

The Influence of Internet Availability, Connectivity With Financial Applications, and The Skill to Understand Fintech on The Success of Fintech Users For Visitors at Mie Gacoan Smes in Tlogomas, Malang City

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INDEXING

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ABSTRACT

The aim of this study is to determine and understand how internet availability, connectivity with financial applications, and skills in understanding fintech affect success in using fintech. One dependent variable and three independent variables are used in the quantitative research design. The dependent variable is fintech user success (Y) and the independent variables are internet availability (X1), connectivity with financial applications (X2), and skills in understanding fintech (X3). The total number of respondents was 100 individuals who had previously purchased or visited Mie Gacoan Tlogomas in Malang City. In this study, the data analysis method used was multiple linear regression analysis. Based on the results of the study, internet availability, connectivity with financial applications, and skills in understanding fintech influence the success of fintech users.

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INTRODUCTION

Small and Medium Enterprises (SMEs) are the backbone of Indonesia's economy, as they are one of the businesses that can be promoted as drivers of economic growth (Gunawan, Solikhah & Yulita, 2021). According to data from the Ministry of Cooperatives and SMEs, they contribute more than 60% of Indonesia's Gross Domestic Product (GDP) and absorb the majority of the workforce. In addition, SMEs play an important role in enhancing national economic competitiveness and can strengthen an inclusive economic structure. Small and Medium Enterprises (SMEs) are one of the important factors in strengthening Indonesia's economy. This can be seen from efforts to improve sales services by utilizing e-commerce.

The influence of internet presence, especially the use of information technology for the sales of MSMEs and SMEs, based on data from studies by Ritonga and Syamsul (2025) as well as Kurniawan & Scorpiani (2019), indicates that the use of internet financial reporting (IFR) is important in the sales process of SMEs because it can facilitate the execution of each payment transaction. However, the reality is that until now, website-based usage is still low, and the use of other technologies in financial reporting is still not optimal.

Financial applications or software have been programmed to be able to process

bookkeeping of transactions and financial records for SMEs or companies more quickly, orderly, accurately, securely, and in real time. In financial bookkeeping, it includes recording capital, assets, profits, liabilities, and other expenses, (Antara 2021).

In addition, the government also encourages financial applications that can be easily accessed, so that financial report transparency and financial reporting become simpler and easier. This is reinforced by the Budget oversight and realization information system application, which is one example to facilitate financial management. As stated by Ningsih & Syafina (2024).

Justin Trificana (2025) Fintech technology in Indonesia began in 2006; at that time, not many companies were engaged in this field. However, in 2015, trust in Indonesian fintech started to grow among the public, believing in the rapid growth of fintech in Indonesia. It was recorded that 140 companies were registered with OJK OCBC fintech (2021). Fintech provides more efficient services and reduces costs for each of its users (Investopedia 2025). The necessity of skills to understand financial statements For decision-making, financial statements prepared by the company itself are required. One of the tools that companies can use in conducting their financial bookkeeping is fintech (Dewi, Wibowo & Nadifah, 2021).

Previous research on the same topic, which discussed the use of financial technology, particularly for MSMEs, has been studied by Kontan (2021), Dewi, Wibowo & Nadifah (2021), Habibi & Supriatna (2021), Ningsih & Syafina (2024), Ritonga and Syamsul (2025), and Kurniawan and Scorpiani (2019). However, there is still a research gap because few studies discuss the connection with the internet and the use of financial applications for MSMEs in the food and beverage sector. Thus, this research contributes to scientific knowledge, especially in financial management in the MSME field.

The urgency of this research is to understand in detail the influence of internet connectivity with financial applications and the skills in understanding financial technology on the successful use of financial technology by visitors of the Gacoan noodle MSME in Tlogomas, Malang city.

LITERATURE REVIEW

Internet

Gani (2018) The origin of the word INTERNET comes from Latin, which means “inter”, and has the meaning of “between”. The Internet is a network of various types of computers that form a global network system that can span or connect worldwide. The term or abbreviation Internet is interconnected networking. The Internet has various telecommunication channels, such as satellites, radio links, telephones, and the like. This indicates that the Internet is a computer network that can connect with billions of other computers. In addition, the Internet can also operate with various operating systems, different applications, and by using the Internet, progress in the virtual world and communication becomes easier.

The Internet is a network that is interconnected with computers globally, using the Internet protocol package to connect all devices around the world. The Internet consists of private, public, business, and academic networks, as well as government networks, which can be connected using electronic technology, optical networks, and wireless technology. The Internet can be used to exchange information and provide various services such as the World Wide Web, telephone, and to present information quickly, along with other services. The Internet originated from a U.S. government research in the 1960s and has now expanded into a global network currently used for communication, business, and entertainment. Pugu Susilo (2025).

Financial Applications

Fitriani (2021) describes that digital financial applications are the process of managing finances using digital technology to increase efficiency, ease of access, and efficiency in managing personal business finances. This includes the use of digital tools such as accounting software, online investment platforms, financial applications, and Artificial Intelligence (AI) and blockchain technology. The development of technology and information today is evident with the presence of various types of financial applications, both mobile-based and web-based, which can be used to help people's activities more effectively in faster information exchange, such as the emergence of online financial management applications. In this case, there are many online financial applications that can be used for free to help record income and expenses easily within the application. Online financial applications have been made so easy so that users who utilize these financial applications can manage and record their finances well and efficiently, so that finances can be well controlled, for example various financial applications such as digital banking and payment applications (Yuni Fitriani 2021).

Financial Technology

Fintech or financial technology is an industry that combines financial services and technology. Fintech aims to provide finance that is easy, efficient, and innovative, both for companies and individuals. These solutions can include electronic wallets, digital payment applications, robo-advisors, and online lending platforms. Fintech has changed the way finances are managed, acting as a faster, easier, and cheaper alternative compared to traditional services such as bank services. With fintech, people can conduct financial transactions conveniently, easily, and quickly. Fintech also provides services for people who previously did not have access to traditional financial services (Mappa Panglima Banding, 2023). Meanwhile, Framudena & Azmia (2021) describe that fintech is an abbreviation of financial technology. The National Digital Research Centre, or NDRC, explains that fintech is a term that can be used to refer to The National Digital Research Centre or NDRC explains that fintech is a term that can be used to refer to innovation in a financial services sector. This innovation can be called financial innovation that has been given a touch of modern technology. In this case, it can also be interpreted as a segment in the startup world that is able to help in maximizing technology users with the goal of sharpening, transforming, and accelerating various aspects of financial services such as payments and fund transfers, loans, fundraising, and asset management, which can be increased in speed and shortened by utilizing financial technology applications. Therefore, it is not surprising that fintech can quickly become a societal necessity, especially for those who are involved in technology and finance. Fintech can also be defined as technological innovation in financial services (FSB, 2017). Fintech encompasses various technologies such as algorithms, mobile applications, big data, internet platforms, and artificial intelligence. Fintech has brought significant changes to the financial industry by providing services that are easier to use, faster, and more efficient (Yahya 2023).

Users of Financial Technology

Ismail, Samsinar, and Oktafiah (2024) explain that users of financial technology are those who conduct business or entrepreneurial activities ranging from the micro, macro, medium, to large company levels. This refers to the value of benefits for business actors running their businesses, and it cannot be separated from the technology and information related to financial technology. Fintech users are very diverse and include various business actors and individuals who utilize various fintech services for their financial needs. The following are the types of fintech users and the services they

use:

1. Micro, small, and medium business actors utilize fintech to obtain business capital through a faster and easier process.
2. The general public uses fintech for financial record-keeping, unsecured loans, and digital payments. Fintech can be accessed more easily without having to queue at the bank and can be more easily accessed through mobile phones.
3. Students and young groups use fintech for online loans, payments, and investment through digital applications.
4. Crowdfunding users use fintech to collect funds collectively for various creative projects, social activities, or startup businesses.
5. Digital insurance (insurtech) users use fintech for claims, easy policy management, and premium payments.
6. Investors and borrowers in peer-to-peer lending (P2P lending) services can connect lenders and borrowers digitally.

In short, fintech users are individuals and business actors from various layers who utilize a variety of digital service benefits to facilitate access and management of finances.

Success of Fintech Users for SMEs

Efiloğlu Kurt (2019) stated that the success of fintech users is the satisfaction or confidence of each fintech user. Meanwhile, Ichwan and Ghofur (2020) stated that when users feel satisfied in using fintech, they will use it repeatedly for subsequent payments. This assures that successful fintech users will continue to use it because it can facilitate payment transactions.

If users use fintech repeatedly, then those users feel satisfied or are said to be successful with the fintech system (Freeze et al. 2010).

RESEARCH METHOD

Type of Research

The type of research used in this study is quantitative, using a questionnaire that will be given a score and analyzed. Quantitative research focuses on testing and measuring using numerical data. In this case, quantitative methods can usually be used when the research targets and objectives are confirmatory (Kamayanti 2022).

Research Location and Time

This research is located at Jln. Raya Tlogomas No.5, Tlogomas, Kec. Lowokwaru, Malang City, East Java 65144. The research period starts from October to November 2025.

Population

Population is a place or generalization area consisting of objects and subjects that have certain qualities and characteristics, which are determined by the researcher to be studied and understood, and then conclusions are drawn (Hamadi, 2017). The population in this study is the visitors who buy or have bought food or drinks at UKM Mie Gacoan Tlogomas, Malang City.

Sample Collection Method

According to Sugiono (2017), a sample is a segment of the population that becomes the target or source of data in a study. In this context, the population represents part and the amount of characteristics possessed by the population in a study. The sampling technique that will be used by the researcher is the non-probability technique.

Slovin's Formula:

$$n = \frac{N}{1 + N (e)^2}$$

Description:

n: Sample size

N: Population number

e: The magnitude of deviation tolerance is 10% or 0.1

1: Constant

From the formula above, the sample calculation can be determined as follows:
below:

$$\begin{aligned} n &= \frac{764}{1 + 764 (0,1)^2} \\ n &= \frac{764}{1 + 764 (0,01)} \\ n &= \frac{764}{1 + 8,64} \\ &= \frac{764}{8,64} = 88,24 = 89 \end{aligned}$$

From the results of the formula, there are 89 samples which were rounded up to 100 samples.

Data Sources

1. Primary Data

Primary data is data that is obtained or acquired directly from various main sources, whether groups or individuals, through certain methods such as interviews, observations, and questionnaires according to Umar (2013). In this study, primary data was obtained from every visitor who purchased or had purchased food and beverages at Mie Gacoan Tlogomas, Malang City.

2. Secondary Data

Secondary data is data obtained indirectly from each object in a study, but acquired from other parties or from available documents, such as journals, reports, books, institutional data, or articles. In this study, the secondary data consisted of literature supporting theories regarding internet availability, connectivity with financial applications, and skills in understanding fintech according to Sugiyono (2019).

Data Collection Method

Part of the data collection method is to show how data from each variable to be studied is collected from the research sample, Gulo (2002). Among various research methods, the researcher uses observation methods, questionnaires, and documentation. Observation is the process of collecting data by reviewing or directly observing a phenomenon or object to obtain data or information accurately. A questionnaire is a set of questions arranged in the form of interrogative sentences with provided answer choices. Therefore, in the questionnaire method, the interaction is carried out through media, such as a list of questions sent directly to respondents (Gulo 2002).

1. Questionnaire

According to Gulo (2002), a questionnaire or survey is a set of questions arranged in the form of interrogative sentences with provided answer choices. Therefore, in the survey method, relationships are conducted through media, such as a list of questions sent directly to respondents. The questionnaire in this study contains questions about the research variables, namely internet availability, connectivity with financial applications, and skills in understanding financial technology.

The scale used in this study is a Likert scale. According to Hamadi (2017), the assignment of values/scores to each respondent's answer uses the Likert scale as follows:

- a. Strongly Disagree (STS) = 1
- b. Disagree (TS) = 2
- c. Slightly Disagree (KS) = 3
- d. Agree (S) = 4
- e. Strongly Agree (SS) = 5

2. Observation

Observation is the process of collecting data by reviewing or directly observing a phenomenon or object in order to obtain accurate data or information. In this case, the researcher needs to visit the research location to directly observe various things or conditions in the field and to directly see how customers of food and beverages at Gacoan Tlogomas require internet, financial applications, and skills in understanding financial technology.

3. Documentation

Documentation is the process of processing, collecting, storing, and distributing information or data in the form of documents, such as archives, images, and writings. In this research, documentation uses tools such as cameras to take pictures of the research location.

4. Literature Review

A literature review is a data collection method conducted to examine various book sources or written materials that are relevant to the research topic. The sources can include journals, scientific books, research reports, articles, theses or dissertations, magazines or newspapers, as well as other credible sources.

RESULT AND DISCUSSION

Instrument Testing

Regarding the instrument testing in this study, the researcher used validity and reliability tests, which are presented as follows.

1. Validity Test

The validity test is used to measure whether a research questionnaire is valid or legitimate. Data can be said to be valid if the correlation value, that is (r_{count}) > (r_{table}).

The following presents the results of instrument testing or validity test.

Table 1. Validity Test X1 (Internet Availability)

No	Question items	Corrected item - r table Total Correlation	Description
1	Availability of free WFI for visitors/buyers of Gacoan noodles in Tlogomas	0,755	Valid
2	The stability of WFI connection at Gacoan Tlogomas is stable throughout the day	0,624	Valid

Source: (Processed primary data, 2025)

Table 2. X2 validity test (Correlation With Financial Applications)

No	Question Items	Corrected item - Total r table	Description
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Correlation				
1	Availability of digital payment (QRIS) at Mie Gacoan Tlogomas	0,772		Valid
2	Availability of digital payment such as OVO at Mie Gacoan Tlogomas	0,844		Valid
3	Availability of digital payment such as DANA at Mie Gacoan Tlogomas	0,899		Valid
4	Availability of digital payment such as Gopay at Mie Gacoan Tlogomas	0,916	0,1966	Valid
5	Availability of digital payment (Bank transfer) at Mie Gacoan Tlogomas	901		Valid

Source: (Processed primary data, 2025)

Table 3. Validity test of X3 (Skill in Understanding Fintech)

No	Question items	Corrected item - Total Correlation	r table	Description
1	I can/am able to operate QRIS to make payments	0,851	0,1966	Valid
2	I am able/can use the OVO application to make payments	0,911	0,1966	Valid
3	I am able/can operate M-Banking to make digital payments such as transfers between banks	0,868	0,1966	Valid
4	I am able/can operate the DANA application to make digital payments	0,874	0,1966	Valid
5	I am able/can operate the Gopay application to make digital payments	0,876	0,1966	Valid

Source: (Processed primary data, 2025)

Table 4. Validity Test Y (Fintech User Success)

No	Question items	Corrected item - Total Correlation	r table	Description
1	There is no queue in payment because Fintech (Financial Technology) is already used at Mie Gacoan Tlogomas	0,697	0,1966	Valid
2	Visitors/buyers of Mie Gacoan do not need change if there is an excess payment because payment is already made using a fintech (Financial Technology) application	0,774	0,1966	Valid
3	Visitors/buyers of Mie Gacoan feel it is easier to make payments using a fintech (Financial Technology) application	0,829	0,1966	Valid
4	Visitors/buyers of Mie Gacoan feel faster when making payments because they use a fintech (Financial Technology) application	0,802	0,1966	Valid
5	Using fintech makes payment transactions faster compared to manual	0,813	0,1966	Valid
6	Using fintech, transactions can be viewed transparently	0,785	0,1966	Valid

Source: (Processed primary data, 2025)

Based on tables 1,2,3 and 4, it can be seen that the instruments used in the study were: the internet availability variable (X1), consisting of 2 statements; the connectivity with financial applications variable (X2), consisting of 5 statements; the fintech understanding skill variable (X3), consisting of 5 statements; and the fintech user success variable (Y), also consisting of 6 statements. All of these statements are considered valid because the (calculated r) value > (table r) of 0.1966. According to

Arikunto (2018), the table r value for 100 respondents is 0.1966. As stated by Epriyani, Lazuardi & Emilda (2025), the research results show that fintech payments have a positive and significant effect on financial behavior through ease of access, transaction speed, and financial management features. All 18 of these statements can be applied as instruments for further research.

1. Reliability Test

The reliability test in this study uses Cronbach's alpha. The reliability criteria are that if the alpha correlation result is greater than 0.6, the instrument can be considered reliable, and vice versa. The purpose of this test is to measure the validity and trustworthiness of the instrument used. The results of the reliability test are presented in the following table:

Table 5. Reliability Test			
Variable	Alpha Cronbach	Alpha	Description
(X1)	0,612	0,6	Reliabel
(X2)	0,917		Reliabel
(X3)	0,922		Reliabel
(Y)	0,853		Reliabel

Source: (Processed primary data, 2025)

Based on the table above, it can be concluded that all statement items from the internet availability variable (X1), the connectivity with financial applications variable (X2), the fintech understanding skill variable (X3), and the fintech user success variable (Y) have Cronbach's Alpha coefficients greater than 0.6; in this case, the statement items for all these variables are declared reliable.

Data Analysis

Classical Assumption Test

1. Normality Test

The normality test in this study uses the Kolmogorov-Smirnov Test with a significance level of 5% or 0.05. In this case, if the significance value is > 0.05 , it means that the residual data is normally distributed, and normality is met; if the significance value < 0.05 , the data is not normally distributed and data normality is not met.

Table 6 Normality Test		
One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.52669082
Most Extreme Differences	Absolute	.079
	Positive	.079
	Negative	-.073
Test Statistic		.079
Asymp. Sig. (2-tailed)		.126 ^c
Monte Carlo Sig. (2-tailed)		.536 ^d
99% Confidence Interval	Lower Bound	.523
	Upper Bound	.549

a. Test distribution is Normal.

b. Calculated from data.

d. Based on 10000 sampled tables with starting seed 2000000.

Based on the table above, it can be seen that the significance value is 0.126 or >0.05 . As Ghozali (2017) stated, if the significance value is >0.05 , then the data is normally distributed and vice versa. This indicates that according to the basis for decision-making in the Kolmogorov-Smirnov Test for normality, the data is already normally distributed.

Multicollinearity can be tested using the VIF value to determine whether the regression model indicates the presence of correlation among the independent variables (variance inflation factor) by having a tolerance value > 0.10 and a VIF value < 10 .

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	9.116	2.288		3.985	.000	
	INTERNET AVAILABILITY	-.907	.118	-.489	-7.673	.000	.963 1.038
	FINANCIAL APPLICATIONS	.137	.115	.093	1.184	.239	.628 1.592
	SKILL IN UNDERSTANDING FINTECH	.920	.113	.638	8.169	.000	.640 1.563

Source: (Processed primary data, 2025)

2.Uji Heteroskedastisitas

Dengan menggunakan taraf signifikan 5% (0,05), uji heteroskedastisitas dapat menentukan terjadi atau tidak heteroskedastisitas berdasarkan nilai signifikansi yang ditemukan antar sebuah variabel independent dan residu absolut p-value > 0,05. uji heteroskedastisitas dalam penelitian ini adalah :

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	-1.081	1.265		-.854	.395	

INTERNET AVAILABILITY	.006	.065	.010	.098	.922	.963	1.038
FINANCIAL APPLICATIONS	.196	.064	.374	3.064	.532	.628	1.592
SKILL IN UNDERSTANDING FINTECH	-.064	.062	-.123	-1.020	.310	.640	1.563

a. Dependent Variable: ABS_RES

Source: (Processed primary data, 2025)

Explanation:

Internet availability (X1): $0.922 > 0.05$, no heteroscedasticity occurs

Connectivity with financial applications (X2): $0.532 > 0.05$, no heteroscedasticity occurs

Skill in understanding fintech (X3): $0.310 > 0.05$, no heteroscedasticity occurs.

From Table 4.11 above, it can be concluded that the three variables, internet availability (X1), connectivity with financial applications (X2), and skill in understanding fintech (X3), obtained significance values >0.05 , so it can be said that heteroscedasticity does not occur.

Multiple Linear Regression Analysis

The multiple linear regression analysis aims to determine the magnitude of the influence of internet availability, connectivity with financial applications, and skill in understanding fintech on the success of fintech users among visitors of UKM Mie Gacoan Tlogomas, Malang City. The results of the Multiple Linear Regression Test are shown in the following table.

Table 9. Multiple Linear Regression Analysis

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	9.116	2.288		3.985	.000
	INTERNET AVAILABILITY	-.907	.118	-.489	-7.673	.000
	FINANCIAL APPLICATIONS	.137	.115	.093	1.184	.002
	SKILL IN UNDERSTANDING FINTECH	.920	.113	.638	8.169	.000

a. Dependent Variable: SUCCESS OF FINTECH USERS

Source: (Processed primary data, 2025)

Based on the table above, in order to measure the level of influence of the internet availability variable (X1), the connectivity with financial applications variable (X2), and the fintech understanding skills variable (X3) on the success of fintech users (Y) for visitors of UKM Mie Gacoan Tlogomas, Malang City, the regression equation is as follows.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 9.116 + 907X_1 + 137X_2 + 920X_3 + e$$

Based on the regression equation, it can be seen that the value of the fintech user success variable is equal to the constant value of 9.116, which means that the success of

fintech users is considered high before being influenced by the internet availability variable (X1), the connectivity with financial applications variable (X2), and the fintech understanding skills variable (X3).

Thus, the meaning of the regression value of each variable is as follows:

Y = the fintech user success variable is the dependent variable, whose value will be predicted by the internet availability variable (X1), the connectivity with financial applications variable (X2), and the fintech understanding skill variable (X3).

X1 = regression coefficient (X1) of 0.907 with a sign indicating that the internet availability variable (X1) has a positive effect on the consumptive behavior variable (Y), which means that the internet availability variable affects fintech user success.

X2 = regression coefficient (X2) of 0.137 with a sign indicating that the connectivity with financial applications variable (X2) has a positive effect on the fintech user success variable (Y), which means that the connectivity with financial applications variable affects fintech user success.

X3 = regression coefficient (X3) of 0.920 with the sign indicating that the variable skill in understanding fintech (X3) has a positive effect on the variable success of fintech users (Y), this means that the variable skill in understanding fintech affects the success of fintech users.

Hypothesis Testing

1. t-Test (Partial)

The t-test is conducted to determine the partial effect of internet availability (X1), connectivity with financial applications (X2), and the skill of understanding fintech (X3) on the success of fintech users (Y) among visitors of Mie Gacoan Tlogomas, Malang City. The magnitude of each effect from the independent variables on the dependent variable can be seen in the following table.

Table 10. Partial t-Test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	9.116	2.288		3.985
	INTERNET AVAILABILITY	-.907	.118	-.489	-7.673
	FINANCIAL APPLICATIONS	.137	.115	.093	2.184
	SKILL IN UNDERSTANDING FINTECH	.920	.113	.638	8.169

a. Dependent Variable: KESUKSESAN PENGGUNA FINTECH

Source: (Processed data, 2025)

From Table 10 above, it can be explained as follows:

- The variable of internet availability (X1) on the variable of fintech user success (Y). From the test results, the calculated t (7.673) > t table (1.984) while the significance value (0.000) < 0.005, so H1 is accepted. This indicates that "there is an influence of internet availability on the success of fintech users" which can be accepted.
- The variable of connection with financial applications (X2) on the variable of fintech user success (Y). From the test results, the calculated t (2.184) > t table (1.984) while the significance value (0.002) < 0.005, so H2 is accepted. This indicates that "there is an influence of connection with financial applications on the success of fintech users" which can be accepted.

- c. Variable of skill in understanding fintech (X3) on the variable of fintech user success (Y). From the test results, the calculated t value (8.189) > table t value (1.984) while the significance value (0.000) < 0.005, so H3 is accepted. This indicates that “there is an influence of skill in understanding fintech on affecting fintech user success can be accepted.

2. F Test (Simultaneous)

The simultaneous F test is a statistical test used to determine the influence of each variable: internet availability (X1), connectivity with financial applications (X2), and skills in understanding fintech (X3) on the success of fintech users (Y) among visitors of Mie Gacoan Tlogomas, Malang City. The analysis that has been conducted and the results of the hypothesis testing are presented in the following table.

Table 11. F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	902.866	3	300.955	53.293	.000 ^b
	Residual	542.134	96	5.647		
	Total	1445.000	99			

a. Dependent Variable: FINTECH USER SUCCESS

b. Predictors: (Constant), FINTECH UNDERSTANDING SKILLS, INTERNET AVAILABILITY, FINANCIAL APPLICATIONS

Source: (Processed data, 2025)

From the table above, it can be explained that the calculated F-value is 53.293 with a significance level of 0.000. This significance value is less than 0.05, which means that, simultaneously, the independent variables have a significant effect on the dependent variable.

$$Y = 9.116 + 907X_1 + 137X_2 + 920X_3 + e$$

Test of Determination Coefficient

The coefficient of determination (R^2) is a tool to measure how far the model's ability is in explaining the variation of the dependent variable. The results of the determination coefficient test (R^2) are presented in the following table:

Table 12. Test of Determination Coefficient

Model Summary ^b									
Model	R	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. Change	F
1	.790 ^a	.625	.613	2.376	.625	53.293	3	96	.000

a. Predictors: (Constant), FINTECH UNDERSTANDING SKILLS, INTERNET AVAILABILITY, FINANCIAL APPLICATIONS

b. Dependent Variable: FINTECH USER SUCCESS

From the analysis results, an r square value of 0.625 was obtained, meaning that internet availability, connectivity with financial applications, and skills in understanding fintech contribute to influencing the success of fintech users among visitors of UKM Mie Gacoan Tlogomas in Malang City by 62.5%, and the remaining 0.375 or 37.5% is influenced by other variables not studied.

DISCUSSION

The impact of internet availability on the success of fintech users. Based on the results of the t-test, the calculated t value (7.673) > the table t value (1.984), while the significance value (0.000) < 0.005. In this case, the variable of internet availability has a positive and significant effect on the success of fintech users for visitors of Mie Gacoan Tlogomas in Malang City. With this, the availability of the internet can improve the success of fintech users for visitors of the Mie Gacoan Tlogomas SME in Malang City. Internet availability, which affects the success of fintech users, will also make them feel more satisfied in carrying out digital payment systems, meaning that in conducting digital payment systems, visitors of Mie Gacoan Tlogomas in Malang City require an adequate internet network.

This research is in line with the study conducted by Kurniawan & Scorpianti (2019) titled Factors Affecting the Availability and Accessibility of INTERNET FINANCIAL REPORTING by Local Governments in Indonesia. Their research results stated that audit opinion and the financial independence of local governments have a positive and significant effect on internet accessibility.

These findings are also in line with the findings of Tumimono, Saragih, and Purhusip (2025) in their study titled Analysis of Internet Users' Proportion Based on Socio-Economic Characteristics in Indonesia. The above research results state that region, education level, and age can significantly affect internet access.

For visitors of UKM Me Gacoan Tlogomas in Malang City, adequate internet can support success in making digital payments such as mobile banking or e-wallets. The availability of stable internet at Mie Gacoan Tlogomas in Malang City allows fintech users to access mobile banking or fintech applications easily and smoothly, as well as minimize technical delays such as system failures and delays in making payment transactions. Technology infrastructure, especially the internet, is one of the main factors supporting success in the use of online or digital-based systems. In this regard, internet availability becomes one of the important requirements in increasing the success of fintech users.

The Influence of Connectivity with Financial Applications on the Success of Fintech Users

Based on the results of the t-test, t calculated (2.184) > t table (1.984) while the significance value (0.002) < 0.005. In this case, the variable of connectivity with financial applications has a positive and significant effect on the success of fintech users for visitors of UKM Mie Gacoan Tlogomas in Malang City. Thus, the presence of digital payment systems such as interbank transfers, QRIS, and other digital payments such as payments through Dana, Ovo, and Gopay can contribute to the success of fintech users.

The results of this study indicate that the better the level of connectivity among users of digital payment financial applications, the higher the success of users in utilizing fintech. This supports the theory of Ningsih & Syafina (2024) in their research titled Analysis of the Implementation of the Simmona Financial Application in Financial Management at the FITK UIN North Sumatra Finance Office, which states that the Simmona financial application at the finance office has been running and is effective and efficient in assisting employees in managing finances. In this case, it is stated that technology that is easily accepted will be more easily accessed and optimally used by users.

These findings are also in line with the research conducted by Lazurani & Emilda (2025) entitled "Analysis of Financial Technology Payment and Financial Knowledge on Financial Behavior," which found that fintech payment has a positive and significant

effect on financial behavior in terms of ease of access and speed in conducting transactions.

This research is in line with the study conducted by Julialdi & Beeh (2024) entitled "Web-Based Financial Record Application at Ayam Baltim Restaurant." The study found that the financial record application can help generate records of financial transactions, such as facilitating the process of viewing income and expenses transparently and accurately.

This shows that connectivity with financial applications can provide success for users of the Mie Gacoan Tlogomas SME in Malang City. With financial applications, users can conduct transactions easily, safely, and transparently.

Skills in Understanding Fintech Towards the Success of Fintech Users

Based on the results of the t-test, the calculated t (8.169) > table t (1.984) while the significance value (0.000) < 0.005. In this case, the variable of skills in understanding fintech has a positive and significant effect on the success of fintech users for visitors of UKM Mie Gacoan Tlogomas, Malang City. Therefore, having an understanding of fintech users can contribute to the success of fintech users. Skills or the ability to understand fintech help users to avoid transaction errors, make the right decisions, and increase security and trust in transactions. For visitors of UKM Mie Gacoan Tlogomas, Malang City, this skill is important to choose the appropriate digital payment method and utilize it optimally.

This finding is in line with the research conducted by Patoh & Mawikere (2024), entitled The Influence of Financial Technology and Digital Financial Literacy on the Development of MSMEs at the Faculty of Economics and Business, Sam Ratulangi University Manado. The results of the study state that financial technology has a significant effect on the development of MSMEs at Sam Ratulangi University. This research proves that the higher the use of financial technology, the MSMEs can increase their interest in using those financial technology services, allowing MSMEs to develop.

This finding is also in line with research conducted by Harrison & Arifin (2024) titled Factors Affecting Fintech Users' Intention in Generation Y and Z in Jabodetabek. The research results show that perceived usefulness, perceived ease of use, social influence, and attitude have a significant effect on the intention to use financial technology. Thus, this study proves that the presence of financial technology and understanding of financial technology not only provides convenience for users but also offers benefits such as more efficient usefulness.

This finding is also in line with the research conducted by Fhrezzy et al. (2025) entitled The Influence of Financial Inclusion, Financial Technology, and Risk Management on the Financial Performance of Food and Beverage SMEs in Kalibaru Kulon Village, Kalibaru District, Banyuwangi Regency. The results of this study stated that financial technology has a positive effect on financial performance. In this case, it proves that by utilizing financial technology, it is possible to improve the financial performance of SMEs, because financial technology can facilitate entrepreneurs in accessing financial services more efficiently, conducting payment transactions, managing cash flow, and recording finances more easily. With this convenience, MSMEs or SMEs can manage their finances better, such as reducing the risk of errors in record-keeping, and can improve efficiency in the operations of an MSME or SME, thereby potentially impacting the improvement of the business's financial performance.

This finding is also in line with research conducted by Asmoro et al. (2025) entitled The Influence of Financial Technology, Financial Literacy, Financial Inclusion, and Credit Accessibility on the Sustainability of SMEs. The research results stated that financial technology has a positive and significant effect on the sustainability of SMEs.

This indicates that by utilizing financial technology, it plays an important role in maintaining and optimizing the sustainability of SME businesses. Through the use of digital financial services such as app-based financial recording, cashless payments, and access to financing using digital platforms, SME actors can expand their market reach, as well as improve or refine business financial management. Thus, this condition can help SME actors in facing business uncertainties and competition, allowing the business to grow and survive sustainably.

This finding is also in line with research conducted by Khoiriah et al. (2025), entitled Security and Privacy in Digital Finance, with the research results showing that effective data protection must use synergy, regulation, and education in digital literacy. In this case, the connection of this finding with skills in understanding fintech contributes to the idea that the better the user's ability to understand how fintech services work, including aspects of data privacy and security, the higher the level of comfort and trust in using fintech services. Adequate skills in using fintech allow fintech users to manage risks, avoid potential digital fraud, and use fintech features properly, thereby promoting the achievement of fintech users' success. In this regard, improving skills in understanding fintech as well as digital literacy education becomes one of the important factors in supporting the success or effective, safe, and sustainable use of fintech.

The Influence of Internet Availability, Connectivity with Financial Applications, and Skills in Understanding Fintech on Fintech User Success

Based on the F test results, it can be explained that the calculated F value is 53.293 with a significance level of 0.000. This significance value is smaller than 0.05, which means that, simultaneously, the independent variables have a significant effect on the dependent variable, so H4 can be accepted. Thus, the higher the availability of the internet, connectivity with financial applications, and skills in understanding fintech, the higher the success of fintech users for visitors of UKM Mie Gacoan Tlogomas in Malang City.

This finding is in line with the findings conducted by Davis (1989) titled Technology Acceptance Model (TAM), which states that the acceptance and successful use of a technology are influenced by perceived ease of use and perceived usefulness. In this case, the availability of the internet and connectivity of financial applications can provide ease of access and use of financial technology, while the ability to understand fintech can give users the capability to optimally experience the benefits of that fintech technology.

In addition, the results of this study are also in line with the findings conducted by Rogers (2003) in the book Diffusion of Innovation Theory, which states that the adoption of new technology is influenced by the readiness of infrastructure as well as the characteristics of individual users. In this case, one of the key factors in accelerating fintech users is the availability of the internet, while good connectivity with financial applications can increase users' trust and reliability. On the other hand, skills in understanding fintech can provide a level of digital literacy that affects users' ability to adopt and use financial innovations sustainably.

This finding is also in line with the findings of Fhrezd k (2025), whose research results state that digital infrastructure and fintech literacy have a significant impact on the success of using digital financial services, positively affecting the performance and success of business actors when supported by users' ability to adopt the technology.

This finding indicates that the success of fintech users is not determined by a single factor alone, but by a combination of technological factors and users' ability to adopt fintech. The availability of the internet as a primary infrastructure optimizes its impact

when supported by good connectivity of financial applications and users' ability to understand and use fintech.

The significant impact of internet availability shows that having adequate and stable internet access can be one of the main prerequisites for using fintech services. In this context, without a good internet connection, fintech users will experience disruptions or obstacles in making transactions, thereby lowering the success rate or effectiveness of using fintech.

Connectivity with good financial applications can indicate that ease of access and system reliability also play a role in determining the success or effectiveness of adopting fintech. Applications that are easy to use and responsive will provide confidence and increase user comfort in conducting transactions.

The skill of understanding fintech, which has a significant impact, shows that the ability and literacy of users are one of the determining factors in increasing the benefits for fintech users. Users who understand the features, how it works, and its risks tend to use fintech services more effectively and confidently. This may indicate that the success or achievement of using fintech is not only influenced by the technology itself but also by support such as infrastructure and the users' ability to understand and utilize the technology.

Therefore, efforts to improve the success or achievement of using fintech need to be carried out comprehensively, namely by providing adequate internet infrastructure, developing financial applications that are easy to use, as well as enhancing education, understanding, and fintech literacy among the public.

CONCLUSION

Based on the results of the research conducted in the previous chapter, it can be concluded that:

1. The research results show that internet availability has a positive effect on the success of fintech users. In this case, internet availability contributes to the success of fintech users, especially for visitors of Mie Gacoan Tlogomas in Malang City.
2. The research results show that connectivity with financial applications has a positive effect on the success of fintech users. In this case, financial applications contribute to the success of fintech users, especially for visitors of Mie Gacoan Tlogomas in Malang City.
3. The research results show that the skill of understanding fintech has a positive effect on the success of fintech users. In this case, it highlights the need for fintech users among visitors of Mie Gacoan Tlogomas in Malang City to understand how to use financial applications for digital payments.
4. The research results also show that internet availability, connectivity with financial applications, and the skill of understanding fintech affect the success of fintech users. In this case, it means that with good internet infrastructure, financial applications, and a high ability to understand or use fintech, the success or satisfaction of visitors to the Mie Gacoan Tlogomas SME in Malang City will increase.

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