Task Technology Fit: The Key to Digital Financial Management Generation X

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Abstract

Purpose: This research aims to analyze how Task Technology Fit (TTF), financial literacy, and risk perception influence how Generation X manages their digital finances. The research also aims to address a gap in the existing literature, which has shown conflicting results regarding the role of TTF in financial technology adoption.

Methodology: This research employed a quantitative approach using a questionnaire survey. The research was conducted in Badung Regency, with a total of 120 Generation X individuals selected via purposive sampling. Data analysis was performed using SPSS Version 25.

Results: The results indicate that all three variables have a positive and significant influence. The TTF variable showed a significant positive effect, with a t-statistic of 3.586 (greater than the t-value of 1.980). Similarly, financial literacy had a strong positive influence, with a t-statistic of 7.620. Finally, risk perception also demonstrated a significant positive influence, with a t-statistic of 9.736.

Conclusions: This study shows that Task Technology Fit, Financial Literacy, and Risk Perception have a positive effect on digital financial management among Generation X in Badung Regency, contributing 16.7%, while the remaining influence comes from factors outside the research model.

Limitations: The study has several limitations, including a sample size restricted to Generation X in Badung Regency and a focus on only three variables.

Contribution: This study offers both a theoretical and practical contribution. Theoretically, it provides new empirical evidence on the influence of TTF on Generation X.

Keywords: *Digital Financial Management, Financial Literacy, Generation X, Risk Perception, Task Technology Fit.*

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1. Introduction

In the era of digital disruption, which presents numerous challenges, financial management has become an essential competency that must be mastered. Financial management involves not only recording income and expenses but also constitutes a comprehensive discipline. This discipline encompasses strategic decision-making, ranging from revenue enhancement strategies, savings allocation, and investment diversification to risk mitigation for asset sustainability. The implementation of effective financial management forms a solid foundation for financial stability, security, and independence in the present and future. The essence of financial management lies not only in the numbers but also in the formation of adaptive behavioral patterns that are planned to achieve financial goals. Sound financial management, accompanied by the ability to control expenses and a proactive attitude toward savings and investment instruments, is a determining factor that significantly contributes to an individual's financial well-being (Zaman et al., 2025).

Before adopting digital transformation, financial management practices were generally traditional. Individuals recorded transactions manually and stored financial documents in a physical form. Payment processes often require physical presence at the transaction location. Investment decisions at that time tended to be based on personal experience and limited access to comprehensive and real-time market data (Saputri et al., 2025). However, with the emergence of the digital revolution, the paradigm of financial management has fundamentally shifted.

In the transition period of the industry toward digital technology, technology has become an essential asset for individuals and businesses (Qothrunnada et al., 2023). Ongoing technological developments aim to create modern digital solutions that facilitate various activities. The Digital 4.0 era has significantly influenced the behavior patterns of technology users, covering a wide range of demographics and communities (Kusuma et al., 2020). According to Agus Salahudin et al. (2025), the use of technology in this era is no longer just an option or an additional supporting tool but a strategic imperative to achieve efficiency, precision, and competitive advantage in asset management. One of the latest technological developments that is highly relevant is **financial technology (FINTECH)** (N. A. Putri & Bharata, 2025). Regulations regarding FINTECH have been enacted by Bank Indonesia through Regulation No. 19/12/PBI/2017, which governs the implementation of FinTech. This regulation defines FINTECH as an innovation that integrates technology with financial services to improve the efficiency, accessibility, and quality of financial services for society (Antika et al., 2023).

FINTECH innovation has become a major driver of digital financial management evolution. Individuals can now manage their finances independently by utilizing platforms that provide access to real-time financial data. Unlike conventional systems that are tied to operational processes and physical locations, FINTECH offers innovative solutions that empower people to interact with financial services entirely digitally (Ashoer et al., 2022). This phenomenon is not just a trend but a disruptive force that is changing the traditional financial systems. The growth of FINTECH in Indonesia has shown a significant trend (Kamilah et al., 2024). According to Jange et al. (2024), this growth is driven by the public's demand for easier, faster, and more flexible financial access, in line with the ever-changing economic dynamics.

Thus, the effectiveness of digital technology use relies not only on the availability of devices but also on the alignment between the characteristics of the technology and the tasks assigned to users. This concept is described in the Task Technology Fit (TTF) model introduced by Goodhue and Thompson (1995). The model argues that individual performance tends to improve significantly when the technology used aligns well with the tasks that need to be completed (Yudistira et al., 2024). Task characteristics refer to the specific requirements of a job or activity, including the level of routine, complexity, and need for quality and timeliness. Meanwhile, technology characteristics include the features, functionality, and supporting tools provided by the system to assist users in completing their tasks (Sagita, 2022). When a digital financial application is designed with features that support the user's tasks, a high level of alignment is achieved. This alignment ensures that users feel that the technology facilitates and enhances their productivity in performing their tasks (Aertha et al., 2025). However, despite the significant ease of FINTECH adoption, its success in achieving financial goals still depends on users' level of financial literacy.

Financial literacy is a multidimensional concept that extends beyond the technical knowledge of financial products. With financial literacy, individuals can make rational and wise financial decisions, thanks to a combination of knowledge, skills, attitudes, and behaviors. This concept includes a deep understanding of basic financial principles (Jonathan & Pradana, 2025). Financial literacy is not limited to theoretical understanding; it also requires individuals to internalize this knowledge into intelligent and disciplined financial management behaviors (OJK, 2024). The ability to interpret financial information and make choices that align with financial goals is the core component of financial literacy. Without adequate financial literacy, the ease of access and innovative features of FINTECH could have a negative impact (Irianto et al., 2024) Low financial literacy is often associated with poor financial behavior, making it difficult for individuals to manage finances optimally (Pungki et al., 2025). In contrast, individuals with good financial literacy can understand various financial concepts more deeply.

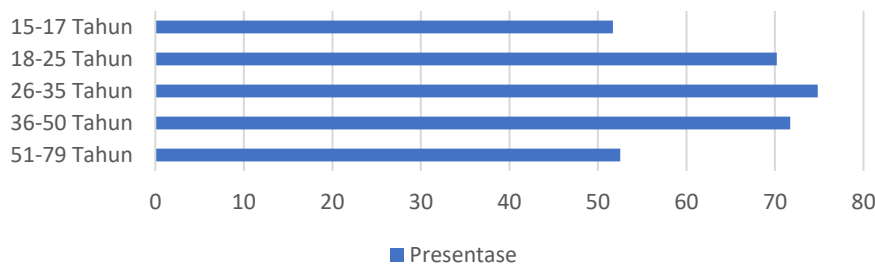## Indeks Literasi Keuangan Indonesia 2024
Berdasarkan Usia

Figure 1. Financial Literacy Index
Source: Financial Services Authority (OJK) (2024)

The Financial Services Authority (OJK) reports that the financial literacy index in Indonesia shows that individuals aged 26-35 have a financial literacy index of 74.82%, while the group aged 36-50 has an index of 71.72%. Compared to older age groups, younger generations, namely, Generation Y and Generation Z, have higher financial literacy levels, as indicated by the data. The group significantly comprising Generation X (born 1965-1980) grew up amid social and technological changes. Unlike Millennials and Generation Z, who grew up as digital natives, Generation X is considered a digital immigrant because they experienced the transition from the traditional era to the early digital revolution (Rosariana, 2021). The suboptimal financial literacy condition in Generation X could become a determining factor in how they respond to digital innovations, particularly in terms of integrating and evaluating risk perceptions.

Risk perception is defined as an individual's subjective evaluation of the potential dangers associated with using a service (Qahman et al., 2025). Risks can cause harm to users because of uncertainty. Cyber awareness is a critical element that individuals must consider. Financial risk can include various categories, from asset loss to cybersecurity risks. Security risks are an important dimension, especially for Generation X, with limited financial literacy. Although FINTECH products have implemented advanced encryption and security technologies, individuals who do not understand the importance of basic security practices, such as using strong passwords, tend to experience excessive anxiety regarding their use. This condition prevents them from distinguishing between real threats and unfounded concerns (Lestari et al., 2023).

According to research conducted by the TTF model, it plays a crucial role in the adoption of FINTECH. This finding strongly suggests a significant positive impact on digital financial management, as FINTECH inherently functions as one of the main tools in this process. In contrast, Armanda et al. (2025) showed that TTF does not significantly affect the performance. This inconsistency highlights that the availability of advanced technological features does not always guarantee task alignment. This gap is reinforced by the fact that existing literature is still limited in specifically studying this phenomenon in Generation X. Unlike Generation Z, which grew up entirely in the digital era, Generation X, as a "bridge generation," had to adjust to technology in adulthood. This factor becomes even more relevant as older adults tend to have lower financial literacy than younger generations. Therefore, this study is essential to fill this gap in the literature by analyzing the impact of TTF, financial literacy, and risk perception on the digital financial management of Generation X.

2. Literature Review and Hypothesis Development
2.1 Task Technology Fit (TTF)
The Task Technology Fit (TTF) theory, proposed by Goodhue and Thompson (1995), is a robust framework for understanding the effectiveness of technology. The core of this theory is the idea that an individual's performance in using technology depends not only on the quality of the technology itself but also on the fit between the technology's features and the demands of the tasks that need to be

completed. The TTF model consists of three constructs: task characteristics, technology characteristics, and the alignment between the two (Goodhue & Thompson, 1995). This concept is relevant when analyzing digital financial management, where an individual's success in managing finances is largely determined by how well the digital application they use facilitates their financial tasks. Digital financial management refers to the process by which individuals use various platforms and digital applications, such as mobile banking, digital wallets, and personal finance management apps, to perform a range of financial activities. These activities include tracking and recording expenses, budgeting, automatic bill payments, and planning investments and savings (Harahap & Irawan, 2020).

2.2 Financial Literacy

According to (Koto, 2021) financial literacy is not just limited to the ability to manage money, but also includes the competence to evaluate information and make sound decisions, as well as the readiness to face the consequences of those decisions. This explanation is further enriched by Sofyan and Andrayanti (2023), who describe financial literacy as a combination of knowledge, skills, and beliefs, which collectively shape an individual's attitudes and actions in managing their finances. Individuals with a good financial understanding can effectively manage finances, prepare budgets, and make rational investment decisions. In contrast, low financial literacy can hinder these abilities and potentially lead to poor decision-making. According to Remund (2010), there are five key indicators for measuring this. These indicators are:
1. Understanding financial concepts:
2. Having the skills to communicate basic financial principles.
3. Being skilled in managing finances independently.
4. Being able to make decisions related to finances.
5. Having strong self-confidence in preparing for future financial needs.

2.3 Risk Perception

Risk perception is an individual's subjective assessment of the potential dangers or negative consequences that may arise from an uncertain situation (Pringgadini & Basiya, 2022). This concept is not an objective or universal measure of risk but a personal belief formed by an individual's experience, knowledge, and psychological factors regarding the likelihood of an unfavorable outcome (Tanuwijaya & Arifin, 2023). Therefore, risk perception directly influences decision-making. The higher an individual's perceived risk regarding an action or technology, such as in financial matters, the more likely they are to act cautiously or even reject adoption to avoid perceived losses.

2.4 Digital Financial Management

Digital financial management refers to the integration of digital technology into all aspects of financial management to enhance efficiency, accuracy, transparency, and security in data management. Digital transformation in financial management includes the use of software and digital applications to optimize financial processes such as recording, reporting, and decision-making in real-time (Widodo et al., 2023). The indicators of Digital Financial Management are as follows:
1. Financial planning.
2. Financial control.
3. Saving and investing.
4. Managing debt.
5. Financial protection.

2.5 Hypothesis Development

The hypotheses forming the basis of this study, based on the literature review, are as follows:

2.5.1 The Effect of Task Technology Fit on Digital Financial Management in Generation X in Badung
Task-Technology Fit (TTF) refers to the extent to which the characteristics of the technology used align with the demands of the tasks assigned. TTF provides a critical lens for analyzing how financial applications (FINTECH) can influence an individual's financial behavior and performance. The higher the alignment between the capabilities of the application and the individual's financial management

tasks, such as tracking daily expenses, creating a budget, or planning savings, the more likely the individual is to use the technology regularly. This consistent usage will ultimately enhance an individual's financial performance, allowing the user will be able to make more effective financial decisions and succeed in achieving their financial goals. Consistent with the findings of Atarik and Nugroho (2025), Grace et al. (2025), and Ariani et al. (2025), it is consistently emphasized that TTF has a positive and significant effect on various performance indicators. The core of these findings is that the success of technology use lies not only in its technical features but also in how well the technology aligns with the tasks that the user needs to complete. Therefore, these researchers collectively prove that to maximize the benefits of digital financial technology, the focus should be on user-centered design and the alignment between technology features and user task requirements. Based on the discussion above, the hypothesis for this study is formulated as follows:

H1: Task Technology Fit has a positive effect on Digital Financial Management in Generation X in Badung, Indonesia.

2.5.2 The Effect of Financial Literacy on Digital Financial Management in Generation X in Badung.
Financial literacy is defined as an individual's understanding of financial concepts that enables them to make accurate and effective financial decisions. According to Farhansyah and Amna (2025), financial literacy impacts the use of Financial Technology (FINTECH). This is supported by the findings of Siruang et al. (2024), who indicated that financial literacy positively influences students financial management behaviors. Jamal et al. (2023) highlight that financial literacy positively ishapesfinancial behavior. Thus, adequate financial literacy helps individuals manage their money more wisely through the use of FINTECH. The convenience offered by FINTECH, combined with good financial literacy, creates a fit between technology and tasks that ultimately contributes to sustainable well-being. Based on the discussion above, the hypothesis for this study is formulated as follows:

H2: Financial Literacy has a positive effect on Digital Financial Management in Generation X in Badung.

2.5.3 The Effect of Risk Perception on Digital Financial Management among Generation X in Badung.
In financial management, risk perception goes beyond the potential for financial loss; it also includes concerns regarding personal data security. Risk perception is an individual's subjective assessment of the potential negative consequences of a specific action or decision. This concept is influenced by emotional and social factors. Different individuals may have different risk perceptions of the same context, depending on their personal experience, knowledge level, and trust in information sources. Wijaya et al. (2021) found that risk perception affects technology adoption. Consistent Stone et al. (2025), risk perception positively affects the use of financial technology. The better an individual's understanding of the risks associated with technology-based financial services, such as data security and the potential for fraud, the more cautious and well-planned they will be in digitally managing assets and transactions. Iffat and Laksmi (2023) also showed that risk perception positively influenced the intention to use fintech apps. Based on the discussion above, the hypothesis for this study is formulated as follows:

H3: Risk Perception has a positive effect on Digital Financial Management in Generation X in Badung.

3. Research Methodology
Using a survey research approach, which is part of the quantitative method, this study examines the relationship between the variables of task technology fit, financial literacy, and risk perception toward digital financial management. The study involves Generation X, which consists of individuals born between 1965 and 1980, residing in Badung Regency. Generation X was selected because this group has experienced a significant transition from the traditional to the digital era, thus offering a unique perspective on managing finances digitally. Badung Regency was chosen as the research location because of its relatively high level of Internet penetration and usage compared to other regions. The sample for this study was obtained using purposive sampling techniques, resulting in a total sample size of 120. This number is based on the method recommended by Hair et al. (2010), who suggested a minimum sample size of five times the number of the research indicators.

The researcher set several criteria that the sample must meet, including the following:
1. Generation X must be a resident of Badung Regency.
2. Generation X individuals are those born between 1965 and 1980.
3. Generation X individuals must have used digital financial applications for at least one month prior to the study.

Microsoft Excel and IBM SPSS Statistics Version 25 were used to process the collected data. Multiple linear regression techniques were used to analyze the data. Before the main analysis, validity and reliability tests were conducted to ensure the feasibility of the questionnaire. The results showed that each indicator was valid (Pearson's correlation > 0.195) and reliable (Cronbach's alpha > 0.7). After meeting the validity and reliability tests, multiple linear regression tests were conducted by formulating the equation based on the hypothesis as follows:

$$Y = \alpha + \beta 1 X_1 + \beta 2 X_2 + \beta 3 X_3 + \varepsilon$$

4. Results and Discussion
4.1 Research Finding
4.1.1 Results of Multiple Linear Regression Analysis
Table 1. Results of Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3,315	,581		-5,710	<,001
	Task Technology Fit	,151	,042	,157	3,586	<,001
	Financial Literacy	,482	,063	,391	7,620	<,001
	Risk Perception	,671	,069	,509	9,736	<,001

Source: Data processed using SPSS (2025)

The regression model obtained in this study can be formulated as follows:

$$Y = -3.315 + 0.151 X_1 + 0.482 X_2 + 0.61 X1_3 + \varepsilon$$

Based on the regression equation, the following explanations can be provided.
1. a value = If there is no influence from Task Technology Fit, Financial Literacy, and Risk Perception (X1, X2, X3 = 0), then Digital Financial Management is estimated to be -3.315.
2. $\beta 1$ value = Every increase of one unit in the Task Technology Fit variable will correlate with an increase of 0.151 units in Digital Financial Management.
3. $\beta 2$ value = Every increase of 1 unit in the Financial Literacy variable correlates with an increase of 0.482 units in Digital Financial Management.
4. $\beta 3$ value = Every increase of one unit in Risk Perception will correlate with an increase of 0.671 units in Digital Financial Management.

4.1.2 Hypothesis Testing Results
4.1.2.1 Coefficient of Determination Test Results
Table 2. Coefficient of Determination Test Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,915[a]	,838	,834	,916
a. Predictors: (Constant), Risk Perception, Task Technology Fit, Financial Literacy				
b. Dependent Variable: Digital Financial Management				

Source: Data processed using SPSS (2025)

The result shows that the Adjusted R Square value is 0.838, meaning that 83.3% of the variance in Digital Financial Management is influenced by the variables of Task Technology Fit (X1), Financial Literacy (X2), and Risk Perception (X3). The remaining 16.7% was influenced by other variables outside the model.

4.1.2.2 Partial Hypothesis Testing (t-Test)
Table 3. Model Feasibility Test Results (t-Test)

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3,315	,581		-5,710	<,001
	Task Technology Fit	,151	,042	,157	3,586	<,001
	Financial Literacy	,482	,063	,391	7,620	<,001
	Risk Perception	,671	,069	,509	9,736	<,001
a. Dependent Variable: Digital Financial Management						

Source: Data processed using SPSS (2025)

As shown in Table 3, the results are as follows:
1. The data analysis shows that the Task Technology Fit variable (X1) has a significance value below 0.05 (< 0.001 < 0.05). This is supported by the regression coefficient β1 of 0.151 and the t-value being greater than the t-table value (3.586 > 1.980). Therefore, the first hypothesis is accepted, meaning that Task Technology Fit has a positive effect on Digital Financial Management for Generation X in Badung, Bali.
2. The data analysis shows that the Financial Literacy variable (X2) has a significance value below 0.05 (< 0.001 < 0.05). This is supported by the regression coefficient β2 of 0.482, and the t-value is greater than the t-table value (7.620 > 1.980). Therefore, the second hypothesis is accepted, meaning that Financial Literacy has a positive effect on Digital Financial Management for Generation X in Badung.
3. The data analysis shows that the Risk Perception variable (X3) has a significance value below 0.05 (< 0.001 < 0.05). This is supported by the regression coefficient β3 of 0.671 and the t-value being greater than the t-table value (9.736 > 1.980). Therefore, the third hypothesis is accepted, meaning that Risk Perception has a positive effect on Digital Financial Management for Generation X in Badung.

4.1.2.3 Model Feasibility Test (F-Test)
Table 4. Model Feasibility Test Results (F-Test)

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	502,922	3	167,641	199,694	<,001b
	Residual	97,403	116	,840		
	Total	600,325	119			
a. Dependent Variable: Digital Financial Management						
b. Predictors: (Constant), Risk Perception, Task Technology Fit, Financial Literacy						

Source: Data processed using SPSS (2025)

According to Table 4, the calculated F value is 199.694, which is greater than the F table value (2.68), and the significance level is 0.001, which is less than 0.05. This indicates that task technology fit, financial literacy, and risk perception, as a whole, have a positive influence on digital financial management for Generation X in Badung.

4.2 Discussion

4.2.1 The Influence of Task Technology Fit on Financial Management

This study found a positive relationship between task technology fit and digital financial management (DFM). This finding implies that aligning technology with financial management tasks enhances the effectiveness of individuals in managing their finances digitally. This finding is supported by the Task Technology Fit Theory introduced by Goodhue and Thompson (1995), which states that individual performance in using information systems improves when the functionality of the technology aligns with the needs and characteristics of the tasks that must be completed using the technology. When a financial application or platform is suited to the tasks of its users, financial management performance improves.

Research conducted by Atarik and Nugroho (2025), Grace et al. (2025), and Ariani et al. (2025) showed results similar to this study, revealing that Task Technology Fit (TTF) has a positive and significant effect on digital financial management. The findings suggest that the alignment between the features of digital technology and the needs and tasks of users in managing finances can enhance operational efficiency, performance, and effectiveness of individual financial management. When the technology used meets the specific needs of users, such as ease of financial recording and reporting, individuals will be more efficient in carrying out their financial tasks, ultimately leading to a positive impact on the overall quality of financial management.

However, these findings contrast with the results of research conducted by Armanda et al. (2025), who found that TTF did not have a significant effect on pesignificantly. This difference can be explained by several factors, as follows. Armanda et al. (2025) focused on task management systems in a corporate environment, where respondents were employees accustomed to structured workflows. In this context, the use of technology for daily tasks has become an integral part of the job; thus, task-technology fit (TTF) is less likely to be a major barrier. In contrast, this study focuses on the use of technology for financial management by Generation X. This population has different dynamics regarding technology adoption. Generation X, born between 1965 and 1980, does not have the same familiarity with digital technology as younger generations. Instead, they tend to have a more practical approach to technology, using it only when its benefits are clear and the process is not complicated. Therefore, the alignment between the features of a financial management application and its needs is a key factor in determining adoption success. For instance, if a financial application has a complicated interface, is overly technical, or requires many manual steps, Generation X is likely to abandon it. Conversely, an application that offers ease of use, straightforward and understandable financial reporting, and automation features that help manage expenses with minimal intervention will be more effective and efficient. This alignment makes the application not only adopted but also an effective tool in helping them achieve their financial goals.

4.2.2 The Influence of Financial Literacy on Financial Management

The results of this study reveal that financial literacy positively affects digital financial management. This suggests that the better an individual's understanding and knowledge of financial concepts, the better their ability to manage finances digitally. Adequate knowledge of financial products and investments enables individuals to make smarter and more informed financial decisions. For example, individuals with sufficient financial literacy tend to find it easier to understand the features of digital applications, identify the risks associated with illegal online loans, and plan long-term investments more effectively through digital platforms. Therefore, financial literacy serves as a crucial foundation for supporting the effective use of technology in financial management. Without adequate literacy, even access to advanced technology will not provide optimal benefits, as users may not understand how to leverage these features for financial gain. To achieve better financial management outcomes, financial literacy must be improved and digital technology must be adopted. This is in line with the findings of Jamal et al. (2023), and Siruang et al. (2024) who noted that financial literacy contributes positively and significantly to improved financial quality of life and overall digital economic growth.

However, this finding contrasts with the research conducted by A. P. Putri (2025) who focused on students and found that digital financial literacy did not significantly affect the relationship between digital payment usage and financial management behavior. This difference in findings suggests that the impact of financial literacy can vary depending on the demographic group under study. In this study, Generation X showed a strong positive relationship due to their level of maturity and experience in managing finances, which differs from that of the students. Generation X is generally at a stage in life where their financial responsibilities are more complex, such as mortgage payments and retirement savings, which drives them to actively apply their financial literacy knowledge using digital platforms. This contrasts with students, who have simpler financial needs and goals, mostly revolving around daily expenses, allowances, and tuition fees. Therefore, although students may have a good level of financial literacy, the need to actively implement it through digital technology is not as strong as it is for Gen X.

4.2.3 The Influence of Risk Perception on Financial Management

The findings of this study indicate that risk perception positively affects financial management. The higher an individual's understanding and awareness of the risks associated with digital transactions, the better their ability to manage their finances is. This occurs because individuals with a high-risk perception tend to be more cautious in every step of their financial decision-making, such as when making investments or using online loan services. Awareness of risk encourages them to use security features provided by digital financial applications or banking platforms, such as Two-Factor Authentication (2FA) and transaction notifications, to protect their assets. A good understanding of risk motivates individuals to engage in careful financial planning to mitigate potential losses. Thus, risk perception serves as a barrier and motivates individuals to adopt more prudent, safe, and targeted financial management behaviors as technology evolves rapidly. This is supported by research from Iffat and Laksmi (2023) who showed that risk perception has a positive relationship with an individual's intention to use digital financial applications.

However, this finding contrasts with that of Hyronimus et al. (2024)), who found that risk perception did not influence an individual's intention to use digital payment platforms. The observed difference suggests that the decision to adopt technology is not influenced by an initial view of the risk. However, after technology adoption, risk perception significantly determines how users manage their finances. For individuals with a high risk perception, these concerns drive them to be more selective in choosing secure platforms and to take advantage of available security features, such as Two-Factor Authentication (2FA) or transaction notifications. This proactive behavior, aimed at minimizing potential losses, ultimately leads to more planned and prudent digital financial management. Therefore, a positive risk perception toward financial management can be considered an outcome of the process of adapting to and using technology consciously and cautiously. In this case, high-risk perception functions as a driver for taking proactive actions, such as seeking out security features and planning transactions more wisely, which ultimately leads to better financial management.

5. Conclusion

5.1 Conclusion

Based on the findings of this study regarding the relationship between Task Technology Fit, Financial Literacy, and Risk Perception on Digital Financial Management among Generation X in Badung Regency, it can be concluded that all independent variables have a positive effect on digital financial management. Task Technology Fit shows that the more aligned the technology is with an individual's task needs, the better Generation X's ability to manage their finances digitally.

Financial Literacy also plays a significant role; the higher an individual's understanding and knowledge of finance, the greater their confidence and ability to leverage digital technology for financial management. Similarly, Risk Perception has a positive effect, as individuals with high-risk awareness tend to be more cautious and prudent in making financial decisions, such as using security features like Two-Factor Authentication (2FA). This attitude encourages them to make more effective use of FinTech. Simultaneously, these three independent variables significantly influenced digital financial

management, contributing 16.7%, while the remaining influence was attributed to factors outside the scope of the model being studied.

5.2 Implications
Theoretical Implications:
This study contributes to the literature by filling this gap, particularly regarding the behavior of Generation X in managing digital finances. While most previous studies have focused on younger generations, such as Millennials and Generation Z, this study specifically highlights that technology-task fit, financial literacy, and risk perception are key determinants that motivate Generation X to manage their finances digitally and effectively.

Practical Implications:
This study is relevant to FINTECH providers and financial institutions, which need to design applications with intuitive interfaces and features relevant to Generation X. Integrating easy-to-understand financial education content into digital platforms, along with proactive communication regarding security measures such as authentication and data encryption, is essential for building trust and reducing risk perception. This strategy not only encourages service adoption but also empowers Generation X in digital financial management.

Limitations and Future Research
This study has several limitations. One limitation is that the sample is restricted to Generation X in Badung Regency; therefore, the findings cannot be generalized to other regions, particularly in Bali. Additionally, the variables analyzed were limited to task-technology fit, financial literacy, and risk perception, while other factors, such as digital culture, income levels, and individual preferences, which may also affect digital financial management, were not analyzed in this study. Furthermore, this study used a quantitative approach with questionnaires, making the data heavily dependent on the honesty and perception of respondents. Therefore, future research should expand the population, incorporate additional variables, and combine quantitative and qualitative methods to obtain a more comprehensive understanding.

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