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FINANCIAL MANAGEMENT BEHAVIOR AMONG MANAGEMENT STUDENTS: THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL TECHNOLOGY, AND LIFESTYLE

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Abstract

The purpose of this study was to examine the impact of financial literacy, financial technology, and lifestyle on financial management behavior among management Students at Nusa Cendana University. This study employed an associative quantitative methodology. Using the purposive sampling technique and the Slovin formula, 82 respondents were selected as samples from a total population of 436 students. Using SPSS version 25, multiple linear regression analysis was used to analyze the data. The results of this study show that financial literacy positively and significantly affects financial management behavior, while financial technology and lifestyle has no effect on financial management behavior. Simultaneously, all three independent variables were found to influence financial management behavior. This study aims to contribute to the literature on financial management behavior. The findings underscore the importance of enhancing financial literacy, optimizing the use of financial technology for effective money management, and adopting a healthy lifestyle to foster positive financial management behavior.

Keywords: Lifestyle, Financial Management Behavior, Financial Literacy, Financial Technology.

INTRODUCTION

The younger generation nowadays, including gen Z, has become inseparable on social media. It now serves not only as a platform for media communication, information, and entertainment, but also as a platform for business and lifestyle. As a result of social media exposure, young people tend to have a You Only Live Onece (YOLO) mentality and FOMO (Fear of Missing Out), which leads to impulsive purchasing and other more consumptive behaviors. This aligns with previous studies that found social media leads to FOMO and subsequently increase impulsive purchasing behavior, indicative of consumerism (Ghinarahima & Idulfilastri, 2024). To avoid such consumptive tendencies, people need to possess good financial management behavior (Putriwibowo et al., 2024).

Financial management behavior is one of the most important factors to achieve financial well-being. This applies to college students as well, those who prioritize their spending, stick to a budget, and refrain from impulsive buting are more likely to feel financially secure and achieve financial well-being. This is consistent with other previous research showing that students financial well-being is positively affected by financial management behavior (Setiyani & Solichatun, 2019). Additionally, financial management behavior has a crucial role for students, as they are expected to transition from depending on parental financial support to attaining financial independence in the future.

In relation to financial management behavior, the problem that happen is not all of students have an effective skill in managing their finances. Students of Nusa Cendana University's Management Study Program have expressed similar concern. Findings from preminary questionnaire base survey indicate that a considerable portion of students neither save money regularly nor keep track of their financial activities. Several previous studies have identified various factors that may affect financial management behavior. However, conflicting findings also exist, with several studies indicating that those factors have no significant effect.

One of the primary factors thought to influence financial management behavior is financial literacy. Individuals with a high level of financial literacy tend to make wiser and more informed financial choices. While several researchers have identified a significant positive relationship between financial literacy and how individuals manage their finances (Lathiifah & Kautsar, 2022); (Sada, 2022), other findings suggest that this relationship may not always be statistically significant (Gunawan et al., 2020); (Muntahanah et al., 2021).

The second factor believed to affect financial management behavior based on previous studies is financial technology (Lathiifah & Kautsar, 2022); (Kautsar & Anjilini, 2023); (Siskawati & Ningtyas, 2022). The easiness and usefulness offered by financial technology are considered to to assist users in monitoring expenses, tracking financial transactions, saving, and even investing. Nevertheless, some studies argue that financial technology does not significantly influence individuals' financial management behavior (Novianti & Retnasih, 2023); (Haqiqi & Pertiwi, 2022).

Lifestyle is also considered a contributing factor in shaping how people manage their finances (Lathiifah & Kautsar, 2022); (Gunawan et al., 2020). A consumptive lifestyle tends to promote impulsive spending, making it difficult to save money. Conversely, a disciplined and well-managed lifestyle can enhance one’s ability to handle finances more effectively. Additionally, some researchers have found that lifestyle may not exert a significant impact on financial management behavior (Sada, 2022); (Kautsar & Anjilini, 2023).

The studies about factors that may influence financial management behavior, as explained above, show that there are inconsistent findings. This research seeks to examine the influence given by financial literacy and lifestyle on the financial management behavior of students in the management study program, Faculty of Economics and Business, Nusa Cendana University.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Theory Of Planned Behavior

Theory of Planned Behavior (TPB) developed by Ajzen (1991), is a theory that is widely used to understand human behavior in various contexts. This theory states that a person's actions can be influenced by three main components, namely attitudes towards behavior, subjective norms, and perceptions of behavioral control. TPB is a development of the Theory of Reasoned Action (TRA) by adding behavioral control elements as additional factors. In addition, this theory also emphasizes that personal, social, and informational factors also play a role in shaping individual behavior.

Technology Acceptance Model

The Technology Acceptance Model (TAM) is a theory adapted from the Theory of Reasoned Action, which states that individual attitudes affect behavior. In TAM, an individual's views or perceptions are believed to influence their intentions and actions. This theory identifies two main factors that influence a person's intention, namely perceived usefulness and perceived ease of use. These two factors relate to how much the perceived benefits of technology are and the extent to which the technology is easy to use (Wicaksono, 2022). Therefore, TAM is considered relevant as a theoretical basis to examine whether perceptions of the benefits and ease of financial technology affect financial management behavior.

Financial Literacy

According to Lusardi and Mitchell (2014) financial literacy is a person's ability to process information, understand and apply financial concepts. This knowledge is indispensable for an individual related to knowledge, skills, and beliefs. Meanwhile, according to Chen dan Volpe (1998) financial literacy is the knowledge a person has regarding basic financial concepts. The indicators of financial literacy include general financial knowledge, loans and savings, insurance and investment.

Financial Technology

According to Banding (2023), financial technology is an innovation from the integration of technology and financial services that facilitate public access, including those who were previously unreachable by conventional banking. Herdinata et al. (2020) added that fintech is a form of digital revolution in the financial sector that aims to improve service quality. This technology enables fast, diverse transactions and helps with financial management. In this study, financial technology refers to digital applications such as OVO, Dana, Go-Pay, M-Banking, and the like. The indicators used include perceived benefits and convenience (Sari & Nikmah, 2023); (Khofifa et al., 2022); (Siskawati & Ningtyas, 2022).

Lifestyle

Mothersbaugh dan Hawkins (2016) state that lifestyle reflects the way individuals live their lives, which is a form of self-concept formed through past experiences and current conditions. Lifestyle also influences various aspects of a person's behavior. Meanwhile, according to Kotler dan Keller (2016), lifestyle can be measured through three indicators, activities, interests, and opinions.

Financial Management Behavior

According to Kholilah dan Iramani (2013) financial management behavior is a person's ability to manage, namely planning, budgeting, examining, managing, controlling, searching, and storing daily financial funds. According to Dew dan Xiao (2011) indicators of financial management behavior include consumption, cash flow management, debt management, savings and investment, and insurance.

Hypothesis

The research hypothesis can be formulated as follows:
H1: Financial literacy has a significant positive effect on the financial management behavior of Management Students at Nusa Cendana University.
H2: Financial technology has a significant positive effect on the financial management behavior of Management Students at Nusa Cendana University.
H3: Lifestyle has a significant positive effect on the financial management behavior of Management Students of Nusa Cendana University.
H4: Financial literacy, financial technology, and lifestyle simultaneously have a significant effect on the financial management behavior of Management Students of Nusa Cendana University.

METHODS

This research uses a quantitative approach that is associative in nature. To determine the number of samples, the Slovin formula and purposive sampling technique were used. The total population of this study were 436 students who were Management Study Program Students of the Faculty of Economics and Business, Nusa Cendana University, and the number of samples taken was 82 people. Data collection was carried out using a questionnaire with google forms and the data was analyzed with the help of SPSS Softwere version 25.

No.	Variable	No. Item	r-value	r-table	Interpretation
1	Financial Literacy (X_1)	X1.1	0,590	0,217	Valid

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		X1.2	0,545	0,217	Valid
		X1.3	0,651	0,217	Valid
		X1.4	0,631	0,217	Valid
		X1.5	0,391	0,217	Valid
		X1.6	0,574	0,217	Valid
		X1.7	0,658	0,217	Valid
		X1.8	0,483	0,217	Valid
		X1.9	0,592	0,217	Valid
		X1.10	0,435	0,217	Valid
		X1.11	0,708	0,217	Valid
		X1.12	0,758	0,217	Valid
		X1.13	0,723	0,217	Valid
		X1.14	0,545	0,217	Valid
2	Financial Technology (X_2)	X2.1	0,690	0,217	Valid
		X2.2	0,820	0,217	Valid
		X2.3	0,880	0,217	Valid
		X2.4	0,836	0,217	Valid
		X2.5	0,792	0,217	Valid

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		X2.6	0,666	0,217	Valid
		X2.7	0,793	0,217	Valid
		X2.8	0,828	0,217	Valid
3	Lifestyle (Z)	X3.1	0,329	0,217	Valid
		X2.2	0,669	0,217	Valid
		X3.3	0,504	0,217	Valid
		X3.4	0,488	0,217	Valid
		X3.5	0,696	0,217	Valid
		X3.6	0,531	0,217	Valid
		X3.7	0,720	0,217	Valid
		X3.8	0,745	0,217	Valid
		X3.9	0,753	0,217	Valid
		X3.10	0,376	0,217	Valid
		X3.11	0,589	0,217	Valid
4	Financial Management Behavior (Y)	Y1	0,358	0,217	Valid
		Y2	0,560	0,217	Valid
		Y3	0,388	0,217	Valid
		Y4	0,579	0,217	Valid
		Y5	0,636	0,217	Valid
		Y6	0,499	0,217	Valid
		Y7	0,495	0,217	Valid
		Y8	0,541	0,217	Valid

	Y9	0,635	0,217	Valid
	Y10	0,621	0,217	Valid
	Y11	0,596	0,217	Valid
	Y12	0,514	0,217	Valid

Based on table 2. it can be seen that the Cronbach Alpha value of each variable is greater than 0.6 so that the instrument used is said to be a reliable instrument (Ghozali, 2018).

Classical Assumption Test

1. Normality Test

The normality test was conducted using the Kolmogorov-Smirnov test. The result shows an Asymp. Sig. value of 0.200, which is greater than 0.05, indicating that the data is normally distributed.

2. Multicollinearity Test

Variance Inflation Factor (VIF) and tolerance values were used to assess multicollinearity. The results indicate no multicollinearity, as the criteria of VIF < 10 and tolerance > 0.1 were met. The VIF values show that financial literacy 1.439 < 10, financial technology 1.408 < 10, and lifestyle 1.076 < 10. The tolerance values are: financial literacy 0.695 > 0.1, financial technology 0.710 > 0.1, and lifestyle 0.930 > 0.1.

3. Heteroscedasticity Test

The Glejser test was used to detect heteroscedasticity. The results indicate no heteroscedasticity, as the significance values for all variables are greater than 0.05. The significance values are: financial literacy 0.615 > 0.05, financial technology 0.634 > 0.05, and lifestyle 0.964 > 0.05.

Multiple Linear Regression Analysis

Model		Unstandardized Coefficient		Standardized Coefficient		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	17,902	5,587		3,204	,002
	Financial Literacy	,413	,103	,463	4,020	,000
	Financial Technology	,120	,147	,093	,816	,417
	Lifestyle	,033	,092	,036	,360	,720

Based on Table 6, the multiple linear regression equation is obtained as follows :

Y = 17,902 + 0,413X1 + 0,120X2 + 0,033X3 + e

t-Test

1. The Influence of Financial Literacy on Financial Management Behavior of Management Students at FEB, Nusa Cendana University (H1).

Based on Table 6, the t-value (4.020) > t-table (1.664) and the significance value (0.000) < 0.05, thus H0 is rejected and H1 is accepted. It can be concluded that financial literacy has a positive and significant effect on financial management behavior.

2. The Influence of Financial Technology on Financial Management Behavior of Management Students at FEB, Nusa Cendana University (H2).

Based on Table 6, the t-value (0.816) < t-table (1.664) and the significance value (0.417) > 0.05, thus H0 is accepted and H2 is rejected. This indicates that financial technology does not have a significant effect on financial management behavior.

3. The Influence of Lifestyle on Financial Management Behavior of Management Students at FEB, Nusa Cendana University (H3).

Based on Table 6, the t-value (0.360) < t-table (1.664) and the significance value (0.720) > 0.05, thus H0 is accepted and H3 is rejected. This suggests that lifestyle does not have a significant effect on financial management behavior.

F-test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	889,448	3	296,483	10,124	,000
	Residual	2284,162	78	29,284		
	Total	3173,610	81			

Based on Table 7, the F-value is 10.132, which is greater than the F-table value of 2.72, and the significance value is 0.000 < 0.05. Therefore, H4 is accepted and H0 is rejected. It can be concluded that financial literacy, financial technology, and lifestyle simultaneously have a significant effect on financial management behavior.

Coefficient of Determination Test

Tabel 8. Coefficient of Determination Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,529	,280	,253	5,411

Based on Table 8, the Adjusted R Square value is 0.253 or 25.3%. This indicates that the variables of financial literacy, financial technology, and lifestyle contribute 25.3% to financial management behavior, while the remaining 74.7% is influenced by other factors not included in this study.

DISCUSSION

The Influence of Financial Literacy (X1) on Financial Management Behavior (Y) among Management Students at Nusa Cendana University

The results of the study show that financial literacy has a positive and significant effect on the financial management behavior of Management students at the Faculty of Economics and Business, Nusa Cendana University. The better the financial literacy possessed, the better the financial management behavior will be. Students demonstrate a good understanding of investment knowledge, savings, general financial knowledge, and loans. They recognize that financial knowledge helps them, for example, in avoiding fraud. They also understand that financial planning is beneficial for achieving future financial goals. The knowledge they possess enables them to make wiser financial decisions. This is reflected in their financial management behavior, such as comparing prices before making purchases, setting aside pocket money for savings, and spending according to a budget. These findings are supported by previous research which also found that financial literacy influences financial management behavior (Lathiifah & Kautsar, 2022) ; (Sada, 2022).

The Influence of Financial Technology (X2) on Financial Management Behavior among Management Students at Nusa Cendana University

The results of the study indicate that financial technology does not have an effect on students' financial management behavior. Although students actively use financial technology in their daily activities, such usage does not influence their financial management behavior. This is because financial technology tends to be used primarily for transactional purposes. This finding is consistent with previous research conducted by Haqiqi & Pertiwi, (2022); Novianti & Retnasih, 2023), which also found that financial technology has no significant effect on financial management behavior

The Influence of Lifestyle (X3) on Financial Management Behavior (Y) among Management Students at Nusa Cendana University

The results of the study show that lifestyle does not have a significant effect on financial management behavior; thus, the proposed hypothesis stating that lifestyle has a positive and significant effect on financial management behavior is rejected. Students’ lifestyles do not significantly influence their financial management behavior because they do not place a high priority on lifestyle. One possible reason for this is that students are financially conscious in their consumption habits, such as comparing prices before purchasing goods or services. Moreover, although they use social media to stay updated on trends, they do not necessarily follow those trends. Previous studies that support and align with this finding—showing that lifestyle does not significantly affect financial management behavior—include research conducted by (Vitrissia & Setyorini, 2024), (Muntahanah et al., 2021), dan (Syaliha et al., 2022).

The Influence of Financial Literacy (X1), Financial Technology (X2) and Lifestyle (X3) on Financial Management Behaviot (Y) among Management Students at Nusa Cendana University

The results of the study found that the variables of financial literacy, financial technology, and lifestyle have a positive and significant effect on the financial management behavior of Management students at the Faculty of Economics and Business, Nusa Cendana University. This indicates that good financial understanding, the ease and benefits of financial technology, as well as a healthy lifestyle can help improve financial management behavior. These findings are consistent with the research conducted by Kautsar dan Anjilini (2023); Lathiifah dan Kautsar (2022).

CONCLUSION

This study examined the influence of financial literacy, financial technology, and lifestyle on the financial management behavior of Management students from the Faculty of Economics and Business at the University of Nusa Cendana, class of 2021–2022. The results showed that financial literacy has a significant positive effect on financial management behavior, indicating that the knowledge possessed by students helps them make wiser financial decisions. Financial technology does not have a significant influence on financial management behavior, which may be due to the tendency of students to use the technology primarily for transactions. Similarly, lifestyle was found to have no significant effect on financial management behavior, as students do not prioritize lifestyle highly. Simultaneously, financial literacy, financial technology, and lifestyle have a significant effect on financial management behavior.

Management students of the Faculty of Economics and Business are encouraged to improve their financial literacy, optimize the use of financial technology for financial management, and adjust their lifestyle accordingly. Future researchers are recommended to increase the sample size and explore other factors that may play a key role in financial management, such as financial attitudes, pocket money, and parental income.

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