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The Influence of Understanding Financial Literacy and Community Readiness on the Use of Central Bank Digital Currency (CBDC)

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Abstract

The purpose of this study was to analyze the influence of public understanding of financial literacy and community readiness on the use of Central Bank Digital Currency (CBDC). This is expected to provide information on public knowledge regarding readiness in facing challenges of use (CBDC). This research method uses a quantitative approach. Data collection was carried out by distributing questionnaires. There are 100 research samples with sample criteria, namely the millennial generation born in 1986-1995 and the Z generation from 1996-2005. Researchers used a Likert scale to determine the value of respondents' answers. After that, the data obtained were then analyzed using tools, namely SPSS software by conducting instrument quality tests, validity and reliability tests, classical assumption tests, normality tests, heteroscedasticity tests, multicollinearity tests, and hypothesis testing. t-test and f-test, and test the coefficient of determination. The results of this study indicate that there is a positive relationship between the variables of understanding financial literacy and community readiness for the use of Central Bank Digital Currency (CBDC).

Keywords: *Central Bank Digital Currency (CBDC), Understanding Financial Literacy, Community Readiness*

Abstrak

Tujuan penelitian ini untuk menganalisis adanya pengaruh pemahaman masyarakat tentang literasi keuangan dan kesiapan masyarakat terhadap tantangan penggunaan *Central Bank Digital Currency* (CBDC*)*. Hal ini diharapkan dapat memberikan informasi terhadap pengetahuan masyarakat mengenai kesiapan dalam menghadapi tantangan penggunaan (CBDC). Metode penelitian ini menggunakan pendekatan kuantitatif. Pengumpulan data dilakukan dengan cara menyebar koesioner. Adapaun sample penelitian sebanyak 100 dengan kreteria sample yaitu generasi milenial kelahiran tahun 1986-1995 dan generasi Z dari tahun 1996-2005. Peneliti menggunakan skala *likert* dalam menentukan nilai jawaban responden, setelah itu data yang diperoleh kemudian dianalisis menggunakan alat bantu yaitu software SPSS dengan melakukan uji kualitas instrume, uji *validitas* dan uji *reliabilitas*, uji asumsi klasik, uji normalitas, uji *heteroskedasitas*, uji multikolineritas, uji hipotesis uji t dan uji f, dan uji koefisien determinasi. Hasil penelitian ini menunjukkan bahwa terdapat hubungan positif antara variabel pemahaman literasi keuangan dan kesiapan masyarakat terhadap penggunaan *Central Bank Digital Currency* (CBDC).

Kata-kunci: *Central Bank Digital Currency* (CBDC), Pemahaman Literasi Keuangan, Kesiapan Masyarakat

INTRODUCTION

At present, the revolutionary wave in the field of digital technology is developing rapidly and is starting to enter all aspects of life and economic development (Latifah et al., 2020). The development of digital technology today is

making changes in banking regulations and financial services. According to data from OJK, (2020), four aspects can encourage changes in banking in the future, namely changes in conventional business models towards digital systems, changes in consumer expectations, new partnerships with big technology companies and financial technology, as well as improvements in the quality of products and services that use operationalized data. digital system. One alternative that can be done by the central bank is to encourage the reform of Indonesia's financial transaction system by implementing the Central Bank Digital Currency (CBDC).

According to the Directorate General of Treasury of the Ministry of Finance of the Republic of Indonesia, the Central Bank Digital Currency (CBDC) is digital money, the issuance of which its circulation is always controlled by the Indonesian central bank. CBDC in this case is used as a means of payment to replace legal currency. Three basic functions of money have been fulfilled by the CBDC, namely as a tool used for payment (medium of exchange), as a means of storing value (store of value), and as a tool for measuring the value of goods and services (unit of account). The implementation of CBDC can have an impact on the payment system that is relatively fast, effective, and efficient. The central bank can also directly monitor the supply of money, provide convenience in tracing transactions, and cut costs by banks (Kemenkeu RI, 2022).

According to the Bank Indonesia Communication Department, the issuance of CBDC aims to address risks to the stability of crypto assets. In addition, the exploration of CBDC issuance is based on six objectives, namely accelerating and expanding financial inclusion, providing new monetary policy instruments, providing fiscal subsidy distribution facilities, mitigating the risk of non-sovereign digital currency, becoming a provider of risk-free digital payment instruments by using a central bank. bank money, expanding the efficiency of payment systems including cross-border (Haryono, 2022).

Currently, CBDC is the main focus of all central banks in the world, one of which is Indonesia. However, the application of CBDC carries several risks such as technological readiness, community conditions, legal conditions, and economic conditions. According to the Director General of Information and Public Communication of the Ministry of Communication and Informatics, the problem that occurs in society is the lack of understanding of financial literacy, which is still relatively low. Financial literacy is a basic need for society to avoid various financial problems. Financial problems can occur if there are mistakes and a low understanding of managing finances. Therefore, financial literacy is the most important thing to improve the economy. Financial literacy is a fundamental factor in the country's economic growth and financial stability (Nurullia, 2021).

From consumer perspective, a purchase decision that prioritizes quality can be seen from good financial literacy. This ultimately has an impact on industrial competition that promotes innovation in goods and services that will be offered to consumers. Good financial literacy can also minimize the occurrence of incorrect decisions regarding economic issues and financial issues that often arise (Yushita, 2017). There are four indicators for measuring financial literacy, namely basic knowledge of managing finances, managing investments and savings, managing credit, and understanding risk management. (Latifiana, 2017). Kemenkoinfo commits to carrying out digital infrastructure development, especially in the 3T (Frontier, Outermost, Remote) areas. The Role of Fintech for Millennials The millennial generation has great potential for digital financial services. This is because 95% are smartphone users and 49% are internet banking users (Kominfo, 2021).

Currently, society is starting to slowly transform into a digital society. It is inseparable from the existing community at all levels of the

region turning into a digital society. This happens because of the internet and gadgets. A digital society based on information and communication technology can be associated with increasing the ability to understand financial literacy. The existence of the internet and computers can facilitate all activities and needs of the community in finding all information and knowledge, conditions in foreign countries, and so on (Rianto James, 2021).

As for the hypothesis that was built from this study, namely as follows:

H1: Effect of digital financial literacy on the use of Central Bank Digital Currency (CBDC).

H2: Effect of digital society readiness on the use of Central Bank Digital Currency (CBDC).

Figure 1. Thinking Framework
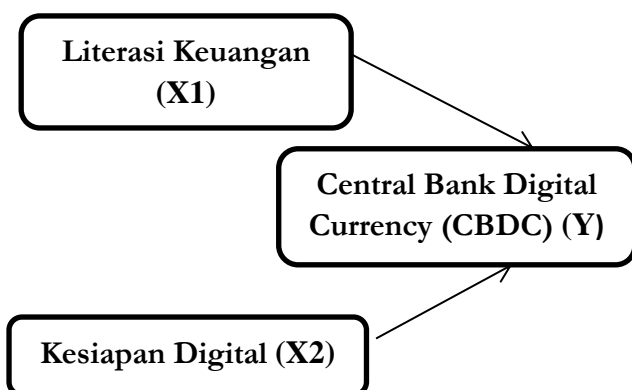
Source: Author, 2023

RESEARCH METHODOLOGY

This research uses quantitative methods. Quantitative research is a systematic research method, where the direction of approach, objectives, subjects, data sources, research steps, and samples are clear. Quantitative research aims to measure data and make generalizations from the sample results then become a population (Suliyanto, 2017). The data used in this study are primary and secondary. Primary data was obtained from filling out questionnaires by people in the Sidoarjo Regency area, men and women, working or not working, including the

millennial generation born in 1986-1995 and Gen Z who was born in 1996-2005. Meanwhile, secondary data was obtained from OJK or previous research articles.

This study uses data collection analysis techniques obtained from questionnaires given to the public online through Google form, especially for millennials and Gen Z generations. On the Google form, several questions and criteria will be set for the respondents. To analyze the questionnaire data, the researchers used a Likert scale. The Likert scale is a psychometric scale that is usually used for questionnaires.

In the Likert scale, five scale options are provided with formats (Syofian et al., 2015).

a. Strongly agree
b. Agree (4)
c. Neutral (3)
d. Disagree (2)
e. Strongly disagree (1)

Then in determining the sample size used, the researcher used the solving formula, as follows (Mohammad *et al.*, 2019) :

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

Information :

n = sample size/number of respondents
N = Population size
e = Estimated error 10%

The following is the calculation of the number of samples:

$$n = \frac{786.072}{1 + 786.072\,(0,1)^2}$$

$$n = \frac{786.072}{1 + 786.072\,(0,01)}$$

$$n = \frac{786.072}{1 + 7.860,72}$$

$$n = \frac{786.072}{7.861,72}$$

$$n = 99,98$$

So, based on calculations using the solving formula, the sample to be used in this study is

100 respondents. This study used data analysis techniques using the SPSS data processing program. The data performed in the processing is as follows:

a. Instrument quality test (validity test and reliability test)
b. Classic assumption test (normality test, heteroscedasticity test, multicollinearity test)
c. Hypothesis test (t-test and f-test)
d. Test the coefficient of determination.

RESULTS AND DISCUSSION

Characteristics of Respondents

In this study, the authors obtained questionnaire data from 100 respondents who live in Sidoarjo. The characteristics of the respondents who have been collected show that the majority of respondents are women, totaling 70 people, and men, totaling 30 people. Most of the respondents born in 1996-2000 totaled 47 people and born in 2001-2005 numbered 42 people, 86% of respondents were not married. This is because the distribution of questionnaires carried out was greater in the scope of education so 70% of the respondents were students.

Validity Test

Table 1. Validity Test Results

		TX1	TX2	TY
TX1	Pearson Correlation	1	.479**	.431**
	Sig. (2-tailed)		.000	.000
	N	100	100	100
TX2	Pearson Correlation	.479**	1	.560**
	Sig. (2-tailed)	.000		.000
	N	100	100	100
TY	Pearson Correlation	.431**	.560**	1
	Sig. (2-tailed)	.000	.000	
	N	100	100	100

Source: Data processed in SPSS, 2023

The validity test is used to measure the legitimacy or invalidity of a questionnaire (Darma, 2021). The results of the validity test that the researchers have conducted show that the significance values of X1, X2, and Y $\geq$ 0.05, which means that the data on the digital financial literacy variable, digital community readiness, and the challenges variable in the use of Central Bank Digital Currency (CBDC) can be said to be valid.

Reliability Test

Table 2. Reliability Test Results

Cronbach's Alpha	N of Items
.900	.23

Source: Data processed in SPSS, 2023

The reliability test is a test to determine the level of consistency of a questionnaire used by researchers (Hakim et al., 2021). The reliability test results table shows that Cronbach's alpha $\geq$ 0.60, which means that the variables of digital financial literacy, digital community readiness, and the challenges of using Central Bank Digital Currency (CBDC) can be said to be reliable.

Classic Assumption Test

The classical assumption test consists of several categories, namely the normality test, heteroscedasticity test, and multicollinearity test. The normality test is used to indicate whether the requirements of the sample are met or not with the condition that if the significance value is $\leq$ 0.05 then it can be said that the data is normal (Qurnia Sari et al., 2017). Table 2 shows that the significance value is 0.049, which means that the data in this study are normal.

Table 3. Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters[1,b]	Mean	.0000000
	Std. Deviation	2.88249992
Most Extreme	Absolute	.089
	Positive	.066

Differences	Negative	-.089
		.089
Test Statistic		.049[c]
Asymp. Sig. (2-tailed)		

Source: Data processed in SPSS, 2023

The heteroscedasticity test is a test between variables whether they have equal power or not which is useful for seeing the variance of residual data in one variable against another variable. By using the Glejser method, symptoms of heteroscedasticity will be detected if the significance is ≤ 0.05 (Utama & Wahyudi, n.d.). Table 4 shows that each variable has a significance of ≥ 0.05 so it can be concluded that the linear regression equation does not experience symptoms of heteroscedasticity.

Table 4. Heteroscedasticity Test Results

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.057	.836		2.460	.017
	TX1	-.049	.017	-.382	-2.848	.006
	TX2	.006	.033	.026	.191	.849

Source: Data processed in SPSS, 2023

The multicollinearity test is used to test whether the regression model correlates with the independent variables. The linear regression model can be said to be good if there is no correlation between the independent variables (Kasenda, 2013). In table 7 it can be seen that the VIF value ≤ 10 and tolerance ≤ 1, which means that the regression model is free from multicollinearity.

Table 5. Multicollinearity Test Results

Model	Unstandardized	Standardized	t	Sig.	Collinearity

Table (continued, right column):

		Coefficients		d Coefficients		Statistics	
		B	Std. Error	Beta		Tolerance	VIF
1	(Constant)	6.430	1.724		3.730	.000		
	TX1	.094	.041	.212	2.268	.026	.771	1.298
	TX2	.350	.071	.459	4.914	.000	.771	1.298

Source: Data processed in SPSS, 2023

Partial Test (T-Test)

The partial test (t test) functions to test each variable X1 and X2 whether it has a significant effect on variable Y provided that the significance level is ≤ 0.05(Tirta Komara *et al.*, 2021). Based on the results of the t-test, the significance value of the X1 variable is 0.026 ≤ 0.05, which means that the digital financial literacy variable has a positive influence on the challenges of using Central Bank Digital Currency (CBDC), which means that the t-test results are accepted. And the X2 variable shows a significance value of 0.000 ≤ 0.05 which means that the digital community readiness variable has a positive effect on the challenges of using the Central Bank Digital Currency (CBDC), which means that in this case it is accepted.

Table 6. T-test results

	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics

	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	6.430	1.724		3.730	.000		
T X1	.094	.041	.212	2.268	.026	.771	1.298
T X2	.350	.071	.459	4.914	.000	.771	1.298

Source: Data processed in SPSS, 2023

Simultaneous Test (Test F)

Simultaneous test (f test) functions to determine the influence of the independent variable on the dependent variable (Tirta Komara et al., 2021). Based on the results of the f test in the table, the calculated f value is 25.931 with a significance value of 0.000 ≤ 0.05, which means that the variables of digital financial literacy and digital community readiness influence the challenges of using the Central Bank Digital Currency (CBDC).

Table 7. F Test Results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	439.788	2	219.894	25.931	.000[b]
	Residual	822.572	97	8.480		
	Total	1262.360	99			

Sumber : Data diolah pada SPSS, 2022

Uji Koefisien Determinasi (R-Square)

Uji koefisien determinasi ialah hasil uji untuk mengetahui ukuran besarnya nilai korelasi antara seluruh variabel independen dan variabel dependen. Syarat dari uji koefisien determinasi yaitu jika nilai R mendekati angka 1 atau lebih besar dari angka 1 maka korelasinya baik, namun jika nilai R lebih kecil dan jauh dari angka 1 maka korelasi tidak baik. Berdasarkan tabel 9 menunjukkan bahwa nilai R yaitu 0,471 dan R2 0,222 yang berarti pengaruh variabel independent terhadap dependen yaitu 22,2%, sedangkan 77,8% dipengaruhi oleh variabel bebas.

Table 8. Hasil Uji R-Square

Model	R	R Square
1	.471[a]	.222

Source: Data processed in SPSS, 2023

Discussion

The Effect of Digital Financial Literacy on Central Bank Digital Currency (CBDC)

Based on the results of the analysis test in table 7, shows that digital financial literacy (X1) against the challenges of using Central Bank Digital Currency (CBDC) (Y) has a significance value of 0.026 ≤ 0.05. This shows that digital financial literacy has a positive and significant impact on the challenges of using CBDCs. The results of this study are supported by Saleh, (2020), which shows that there is an effect of financial literacy on Financial Technology (Fintech).

However, this research is not supported by Pradini, (2021), who said that financial literacy did not affect the use of mobile banking (m-banking) with a significance value of 0.118 > 0.05. Fintech and M-Banking themselves are still related to the dependent variable in this study, namely the Central Bank Digital Currency (CBDC).

The Organization for Economic Co-operation and Development or the Organization for Economic Cooperation and Development (2005) states the definition of financial literacy, namely the process by which financial consumers/investors increase their understanding of financial products and concepts through objective information, instructions or advice, develops skills and confidence to become more aware of financial risks and opportunities, to make informed

choices, know where to seek help, and to take other effective actions to improve financial well-being (Hasbi, 2019)

According to Houston (2010), financial literacy is defined as individual expertise in managing income to achieve financial well-being. Financial literacy is a basic thing that needs to be understood and mastered by every individual because it can affect individual financial conditions, and it also influences making good and rational economic decisions (Anggraeni, 2015). Currently, The Organization for Economic Co-operation and Development or OCDC (2020) states that the definition of financial literacy is a combination of financial awareness, knowledge, skills, attitudes, and behaviors needed to make sound financial decisions and ultimately achieve individual financial well-being. Information Technology. The growing development of information technology has penetrated various aspects of life in this digital era, one of which is the application of information technology in the financial sector. Information technology in the financial sector began to develop in Indonesia in 1960, where it was initially used in the financial services sector. This technology continues to experience development and up to 1980, it has been used in data recording systems used in large companies and banks. The existence of information technology in the financial sector attracts quite a lot of users in using it, one of which is the application of information technology in the financial sector which is generally referred to as fintech.

Financial Literacy is the skill to master how money can be used in making informed and wise decisions regarding all financial activities. A financially literate person knows the methods of earning, managing, and investing money. He is familiar with financial products and puts his knowledge into practice to make the best use of them. Recent developments have increased the learning and understanding of finance to become increasingly important for financial well-being. The level of financial literacy tends to vary according to the level of education and income, but the facts show that highly educated people with high incomes may also not know about financial problems as well as people who are less educated and have low incomes. Based on the results of the National Financial Literacy and Inclusion Survey (SNLIK) conducted by the Financial Services Authority (OJK) in 2019 the level of financial literacy and financial inclusion in 2019 reached 38.03% and 76.19% respectively (Parulian, 2022).

The Impact of Community Readiness on the Use of Central Bank Digital Currency (CBDC)

Based on the results of the analysis test, shows that digital community readiness (X2) has a positive influence on the challenges of using the Central Bank Digital Currency (CBDC) (Y). This is evidenced by the significant value in table 7, namely $0.000 \leq 0.05$. The readiness of the community digitally includes the availability of gadgets, the availability of data packages, and the smoothness of the signal. The results of this study are supported by James, (2021), he said in his research that currently in Indonesia there are many companies issuing e-money such as Gopay, OVO, LinkAja, TapCash BNI, Brizzi, e-money Mandiri, and Flazz BCA. Of course, this is inseparable from the needs of the community regarding gadgets and data packages.

Entrepreneurs become a determining factor in the national economy. A country is considered to have a developed and stable economy if the population who becomes entrepreneurs is at least two percent (2%) of the total population (Muawwanah *et al.*, 2020). Entrepreneurship is also one of the factors that can encourage an increase in the Indonesian economy because it can reduce unemployment and even create jobs for other people (Mutiarasari, 2018). With the entrepreneurial spirit that exists among students, universities will contribute to national economic growth. To be able to compete in the entrepreneurial world,

students must equip themselves with various skills and knowledge. Therefore, to support an entrepreneurial climate, educational institutions have developed scientific programs that encourage the spirit of entrepreneurship, through entrepreneurship courses that are internalized into the learning curriculum (Sari & Habsari, 2016).

Digital literacy has become a necessity for the education sector in Indonesia today (Sumiati & Wijonarko, 2020). This capability has been utilized in various aspects, including social, cultural, and economic. Digital literacy supports marketing and production in reaching a wider market share and consumers (Sulistyowati & Agustina, 2021). Digital literacy is a concept that aims to connect technology and users to practice digital technology productively. So that this ability is considered to have been mastered by someone if the user can use it productively so that it has economic value (Kurnia & Astuti, 2017).

Therefore, this ability is very relevant to the entrepreneurial spirit whose main goal is to obtain economic benefits. On the other hand, digital literacy has not been widely correlated with the economic sector and tends to be taught in technology-wise campaigns, which are closely related to efforts to overcome hoaxes, gadget addiction, internet fraud, privacy violations, and reality bias. This ability is also needed to become an entrepreneur who is superior, reliable, independent, and creates opportunities (Sari et al., 2021).

Apart from internal and mental (intrinsic) readiness, environmental, educational, and developmental factors also determine aperson's readiness for entrepreneurship. In the current development of the digital era, entrepreneurship courses alone are not optimal enough to be able to compete, so adequate digital literacy is also needed. Conversely, even though they have good digital literacy skills, without qualified entrepreneurial knowledge, these abilities cannot be used productively. It does not even rule out the possibility that even though they have digital abilities, these students remain consumptive and cannot maximize these abilities and business opportunities, because they do not have a good background in entrepreneurship courses.

CONCLUSIONS

Digital financial literacy and digital community readiness have a positive effect on the challenges of using the Central Bank Digital Currency (CBDC). The data sample was obtained from 100 millennial and Z generations of Sidoarjo residents, whose births were from 1986-2005. The existence of a CBDC in Indonesia is still the design of Bank Indonesia for a progressive Indonesian economy. Therefore, before implementing CBDC in Indonesia, the public must be able to understand digital financial literacy to make it easier for the public to understand how to use CBDC which will later be used for transactions in Indonesia. Besides that, it is also important to fulfill the digital readiness of the community, such as having gadgets and a data package.

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