digital technology continues to advance, the use of financial applications has become a practical tool for individuals, including government employees, to manage their personal finances more effectively. This research employs a quantitative approach using a survey method conducted among civil servants in the region. Data were collected through questionnaires and analyzed using multiple linear regression. The results show that financial knowledge has a positive and significant effect on financial management. Additionally, the perceived ease of use of financial applications also significantly influences individual financial management behavior. These findings indicate that improving financial literacy and ensuring user-friendly financial technologies can enhance the financial management capabilities of civil servants.

INTRODUCTION

In today's era, every individual is important to make good plans for daily life and in the future. The planning in question is not only about the things that will be achieved, but the support to achieve the desired things, namely finances. It is undeniable that in today's times, finance is a very important aspect. Individual behavior towards finances is something that needs to be considered in order to have good financial behavior. According to (Devi et al., 2021) Financial behavior is an individual's ability to manage daily finances, which includes planning, budgeting, auditing, managing, controlling, planning and storing funds for the future. However, considering the ease of obtaining goods or services, individuals become consumptive by tending to buy things that are not important rather than the needs of daily life. Reporting from (Irawati,

2024) through infobanknews.com that the consumption level of the Indonesian people in 2024 will increase by 3.71% compared to 2023 with the average real expenditure per capita of the community of IDR 12.34 million in 2024, while in 2023 it will be IDR 11.89 million.

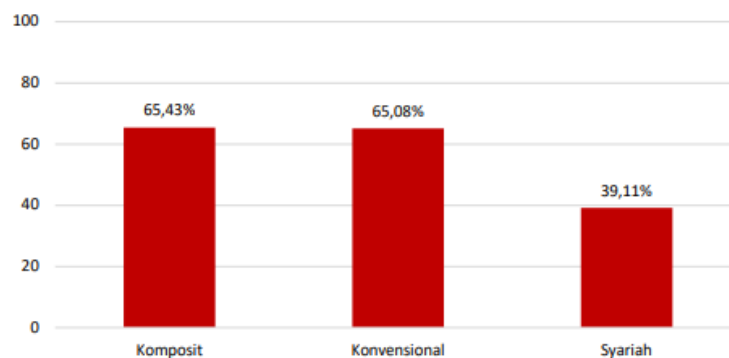
In addition, the ease of applying for a loan also makes people willing to go into debt to buy things they don't need and without considering the rest of their income to plan for a long-term life. There are many platforms available in applying for loans, one of which is online loans that do not need collateral, only with ID card capital, so people have obtained loans. This leads to poor financial planning, especially if you don't have a fixed amount of income every month.

State Civil Apparatus (ASN) is one of the professions that is in great demand, this is because in addition to obtaining an old-age guarantee at the time of retirement, ASN also has a fixed income every month. Income refers to all money or other material results achieved from the use of wealth or services received by a person or household during a certain period of time in an economic activity (Hanum, 2017). The income obtained by ASN every month is the basic salary and other inherent benefits, including husband/wife allowances, child allowances, position allowances, rice allowances, and performance allowances at the Central Government or Additional Employee Income (TPP) at the Regional Government. The nominal amount obtained depends on the rank/class of ASN and the position occupied. In addition, ASN also experiences an increase in basic salary every 2 years, called periodic salary increases, as well as promotions every 4 years.

With a definite income every month, it makes it easier for ASN to apply for loans, even the ASN Decree can be used as collateral in applying for loans. Loans that are intended to acquire assets or something that produces are certainly a positive thing, but if the loan is only used to obtain things that are not necessary, even if they are not necessities, it will make ASN's financial management less good. ASN needs to have a good knowledge of finance and keep up with the times, such as learning to manage their finances by utilizing current technology, namely financial applications. One of the considerations for using financial applications is the ease of use, but some civil servants still do not understand the use of technology that is developing today.

To have good financial planning, ASN also needs good financial management. According to (Mien & Thao, 2015) Financial management is considered one of the key concepts in the financial discipline. According to (Putri & Lestari, 2019) Financial management is part of personal financial management activities which is an individual process in meeting the needs of life through activities of managing financial resources in a structured and systematic manner. Financial management includes the creation of spending posts, saving and investing activities, and the existence of an emergency fund if needed. In managing finances, individuals must know the factors that affect how they manage finances. Thus, individuals who in this study are ASN must first know the sciences in financial management.

Before learning about financial management, ASN is expected to have financial knowledge. Financial knowledge is everything about finances that is experienced or that happens in daily life (Handayani et al., 2022). The more financial knowledge known by each ASN, it is hoped that ASN will understand how to manage finances. This is comparable to what was conveyed by (Pritazahara & Sriwidodo, 2015) that low financial knowledge will lead to making a wrong financial plan and is the basis for everyone to avoid financial problems, that is, apart from low income, it also arises if there is a mistake in financial management. Financial knowledge can be obtained through the learning process in schools and campuses, books, journals, even if you don't really like to read, financial knowledge can be obtained through the internet such as Youtube whose discussion can be better understood for ordinary people who do not have basic knowledge about finance or do not understand the languages of economics and finance. The level of financial knowledge of the public in Indonesia can be determined through the results of the SNLIK (National Survey of Financial Literacy and Inclusion) survey conducted by the OJK in 2024, because financial knowledge is one part of financial literacy. The following are the results of the OJK survey:

Figure 1. Financial Literacy Index

The results of the survey showed that the Financial Literacy Index was 65.43% (OJK, 2024), thus financial knowledge still needs to be improved, including the level of financial knowledge in the State Civil Apparatus (ASN).

In addition to increasing financial knowledge, technology is also used in finance or known as digital finance. Reported through the Komdigi page, the number of internet users in Indonesia reached 221.6 million people or 79.5% at the beginning of 2024, this number increased by 3.6% since the Covid-19 pandemic (Komdigi, 2024). Thus, people in Indonesia are no strangers to the use of technology and the internet. Apart from being a source of knowledge, there are currently many financial applications available. Financial applications can be used to transact, save, invest, and even cash management applications, which are applications used to record income and expenses every day. Financial applications are part of the advancement of financial technology. Financial technology (Financial Technology) provides ease of use or commonly referred to as Perceived Ease of Use or the perception of ease of use. According to (Cholifah, 2020) Perceived Ease of Use It is a perception that can reduce a person's effort both in terms of energy and time to learn technology or systems because they believe that the technology or system is easy to understand.

For the State Civil Apparatus (ASN) who are part of the government, of course, it is very necessary to intersect with technology, this is because in providing services to the community, ASN must be able to keep up with the times in order to provide fast, precise, and easy services. Not only in providing services, as employees in internal work are also required to understand technology, for example in terms of attending and filling in daily and annual performance or commonly called SKP (Employee Performance Targets), ASN must be able to learn technology in order to be able to do this because the presence of attendance and filling out the SKP is used as the basis for providing Additional Employee Income (TPP). If ASN is able to use it, then learning other applications such as financial applications is certainly not a difficult thing. However, for some civil servants, the use of applications is still difficult to learn, and it is not uncommon for them to have to ask for help from others for the use of applications made by the government. The tendency of some ASN to immediately think that they are not able to use it without any effort to learn first.

The current financial applications will continue to develop following technological advances so that their use can be easier to understand for all groups, including civil servants. According to (Fitriani, 2021) Financial application is an application device that exists in the smartphone, This application is useful for recording and managing finances. Each ASN must have Smartphone as a mandatory tool in work, thus ASN can use financial applications in managing their finances. There are many types of financial applications, such as E-wallet or digital wallets, Mobile Banking, applications for recording income and expenses, applications for investing, and others.

The perception of the ease of using financial applications depends on each ASN, so if ASN finds it easy, they will take advantage of financial applications in managing their finances. And vice versa, if ASN does not find it easy, they will not use financial applications. This is related to the financial knowledge possessed by ASN, the tendency to feel that it is not easy to use financial applications because they do not have knowledge about the use of applications and their benefits in managing finances. Thus, the author is interested in researching the financial management of ASN which is influenced by financial knowledge and the perception of ease of use of financial applications, in this study the author is interested in researching ASN in Medan Petisah District, because of the number of ASN as many as 69 people, the average is more than 30 years old, and some have applied for credit, both from salaries and TPP. With good financial management, the ASN of Medan Petisah District can have good financial conditions for current life and long-term life later

LITERATURE REVIEW

Financial Management

Financial management is closely related to financial management behavior, this was conveyed by (Fathihani & Rosdiana, 2024) that financial management behavior is related to a person's financial responsibility related to how to manage finances. Healthy financial behavior is demonstrated by good financial planning, management and control activities (Ardian et al., 2023). The magnitude of individual desire to meet the needs of life according to the level of per capita income is the trigger for the emergence of financial management behaviors (Pradiningtyas & Lukiastuti, 2019). Financial management is a process that includes an individual's holistic view of finances, including the various angles of financial management, assets and other resources available (Aulia & Wibowo, 2023). According to (Trivaika & Senubekti, 2022) Everyone is faced with the reality of being able to manage their finances, both personal and household finances in order to be able to balance income with expenses, meet the needs of life, and not get stuck in financial difficulties. Financial management is a certain process of planning, implementation, reporting, and financial supervision, which can be carried out by individuals, companies, and governments so that they can achieve the goals that have been planned (Santiara & Sinarwati, 2023). Nowadays there is a known term *Doom Spending*, which means the tendency to overspend, even close to compulsive, where a person has difficulty controlling his desire to buy unnecessary items caused by the ease of online purchases, massive promotions on social media, and a strong desire to gain social validation (Azijah, 2025).

Financial management is a person's ability to regulate, namely budgeting, auditing, controlling, searching and storing daily financial funds (Anugrah, 2018). According to (Mulyati & Hati, 2021) Financial management is one way of managing the funds owned that is related to a person's responsibility in managing their finances. This means that a person can be said to be responsible in managing his finances if he is able to manage the funds he has, whether it comes from income, assets owned, investments and other forms of funds. Managing finances means being able to manage income and expenses well.

According to (Prihartono & Asandimitra, 2018) deep (Agustiani, 2022), one of the factors that influence financial management behavior is financial knowledge (*Financial Knowledge*) and according to (Ananda & Puspitasari, 2024) One of the variables that affect financial management behavior is the perception of ease of use. According to (Anugrah, 2018) Financial management indicators are:

1. Consumption
2. Cash flow management
3. Savings and investments
4. Credit management

Financial Knowledge

Financial knowledge is a basic factor in making financial decisions, so to have financial knowledge, a person must develop *Skill* in finance such as preparing a budget, placing funds for savings and investments, and so on, and being able to take advantage of *Tools* those in finance such as credit and debit cards, *Mobile Banking*, and so on (Asandimitra, 2018). Financial knowledge is a basic understanding of financial concepts and procedures, so that each individual is able to understand, master, analyze and manage the right finances in order to avoid financial problems (Austin & Nuryasman, 2021). According to (Nabilla, 2016) The purpose of financial knowledge is to make sound financial decisions and make a person able to use their money wisely. According to (Muhidia, 2018) Financial knowledge is necessary for every individual in making financial decisions, if a person has more financial knowledge, it will be easier to have high responsibility and easier to save their money.

Financial knowledge can measure the ability to understand financial calculations, particularly the implications of interest rates, inflation, and the yield of financial securities (Kadoya & Khan, 2020). According to (Sari et al., 2022) It is important to have financial knowledge in daily and long-term needs, lack of financial knowledge makes a person less effective in making decisions. Some indicators of financial knowledge according to (Asandimitra, 2018) that is:

1. Knowledge of savings and investments
2. Knowledge of the importance of financial budgeting
3. Knowledge of insurance
4. Debt-related knowledge

Perceive Ease of Use of Financial Applications

According to (Romadloniyah & Prayitno, 2018) The perception of ease of use is a belief about the decision-making process, if a person believes that an information system is easy to use then he will use it. In this case, the information system in question is a financial application, which at this time has many variations of financial applications depending on the user's desired purpose. The intensity of use and interaction between users and the system can indicate ease of use (Priambodo & Prabawani, 2016). A financial application is a computer program used for financial management, both for individuals, businesses, and companies that is very helpful in monitoring the flow of financial transactions, so that it can be known quickly if there are profits or losses (Fitriani, 2021). Financial applications that are often used, namely:

1. *Mobile Banking*, is a product from each bank that is presented with a display according to the characteristics of each bank and functions to provide ease of banking transactions only through smartphones. Transactions that can be done through *mobile banking* such as transfers, top up *e-money* and *e-wallets*, top up credit, purchase electricity tokens, pay bills, withdraw cash, and others. Examples of *mobile banking* include: North Sumatra Mobile, Wondr, Livin, BRIimo, BaleBTN, and others.
2. *E-Wallet*, is a financial application that can be used to make payments through QRIS, transfers, top up, bill payments, and others. Examples of *e-wallets* include: OVO, Dana, GoPay, ShopeePay, LinkAja, and others.
3. The financial record application, which provides services to record income and expenses, making it easier to manage expenses by looking at cash flow on the application, can even make expense posts and accounts receivable so that financial records are neater and more attractive. Examples of financial record applications include: Money Tracker, BukuWarung, Money Manager, and others.
4. Investment Application, is an application used to invest. All forms of investment products are available, such as stocks, mutual funds, bonds, and gold. Examples of investment applications include: Ajaib, Bibit, Pluang, and others.
5. Online loan applications, are financial applications that are used to apply for credit without going through banks or financial institutions that are available offline. The loan application

is widely used because of its fast disbursement process without the need for a lot of files or surveys, without thinking about the high interest given. Examples of online loan applications include: Ada Kami, Kredivo, AkuLaku, and others.

Thus, the perception of ease (*perceive ease of use*) The use of financial applications is a person's trust in decision-making about how easy it is to understand and easy to use financial applications. Perception of ease of use is considered an important factor in assessing the extent to which users adopt information systems (Mujahidin & Astuti, 2020) deep (Trisanti et al., 2025), which in this study is an information system that is a financial application. The perception of ease of use can be interpreted as a person's perception of the use of a technology without feeling any pressure to learn it, which has an effect on the ease of use without requiring a lot of time allocation (Raza et al., 2017) deep (Pirdayanti & Wiagustini, 2021). According to (Kumala et al., 2020) deep (Oktaviana et al., 2023) There are several indicators in the perception of ease of use (*perceive ease of use*) namely:

1. *Easy to learn*
2. *Easy to understand*
3. *Effortless* (flexible / simple)
4. *Easy to use*

METHODS

Research Design

Research Design In this study, the author uses quantitative research methods. According to Sugiyono (2018:14), quantitative research is a research method based on the philosophy of positivism to research a specific population or sample, and sampling is carried out randomly by collecting data using instruments, as well as statistical data analysis. The quantitative research paradigm is considered as a causal relationship between research variables (Sugiyono, 2018).

Population And Sample

Population is the total number of a group that will be used as an object of research. Population is not only human, but also natural objects/objects that include all characteristics or characteristics possessed by the object or subject being studied, not only the number or subject (Sari et al., 2023). In this study, the population is all ASN of Medan Petisah District, namely ASN who work at the Medan Petisah Sub-district Office and ASN who work in the sub-district office consisting of 7 sub-districts, namely Petisah Tengah, Sekip, Sei Sikambing D, Sei Putih Barat, Sei Putih Tengah, Sei Putih Timur-I, and Sei Putih Timur-II. The number of ASN in Medan Petisah District is 69 people. Sample

Samples are part of the population that are used as research objects. Samples are a fraction of the number and characteristics of the population (Ardian et al., 2023). The sampling technique used in this study is a saturated sampling technique. According to (Sugiyono, 2005) deep (Amin et al., 2023) Saturated sampling technique is a sample determination technique when all members of the population are used as samples. Thus, the sample in this study was 69 (sixty-nine) ASN people in Medan Petisah District.

Data Collection Techniques

The data collection technique used by the author in this study is a questionnaire. According to (Ardiansyah et al., 2023) Questionnaire or questionnaire is a data collection technique that involves questions that have been systematically arranged and then respondents are asked to provide measurable responses through predetermined answer options or by filling in blank spaces. In this study, the questionnaire contains statements about the indicators of the research variables and is made using the Likert scale. The questionnaire was made in 2 (two) versions, namely using *Google Form* for ASN who are able to use it and print it on paper for ASN

who do not understand filling through *Google Form*. This questionnaire will be distributed to all samples to be filled out and will be recap using Microsoft Excel and will then be processed using the SPSS application version 26.

Data Analysis Techniques

The data analysis technique used by the author in this study is multiple linear regression. Multiple linear regression is an equation model that explains the relationship of non-free variables / *Response* or variable Y with two or more independent variables / *Predictor* or variable X and to find out the direction of the relationship between the independent variable and its independent variables (Yuliara, 2016). Thus, in this study, the author wants to find out the relationship between financial management, which is a variable Y, to financial knowledge as X1 and the perception of convenience (*perceive ease of use*) use of financial applications as X2.

The multiple linear regression equation is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

Y = financial management

α = coefficient of constant

X1 = financial knowledge

X2 = Perception of ease of use of financial applications

β_1, β_2 = coefficient of independent variables

e = error

RESULTS

Data Quality Test

Validity test

The validity test was carried out to measure the validity or validity of the questionnaire made in this study. The validity test is carried out by comparing the r-count value with the r-table. As for finding out the value of r-table, you can use the following formula:

$df = n - 2$, where n is the number of samples

$df = 69 - 2 = 67$

Thus, the 67th df table can be seen in the r-table with a significance value of 0.05, which is the r-table value of 0.237.

Financial Knowledge Variables

Table 1. Results of the Financial Knowledge Validity Test

Statement	R-count	R Table	Information
X1.1	0,617	0,237	Valid
X1.2	0,493	0,237	Valid
X1.3	0,405	0,237	Valid
X1.4	0,622	0,237	Valid
X1.5	0,672	0,237	Valid
X1.6	0,618	0,237	Valid
X1.7	0,666	0,237	Valid
X1.8	0,581	0,237	Valid

Source: Data processed from SPSS version 26

Based on table 1, it can be explained that all statements on the Financial Knowledge variable have valid criteria, because the r-calculated value > r-table so that the statements on the Financial Knowledge variable are feasible in the research.

Perceive *Ease of Use* Variables in Financial Applications**Table 2. Results of the Validity Test of the Perception of Ease of Use of Financial Applications**

Statement	R-count	R Table	Information
X2.1	0,601	0,237	Valid
X2.2	0,625	0,237	Valid
X2.3	0,606	0,237	Valid
X2.4	0,692	0,237	Valid
X2.5	0,597	0,237	Valid
X2.6	0,672	0,237	Valid
X2.7	0,689	0,237	Valid
X2.8	0,685	0,237	Valid

Source: Data processed from SPSS version 26

Based on table 2, it can be explained that the variable Perception of Ease of Use of Financial Applications has valid criteria for all statements, because the value of r -calculate $>$ r -table so that the statement in the variable Perception of Ease of Use of Financial Applications is feasible in the research.

Financial Management Variables**Table 3. Results of the Financial Management Validity Test**

Statement	R-count	R Table	Information
Y.1	0,854	0,237	Valid
Y.2	0,906	0,237	Valid
Y.3	0,902	0,237	Valid
Y.4	0,863	0,237	Valid
Y.5	0,775	0,237	Valid
Y.6	0,863	0,237	Valid
Y.7	0,698	0,237	Valid
Y.8	0,815	0,237	Valid

Source: Data processed from SPSS version 26

Based on table 3, it can be explained that the Financial Management variable has valid criteria for all statements, because the r -calculated value $>$ r -table so that the statement on the Financial Management variable is feasible in the research.

Reliability Test

Reliability tests are used to see the accuracy of measurement results using the same object and will produce the same data. In decision-making, it can be seen from *the Cronbach Alpha* value, where *the Cronbach's Alpha* value is above 0.60.

Financial Knowledge Variables**Table 4. Financial Knowledge Reliability Test Results**

Variable	Cronbach's Alpha	N of Items	Information
Financial Knowledge	0,693	8	Reliable

Source: Data processed from SPSS version 26

Based on table 4, it can be seen that in the Financial Knowledge variable, *Cronbach's Alpha* value of 0.693 was obtained. It means reliable, because the value is greater than 0.60.

Perceived *Ease of Use* Variables for Financial Applications

Table 5. Results of the Reliability Test of the Perception of Ease of Use of Financial Applications

<i>Variable</i>	<i>Cronbach's Alpha</i>	<i>N of Items</i>	<i>Information</i>
<i>Perception of the Ease of Use of Financial Applications</i>	0,795	8	<i>Reliable</i>

Source : Data processed from SPSS version 26

Based on table 5, it can be seen that in the Perception of Ease of Use of Financial Applications, a *Cronbach's Alpha* value of 0.795 was obtained. This means that the statement in the Financial Application Ease of Use Perception variable is reliable, because the value is greater than 0.60.

Financial Management Variables

Table 6. Financial Management Reliability Test Results

<i>Variable</i>	<i>Cronbach's Alpha</i>	<i>N of Items</i>	<i>Information</i>
<i>Financial Management</i>	0,935	8	<i>Reliable</i>

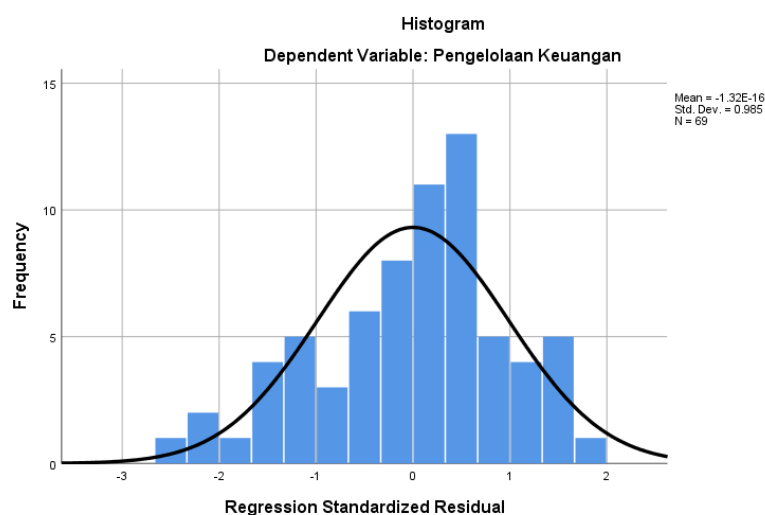
Source : Data processed from SPSS version 26

Based on table 6, it can be seen that in the Financial Management variable, *Cronbach's Alpha* value is 0.935. This means that the statement on the Financial Management variable is reliable, because the value is greater than 0.60.

Normality Test

To see whether the dependent and independent variables in the regression model have a normal distribution or not, the first normality test of the data can be seen by looking at the histogram curve as follows:

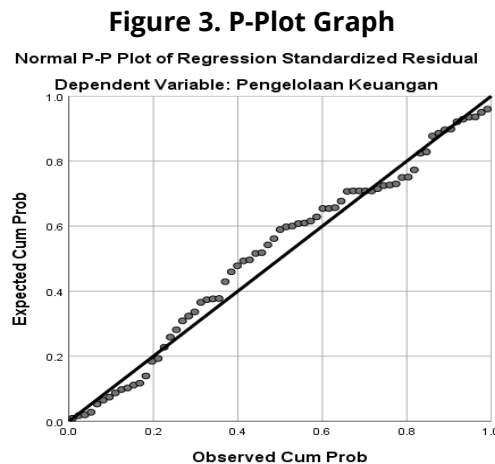
Figure 2. Histogram Curve



Source: Data processed, 2025

Based on the histogram curve in figure 4.1 obtained through processing in the SPSS application version 26, it can be seen that the shape of the curve is convex in the middle, not tilted to the right or to the left. So it can be concluded that the regression model in this study meets the normality test based on the histogram curve.

In addition to histogram curves, P-Plot graphs can also be used in data normality tests as follows:



Source : Data processed, 2025

Based on Figure 3, it can be seen that the P-Plot graph shows 69 dots spread around the diagonal line and follow the direction of the diagonal line, some of the points touching the diagonal line. So that the regression model in this study meets the assumption of normality based on the P-Plot graph.

The normality of the data can also be seen based on the Kolmogorov-Smirnov test, with the following provisions:

1. If the value of Sig. or significant or the probability < 0.05, then the data distribution is declared abnormal
2. If the value of Sig. or significant or the probability > 0.05, then the distribution of the data is declared normal.

The following are the results of the data normality test using the Kolmogorov-Smirnov test:

Table 7. Kolmogorov-Smirnov test

		Unstandardized Residual
N		69
Normal Parameters, b	Mean	.0000000
	Std. Deviation	5.55601281
Most Extreme Differences	Absolute	.098
	Positive	.060
	Negative	-.098
Test Statistic		.098
Asymp. Sig. (2-tailed)		.098c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on table 7, it can be seen that the value of Sig. or significant is 0.098, which means that it is greater than 0.05. So that in this study, the data is distributed normally and is eligible to be used in the research.

Multicollinearity Test

To determine the strength of correlation between independent variables, the multicollinearity test can be used by looking at *the tolerance* value and *the Variance Inflation Factor* (VIF). The *tolerance* value used is > 0.10 and for VIF the value is < 10 . If the results are eligible, then there is no multicollinearity.

Table 8. Multicollinearity Test Results

Coefficient								
Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIVID	
(Constant)	-.184	6.807		-.027	.979			
Financial Knowledge	.508	.235	.308	2.157	.035	.566		1.767
Perceived Ease of Use of Financial Applications	.402	.253	.226	1.585	.118	.566		1.767
a. Dependent Variable: Financial Management								

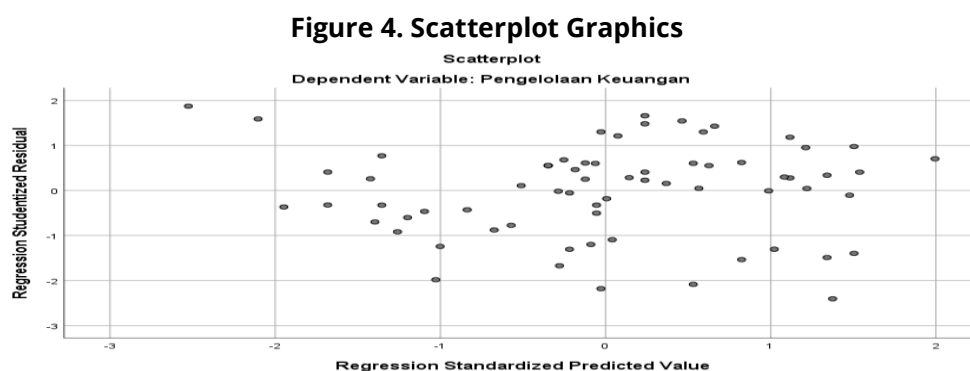
Source : Data processed, 2025

Table 8 shows that the results of data processing using SPSS, the variables of Financial Knowledge (X1) and *Perceived Ease of Use* (X2) have the same tolerance value of 0.566 which means that the value is greater than 0.10. Meanwhile, the VIF value also shows the same value, which is 1.767, which means that the value is less than 10. Thus, the variables of Financial Knowledge (X1) and *Perceived Ease of Use* (X2) of Financial Applications (X2) are free from the problem of multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test was performed to see whether in the regression model there was a variance of variance from the residual of one observation to another. This can be seen by the scattering of dots, if they spread randomly and do not form a certain pattern continuously shifting away from the zero line, then it means that heteroscedasticity does not occur.

The Scatterplot graph is used to see the results of the heteroscedasticity test as follows:



Source : Data processed, 2025

Based on Figure 4 it can be seen that on the Scatterplot graph the dots are scattered randomly and do not form a specific pattern. These points are scattered both above and below the number 0 on the X axis and the Y axis.

Multiple Linear Regression Test

Multiple linear regression tests were carried out because in this study the independent variable (X) was more than one. The results of the multiple linear regression test can be seen as follows:

Table 9. Multiple Linear Regression Test

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.184	6.807		-.027	.979
	Financial Knowledge	.508	.235	.308	2.157	.035
	Perceived Ease of Use of Financial Applications	.402	.253	.226	1.585	.118

a. Dependent Variable: Financial Management

Source : Data processed, 2025

Based on table 9, the multiple linear regression equation can be obtained as follows:

Value $\beta_1 = 0.508$

β_2 value = 0.402

Y-value = - 0.184

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = -0.184 + 0.508X_1 + 0.402X_2 + e$$

Thus, if the variables of Financial Knowledge (X_1) and *Perceived Ease of Use* of Financial Applications (X_2) are considered 0 or not considered, then Financial Management (Y) is valued at -0.184, which means that the value of Financial Management will decrease or decrease.

The value of the regression coefficient $\beta_1 X_1$ is 0.508 which means that Financial Knowledge has a positive effect on the Financial Management of ASN Medan Petisah District. If 1% of Financial Knowledge is added, Financial Management will increase by 0.508 and vice versa.

The value of the $\beta_2 X_2$ coefficient is 0.402 which means that the *Perceived Ease of Use* of Financial Applications has a positive effect on the Financial Management of ASN Medan Petisah District. If you add 1% of the Perception of Ease of Use of Financial Applications, then Financial Management will increase by 0.402 and vice versa.

Thus, in this study, the more dominant variable in influencing Financial Management (Y) is the Financial Knowledge variable (X_1) with a value of 0.508 and then the Perception of Ease of Use of Financial Applications (X_2) variable with a value of 0.402.

Hypothesis Test

T Test (Partial)

The T-test is used to show how far each independent variable affects the dependent variable by using a significance level of 5% or by comparing the t-calculated value with the t-table.

- 1) If the significance value of $t < 0.05$ or $t\text{-count} > t\text{-table}$, then there is a partially significant influence between the independent variables on the dependent variables.
- 2) If the significance value of $t > 0.05$ or $t\text{-calculate} < t\text{-table}$, then there is no partial significant effect between the independent variables on the dependent variables.

Here is the formula for finding the t-table:

$$T\text{-Table} = t(a/2 : n-k-1)$$

k is the number of variables, n is the number of samples.

A value of 5% or 0.05

$$T\text{-Table} = t(0.05/2 : 69-3-1)$$

$$T\text{-Table} = t(0.025 : 65)$$

Then the resulting t-table value is 1.997

Table 10. T Test (Partial)

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Type		B	Std. Error	Beta		
1	(Constant)	-.184	6.807		-.027	.979
	Financial Knowledge	.508	.235	.308	2.157	.035
	Perceived Ease of Use of Financial Applications	.402	.253	.226	1.585	.118
a. Dependent Variable: Financial Management						

Source : Data processed, 2025

Based on table 10, it can be seen that the significance value of Financial Knowledge (X1) to Financial Management (Y) is 0.035. The value is less than 0.05. The t-calculated value is 2.157 which means it is greater than the t-table value of 1.997. Thus, Financial Knowledge (X1) has a significant effect on Financial Management (Y). Furthermore, for the variable Perception of Ease of Use of Financial Applications (X2), the significance value is 0.118, which means it is greater than 0.05. The t-calculated value is 1.585 which means it is smaller than the t-table value of 1.997. Thus, the Perceived *Ease of Use* of Financial Applications (X2) did not have a significant effect on Financial Management (Y).

Test -F (Simultaneous)

The F test aims to jointly test the influence of the variables of Financial Knowledge (X1) and Perception of Ease of Use of Financial Applications (X2) on the variables of Financial Management (Y). If the significance value < 0.05 and the F-calculated value > F-table, then the two independent variables have a joint effect on the dependent variable.

Before knowing the value of the F-table, then first look for the values df1 and df2, where k is the number of variables and n is the number of samples. Here's the formula for finding F-table:

$$df1 = k - 1$$

$$df1 = 3 - 1$$

$$= 2$$

$$df2 = n - k$$

$$= 69 - 3$$

$$= 66$$

Thus, the F-table value is 3.136

Table 11. F Test (Simultaneous)

NEW ERA						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	655.875	2	327.937	10.311	.000b
	Residual	2099.111	66	31.805		
	Total	2754.986	68			
a. Dependent Variable: Financial Management						
b. Predictors: (Constant), Perceived Ease of Use Financial Applications, Financial Knowledge						

Source : Data processed, 2025

Based on table 11, it can be seen that the significance value is 0.000 which means it is less than 0.05. The F-calculated value is 10.311 which means that it is greater than the F-table value of 3.136. It can be concluded that Financial Knowledge (X1) and *Perceived Ease of Use* of Financial Applications (X2) simultaneously have a significant effect on Financial Management (Y).

Determination Test (R2)

The determination test to see how strong the influence of the independent variable is on the dependent variable, this is characterized by the greater the value closer to 1, the stronger the influence.

Table 12. Coefficient of Determination (R2)

Model Summary ^b				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.488a	.238	.215	5.640
a. Predictors: (Constant), Perceived Ease of Use Financial Applications, Financial Knowledge				
b. Dependent Variable: Financial Management				

Source : Data processed, 2025

Based on table 12, it can be seen that the value of the Adjusted R Square is 0.215. This means that 21.5% of Financial Management can be obtained from Financial Knowledge and Perception of Ease of Use of Financial Applications. While the other 78.5% was obtained from other variables that were not discussed in this study

DISCUSSION

The Influence of Financial Knowledge (X1) on Financial Management (Y)

Based on the results of the study, a regression coefficient value of 0.508 was obtained with a significance value of $0.035 < 0.05$ and a t-calculation value of $> t$ -table which was $2.157 > 1.997$. So that Financial Knowledge has a positive and significant influence on Financial Management. So that if the Financial Knowledge is getting bigger, then the Financial Management of ASN Medan Petisah District is also getting better, and vice versa.

The Effect of *Perceived Ease of Use* of Financial Applications (X2) on Financial Management (Y)

Based on the results of the study, a regression coefficient value of 0.402 was obtained with a significance value of $0.118 > 0.05$ and a t-calculation value of $< t$ -table which was $1.585 < 1.997$. So that the *Perceived Ease of Use* of Financial Applications has a positive but not significant influence on Financial Management. So that the perception of the ease of use of financial applications has not been able to improve the financial management of ASN in Medan Petisah District.

The Influence of Financial Knowledge (X1) and Perceived *Ease of Use* of Financial Applications (X2) on Financial Management (Y)

Based on the results of the study, a significance value of $0.000 < 0.05$ and an F-calculation value $> F\text{-table}$ was $10.311 > 3.136$. Thus, Financial Knowledge and Perceived *Ease of Use* of Financial Applications simultaneously have a significant influence on Financial Management. Meanwhile, the value of the determination coefficient (R^2) was obtained at 0.215 which means that 21.5% of the Financial Management of ASN Medan Petisah District was influenced by Financial Knowledge and Perception of the Ease of Use of Financial Applications, while 78.5% was influenced by variables that were not discussed in this study

CONCLUSION

From the results of the research and discussion that has been explained, the conclusions obtained from this study are as follows:

1. Financial Knowledge has a positive and significant effect on the Financial Management of ASN Medan Petisah District. So that if the financial knowledge of ASN increases, then the financial management is also better, and vice versa.
2. The perception of Perceived *Ease of Use* of Financial Applications has a positive but not significant effect on the Financial Management of ASN Medan Petisah District. So that the perception of the ease of use of financial applications has not been able to improve the financial management of ASN in Medan Petisah District to be better.
3. Financial Knowledge and Perception of the Ease of Use of Financial Applications simultaneously have a positive and significant effect on the Financial Management of ASN Medan Petisah District.

SUGGESTION

Some suggestions that researchers can give based on the results of the research obtained are:

1. ASN is able to improve their financial knowledge by looking for a lot of knowledge about finance through any platform so that ASN is able to manage their finances better.
2. ASN is able to learn the use of financial applications by using them to manage finances better. By looking at tutorials on the internet, asking questions to those who understand better, and wanting to upgrade knowledge through increasingly advanced technology.
3. The government provides facilities to its apparatus to participate in training and socialization related to ASN financial management.
4. The next researcher can use this study as a reference by replacing or adding other variables, increasing the number of samples even with the same variables, and increasing the number of indicators that can be assessed so that the research becomes more perfect.

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