



## The Effect of Financial Technology Use, Lifestyle, Peer Interaction, and Self-Control on Students Personal Financial Management

Rachel Oktaviona<sup>1)\*</sup>, Han Tantri Hardini<sup>1)</sup>

<sup>1)</sup>Universitas Negeri Surabaya

\*Correspondence: [rachel.21060@mhs.unesa.ac.id](mailto:rachel.21060@mhs.unesa.ac.id)

### ABSTRACT

The purpose of this research was to determine the effect of the use of financial technology, lifestyle, peer interaction, and self-control on the personal management of students of the Faculty of Economics and Business, Universitas Negeri Surabaya. This type of research is explanatory research, with the study subjects being students from the Faculty of Economics and Business, Universitas Negeri Surabaya, specifically the Class of 2021 in the Bachelor of Accounting Education, Bachelor of Accounting, and Bachelor of Management study programs. The sampling technique used was purposive sampling, which involved a total of 188 students. The data analysis technique used multiple linear regression analysis with SPSS 25. The results of the study show that (1) the use of financial technology, lifestyle, peer interaction, and self-control has a simultaneous effect on students' personal financial management. (2) The use of financial technology does not have a significant effect on students' personal financial management. (3) Lifestyle affects students' personal financial management. (4) Peer interaction affects students' personal financial management. (5) Self-control affects students' personal financial management. The adjusted R-squared value in this study was 46.9%, which means that the contribution of the influence of the use of financial technology, lifestyle, peer interaction, and self-control on students' personal financial management was 46.9%. While the remaining 53.1% was influenced by other variables outside this study.

**Keywords:** Financial Technology Use; Lifestyle; Peer Interaction; Self-Control; Personal Financial Management

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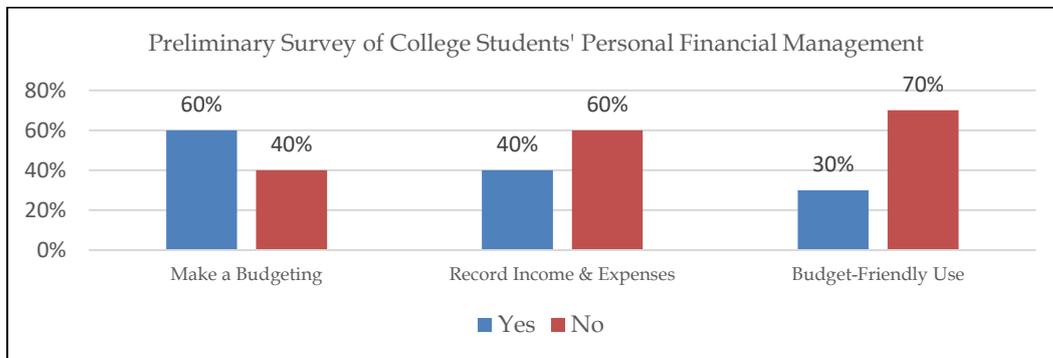
## INTRODUCTION

Rapid technological advancements in the contemporary Industrial Revolution 4.0 era have significantly transformed many aspects of Indonesian society, including social, cultural, lifestyle, and economic factors. Due to easier access to technology-based financial information and services, people's financial management practices have undergone significant changes. According to data from the Organization for Economic Cooperation and Development (OECD) from 2023, Indonesia's financial literacy score remains below the global average. In 2022, the Financial Services Authority (OJK) found that Indonesia's financial inclusion rate was 85.10%, while its financial literacy rate was 49.68%. This indicates that financial services are becoming more widely available. However, a deep understanding of financial management remains lacking, especially among younger generations, such as students (Rohmawan *et al.*, 2024).

The gap between the high accessibility of financial technology (fintech) services and the low level of financial literacy is increasingly evident among younger generations. Generation Z and millennials, particularly students who are digital natives and active fintech users, often face challenges in managing their personal finances. A survey by Bank UOB Indonesia in 2019 found that nearly half of millennials' income is spent on consumer goods, while Rahma & Susanti (2022) reported that 85.6% of millennials experience difficulties in managing their finances. Although fintech platforms such as e-wallets and digital banks provide convenience in financial transactions, they also encourage consumerist behavior and reduce users' ability to control their spending (Oktaviani *et al.*, 2023; Kartawinata *et al.*, 2021).

To further highlight this issue, a preliminary survey was conducted among 30 students from the Faculty of Economics and Business at Universitas Negeri Surabaya. The results showed that only 60% of respondents

prepared a clear monthly budget, and just 40% consistently monitored their income and expenses. Moreover, 70% admitted to overspending or failing to follow their budget plans. These findings emphasize that even students who are expected to have a better understanding of financial concepts—given their academic background in economics and business—still struggle with managing their personal finances. This makes the students Faculty of Economics and Business Universitas Negeri Surabaya, a particularly relevant population for examining the factors that influence personal financial management. The following is the research design, which can be seen in Figure 1 below.



**Figure 1.** Data of Preliminary Survey on the Condition of Students' Personal Financial Management

According to the data, most students still have difficulty managing their finances within their established budget. This indicates a gap between how students understand the concepts learned in class and how they manage their personal finances in practice in their daily lives. This situation highlights the importance of conducting a comprehensive study that examines all variables that influence individual student financial management, rather than simply evaluating the impact of a single variable.

The adoption of financial technology is the first factor thought to impact students' personal financial management. According to a study conducted by [Priasiwi & Rochmawati \(2023\)](#), indicates that financial technology affects financial management. Due to social pressure from their surroundings, worries about falling behind on trends, and pressure from other industries that drive up spending, fintech services can push students to embrace a consumerist lifestyle. Thus, unrestrained use of financial technology without sufficient knowledge might result in excessive consumer behavior and increase the likelihood that students would spend money without appropriate preparation. However, studies conducted by [Widiastuti et al., \(2020\)](#) found that students' personal financial management was not significantly affected by financial technology, suggesting that the impact may depend on how fintech is utilized. For instance, if students primarily use fintech for basic transactions such as transfers or payments, the effect may be limited to convenience. Conversely, if fintech platforms are equipped with financial literacy features—such as budgeting tools, expense tracking, or investment education—they could provide students with practical opportunities to improve financial management skills. This highlights the importance of examining not only the frequency of fintech use but also the specific functions and purposes for which students engage with these platforms.

The second factor that can influence a student's financial management is their lifestyle. A study by [Mawarti & Utami \(2024\)](#) shows that lifestyle influences students' financial management. A contemporary lifestyle is an aspect of modern civilization associated with progress. The study found that lifestyle influences students' financial management. As a characteristic of modern society, the contemporary lifestyle is associated with progress. As stated by [Siskawati & Ningtyas \(2022\)](#) Current student consumer behavior is influenced by two trends that reflect a strong desire to stay up-to-date: FOMO (Fear of Missing Out) and YOLO (You Only Live Once). Unplanned spending can be caused by high levels of consumer behavior and a tendency to follow trends. A more expensive lifestyle will result in poorer personal financial management. However, a study conducted by [Utami & Marpaung \(2022\)](#) Discovered that personal financial management is not influenced by lifestyle.

The third factor thought to affect students' individual financial management is peer contact. According to [Aida & Rochmawati \(2022\)](#) Peer groups have an impact on how well pupils handle their finances. Students who have close friends who manage their money well often follow suit, which can help them develop better money management skills. However, if their social circle's consumerist activity results in financial waste, pupils may develop uncontrollable spending habits ([Putri & Wahjudi, 2022](#)). However, it deviates from the research of

Pahlevi & Nasrullah (2020), which shows that peer interaction does not affect an individual's financial management.

The fourth factor influencing students' personal financial management is self-control. According to research by Rosa & Listiadi (2020) Self-control significantly impacts how students manage their finances. Generally, students with higher levels of self-discipline are better at controlling expenses, making wise financial choices, and sticking to their budgets. Conversely, students with low self-control are more likely to make impulsive purchases (Elnina, 2022). Effective self-control management will make someone more careful in managing their money and help them avoid unnecessary expenses. However, studies from Khoirunnisa & Purnamasari (2024) Shows that personal financial management does not have much influence on self-control.

In general, most previous research discussing personal financial management has focused more on millennials and Gen Z, while attention to students in economics and business faculties who have academically acquired financial knowledge but still experience difficulties in financial management is still limited. Therefore, this study fills this gap by combining these four factors as key predictors of college students' personal financial management, namely the use of financial technology, lifestyle, peer interaction, and self-control in one model, so that making it both relevant and engaging. Moreover, unlike previous research, which often treated self-control as a mediator or moderator, this study positions self-control as a direct independent variable. This approach enables a deeper and more innovative understanding of the complex interplay between behavioral, social, psychological, and technological factors that influence students' financial management practices.

This study aims to investigate how students at the Faculty of Economics and Business at Universitas Negeri Surabaya manage their personal finances in relation to their usage of financial technology, their lifestyle, their interactions with peers, and their self-control. The focus is on students who actively engage with financial technology services and are influenced by social environments and contemporary lifestyles. These findings are expected to contribute valuable insights to the field of personal financial management and lay the groundwork for designing more effective, context-based financial education programs in higher education. The results of this study can assist the Faculty of Economics and Business at Universitas Negeri Surabaya in improving the curriculum and quality of instruction related to students' personal financial management. Ultimately, this research contributes to bridging the gap between theoretical financial knowledge and the real-world financial practices of students in today's digital environment.

## RESEARCH METHODS

This is quantitative research that uses an explanatory method to test the proposed hypothesis. It is expected to explain the interaction and influence of the independent and dependent variables in the hypothesis. These variables include the level of financial technology use (X1), lifestyle (X2), peer interaction (X3), self-control (X4), and student personal financial management (Y). The following is the research design, which can be seen in Figure 2 below.

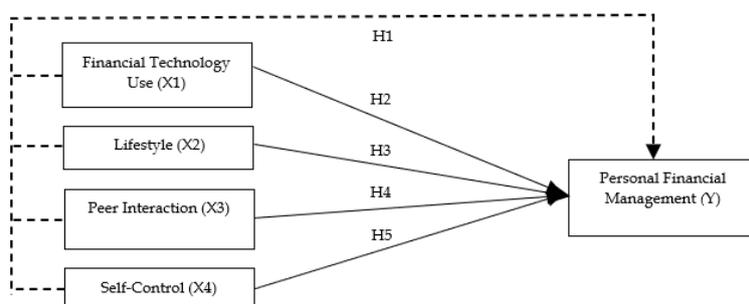


Figure 2. Research Design

The population of this study was students of the Faculty of Economics and Business, Universitas Negeri Surabaya. Sample criteria contained in this study: (1) Students of the Faculty of Economics and Business, Universitas Negeri Surabaya, who actively use financial technology in their financial activities and already have a mobile banking application, digital wallet payment system, and online lending platform. (2) Students enrolled in the Bachelor of Accounting Education, Bachelor of Accounting, and Bachelor of Management study programs at the Faculty of Economics and Business, Universitas Negeri Surabaya, Class of 2021.

Purposive sampling and the Slovin formula were the sampling strategies employed in this study, which had a sample size of 188 students (Sugiyono, 2010). The data source for this investigation was primary data. The researcher sent surveys using Google Forms in order to gather primary data. Statements with five Likert scale response options were included in the questionnaire: strongly disagree (1), disagree (2), neutral/quite agree (3), agree (4), and very agree (5). To assess the hypothesis, test the traditional assumptions (normality, multicollinearity, heteroscedasticity, and linearity), and check the data instrument (validity and reliability), multiple linear regression analysis was employed. SPSS Version 25 was used for all tests (Ghozali, 2018).

The focus on only three study programs and the gender imbalance among respondents may also limit the generalizability of this study. These potential biases need to be addressed in the analysis to ensure a more transparent interpretation, a representative data set, and deeper insights into the diverse financial behaviors of students within the study findings.

## RESULTS AND DISCUSSION

A sample of 30 respondents who still met the research criteria was used for validity and reliability testing in this study. Each statement item passed the validity test, as indicated by a Pearson correlation value or r-count > 0.361 (r-table). Furthermore, to ensure correlation between responses, a one-shot reliability test was conducted in this study, meaning measurements were taken only once, and the results were compared with other questions. Table 1 below displays the reliability test results.

**Table 1.** Reliability Test Results

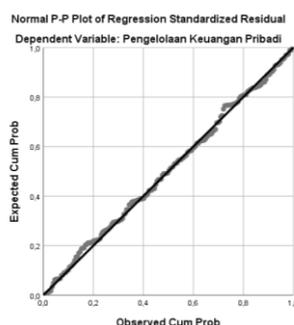
Variables	Cronbach's Alpha	Conclusion
Financial Technology Use	0,861	Reliable
Lifestyle	0,756	Reliable
Peer Interaction	0,718	Reliable
Self-Control	0,883	Reliable
Personal Financial Management	0,855	Reliable

The reliability test results were used to calculate Cronbach's alpha values, which are shown in the above table. Each variable had a value > 0.60, indicating that all variables were reliable. Financial Technology Usage (X1), Lifestyle (X2), Peer Interaction (X3), Self-Control (X4), and Personal Financial Management (Y) had values of 0.861, 0.756, 0.718, 0.883, and 0.855, respectively.

Two techniques used in this study to test normality are Kolmogorov-Smirnov and probability plots. Table 2 below displays the normality test results and figure 3 below.

**Table 2.** Normality Test Results

		Unstandardized Residual
N		188
Normal Parameters <sup>a,b</sup>	Mean	0,0000000
	Std. Deviation	3,39079737
Most Extreme Differences	Absolute	0,044
	Positive	0,025
	Negative	-0,044
Test Statistic		0,044
Asymp.Sig. (2-tailed)		,200 <sup>c,d</sup>



**Figure 3.** Probability Plot

The results of the normality test indicate that the data distribution is centered on the diagonal line, as shown by the probability plot. Additionally, the Asymp.Sig. value of 0.200 > of 0.05, was obtained from the one-sample Kolmogorov-Smirnov test. This suggests that the data are normally distributed.

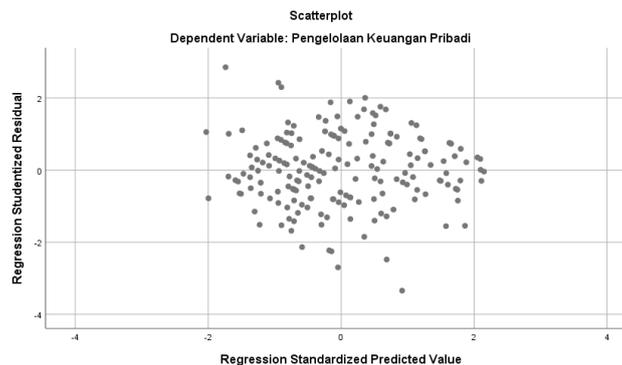
The multicollinearity test is used to evaluate the correlation of the independent variables in the regression model. However, multicollinearity does not necessarily indicate an effective regression model. The results of the test show that the tolerance value and variable inflation factor (VIF) form the basis of the collinearity statistic. Can be seen in table 3 below.

**Table 3.** Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Financial Technology Use	0,762	1,313
Lifestyle	0,534	1,871
Peer Interaction	0,803	1,246
Self-Control	0,658	1,520

The tolerance values are 0.762 and VIF 1.313 for Financial Technology Use (X1), 0.534 and 1.871 for Lifestyle (X2), 0.803 and 1.246 for Peer Interaction (X3), and 0.658 and 1.520 for Self-Control (X4). Since all four variables in this study have tolerance values > 0.10 and VIF values < 10, the regression model does not exhibit multicollinearity (Ghozali, 2018).

A heteroscedasticity test using a scatterplot and the Glesjer test was conducted to determine whether the regression model exhibits different residual variances across observations. The results are as follows. Can be seen in Figure 4 and Table 4 below.



**Figure 4.** Heteroscedasticity Test (Scatterplot) Results

**Table 4.** Glesjer Test Results

	Unstandardized Coefficiens		Standardized Coefficiens		Sig.
	B	Std. Error	Beta	t	
(Constant)	1,290	1,944		0,664	0,508
Financial Technology Use	0,062	0,039	0,128	1,579	0,116
Lifestyle	0,076	0,039	0,188	1,945	0,053
Peer Interaction	-0,110	0,032	-0,276	-3,498	0,001
Self-Control	-0,042	0,044	-0,083	-0,956	0,340

The data distribution in the above scatterplot shows no discernible pattern, suggesting that the regression model is not heteroscedastic. The results of the Glesjer test indicate that the significant values for Financial Technology Use (X1) are 0.116, Lifestyle (X2) is 0.053, Peer Interaction (X3) is 0.001, and Self-Control (X4) is 0.340. In the Glejser test, the significance value of all variables was > 0.05, indicating that the regression model did not exhibit heteroscedasticity.

In this study, the researcher used multiple linear regression analysis to test the hypothesis. The objective was to determine the relationship between the independent and dependent variables. The study also aimed to

confirm the validity of the hypothesis. The following table shows the results of the coefficient of determination, F-test, and T-test analyses. Can be seen in table 5, table 6 and table 7 below.

**Table 5.** Results of F-Test Analysis

	Sum of Squares	df	Mean Square	F	Sig.
Regression	1987,642	4	496,910	42,295	0,000 <sup>b</sup>
Residual	2150,034	183	11,749		
Total	4137,676	187			

**Table 6.** Results of T-Test Analysis

	Unstandardized Coefficiens		Standardized Coefficiens		Sig.
	B	Std. Error	Beta	T	
(Constant)	0,387	3,312		0,117	0,907
Financial Technology Use	0,052	0,067	0,047	0,770	0,442
Lifestyle	0,167	0,066	0,183	2,516	0,013
Peer Interaction	0,205	0,054	0,227	3,817	0,000
Self-Control	0,479	0,075	0,422	6,423	0,000

**Table 7.** Results of the Determination Coefficient

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,693 <sup>a</sup>	0,480	0,469	3,428

The simultaneous F-test results indicate that H1 is accepted because the significance value is  $0.000 < 0.05$ , and the calculated F-value is  $42.295 >$  the F-table value of 2.655. The T-test (partial) results show that the Use of Financial Technology variable (X1) had a significance value of 0.442 and a t-count value of  $0.770 >$  t-table, 1.973, the Lifestyle variable (X2) had a significance value of 0.013 and a t-count value of  $2.516 >$  t-table 1.973. The significance value of the Peer Interaction variable (X3) was 0.000 with a t-count value of  $3.817 >$  t-table 1.973. The significance value of the Self-Control variable (X4) was also 0.000 with a t-count value of  $6.423 >$  t-table 1.973. These results show that H2 is rejected because the significance value of variable X1  $> 0.05$  and the calculated t-value  $<$  the t-table value. Additionally, since variables X2, X3, and X4 have significance values  $< 0.05$  and calculated t-values  $>$  t-table. Thus, H3, H4, and H5 can be accepted. Finally, the results of the coefficient of determination show an adjusted R-square value of 0.469 (46.9%), meaning the independent variable can explain only 46.9% of the dependent variable's variance, while the remaining 53.1% is unexplained.

### The Use of Financial Technology, Lifestyle, Peer Interaction, and Self-Control Simultaneously Influences Students' Personal Financial Management

According to the results of the coefficient of determination data processing, each independent variable in this study appears to influence personal financial management by 46.9%. Additionally, the computed F value is  $42.295 >$  F table of 2.655, and the significance value is  $0.000 < 0.05$ . This indicates that the use of financial technology, lifestyle, peer interaction, and self-control simultaneously impact students' personal financial management, supporting H1 acceptance. Strong self-control is needed to balance the rapid impact of financial technology use, lifestyle, and peer interaction. This will enable them to manage their personal financial resources successfully, wisely, and responsibly.

These findings align with [Adiputra \(2022\)](#) Earlier research demonstrated that financial attitudes, financial technology, and peers positively impact financial management behavior. Conducted the study, [Ariyastini & Candraningrat \(2023\)](#) They also found that financial literacy, lifestyle, and self-control have favorable and significant impacts on financial management behavior. [Aminah \(2024\)](#) The study demonstrates that a person's lifestyle, level of self-control, and social status significantly influence their financial management.

### The Use of Financial Technology Does Not Have a Significant Influence on Students' Personal Financial Management

The financial technology usage variable had a t-count of  $0.770 <$  t-table of 1.973 and a significance value of  $0.442 > 0.05$ , according to the data processing results, indicating that there was no appreciable impact of fintech use on personal financial management. Consequently, H2 is disregarded. According to [Venkatesh et al., \(2003\)](#) Unified Theory of Technology Acceptance and Use (UTAUT), social influence and performance

expectations—two elements that propel technology adoption—are not yet powerful enough to substantially alter students' financial management habits. This is due to a lack of knowledge and a tendency for students to use financial technology only for everyday transactions, rather than as a comprehensive financial management tool. This aligns with research [Alkhowaiter \(2020\)](#), which shows that financial management doesn't always improve simply by implementing fintech without education. The use of fintech can also encourage a consumerist lifestyle by facilitating cashless transactions and spending, giving consumers a sense of comfort with their purchases. However, this can lead to issues with financial control. Additionally, student trust in fintech is hindered by privacy and data security concerns. A study by [Aninsyah et al., \(2021\)](#) suggests that the use of financial technology does not influence financial management behavior.

These results highlight the importance of distinguishing between fintech's functions—as a simple transaction tool (e-wallets and digital payments) versus a financial planning tool (budgeting features, expense tracking, and investment education). Without adequate financial literacy, students may underutilize the latter functions and perceive fintech solely as a means of making transactions. Therefore, for financial technology to be used as efficiently and safely as possible, technology adoption must be accompanied by increased incentives and financial literacy. Financial literacy could act as a moderating factor that determines whether fintech adoption enhances financial management or instead reinforces consumerist behavior.

### **Lifestyle Influences Students' Personal Financial Management**

Based on the data processing findings regarding lifestyle factors, the calculated T-count was  $2.516 > t\text{-table}$  (1.973), and the significance value was  $0.013 < 0.05$ . These results demonstrate that lifestyle significantly impacts a person's financial management, thus supporting H3. According to [Ajzen \(1991\)](#) Theory of Planned Behavior, a person's lifestyle reflects their mentality, as seen in their everyday spending patterns and financial management practices. Healthy habits like saving promote smart financial management, even when a consumptive lifestyle might be a barrier. Students who lead happier, more organized lives are typically better at managing their personal finances. To prevent overspending and maintain a balance between their lifestyle and financial situation, students must improve their understanding of personal financial management.

The results of this investigation align with those of previous studies. According to [Yusuf et al., \(2023\)](#) A student's lifestyle impacts their ability to manage finances. [Ariyastini & Candraningrat \(2023\)](#) have also conducted similar research. Since people who lead organized lives usually have good financial management habits, research has shown that lifestyle significantly influences how one handles money. [Kartawinata et al., \(2021\)](#) research also emphasized the importance of aligning income with lifestyle to maintain sound financial management.

### **Peer Interaction Influences Students' Personal Financial Management**

Based on the data processing results for the peer interaction variable, the significance value was  $0.000 < 0.05$  and the computed t-count was  $3.817 > t\text{-table}$  of 1.973. Therefore, it can be concluded that H4 is acceptable since it demonstrates how peer connection has a big impact on personal money management. [Ajzen \(1991\)](#) The Theory of Planned Behavior is supported by this study. This study makes clear how subjective norms, such as peer pressure, affect an individual's financial management behavior. Peer relationships give kids inspiration, social standards, and a roadmap for financial decisions like saving and investing. Students who spend more time interacting with their peers are better at managing their personal finances. However, for students to choose and implement healthy financial practices and avoid detrimental social influences, positive peer influence must be balanced with adequate financial literacy skills.

The conclusions of this study align with [Mufida \(2022\)](#) research, which demonstrates the significant impact of peer interactions on students' financial management. Similar studies, such as those conducted by [Pamungkas & Hardini \(2022\)](#), have shown that peers influence how people handle money, particularly when making financial decisions in daily life.

### **Self-Control Influences Students' Personal Financial Management**

According to the data processing results for the self-control variable, the computed t-count was  $6.423 > t\text{-table}$  1.973, and a significant value of  $0.000 < 0.05$  was discovered. This suggests that students' personal financial management is significantly impacted by self-control. H5 is therefore approved. Self-control theory states that

managing finances requires resisting short-term temptations to achieve long-term goals. Students with low self-control are more likely to engage in spending behaviors that negatively impact their personal financial management. In contrast, students with good self-control are typically able to manage their spending and save money. A student's money management skills improve with increased self-control. To increase students' financial literacy and management skills, it is crucial to develop self-control abilities, emphasizing the role of self-control in making prudent financial decisions.

The findings of this investigation are consistent with those of [Devi et al., \(2024\)](#). These studies demonstrate that self-control significantly and positively influences sound financial practices, such as saving and budgeting. Furthermore, [Mustikasari & Septina \(2023\)](#) discovered that self-control positively impacts personal financial management.

## CONCLUSION

The results of the data analysis and discussion reveal the following conclusions: (1) The use of financial technology, lifestyle, peer interaction, and self-control influence students' personal financial management simultaneously. (2) Students' personal financial management is not influenced by financial technology. (3) A student's lifestyle influences their personal financial management. (4) Peer interaction influences students' personal financial management. (5) Self-control influences students' personal financial management. The researcher can provide several recommendations based on the discussion and analytical findings, such as: (1) Students should seek information, exercise self-control, and acquire a wider range of financial management skills to be more prudent with their money. (2) The Universitas Negeri Surabaya, Faculty of Economics and Business, can offer students direction, advice, and more education on the value of personal financial management to lead more prosperous lives in the future. (3) For further researchers, this study, which only looks at four characteristics, has an adjusted R-squared value of 46.9%, which is considered to be good enough but not very strong for future studies. Future researchers should broaden this study by incorporating additional variables that may be relevant, such as income, financial attitudes, socioeconomic status, and other influencing factors. In addition, this study involved more female respondents than male respondents and only examined three study programs within the Faculty of Economics and Business at Universitas Negeri Surabaya. Future researchers should balance the data between male and female respondents and adopt a wider scope, for example, by including students from other faculties across the university. This would allow for more comprehensive findings that reflect the diverse financial behaviors of students. For instance, comparing students from economics and other study programs may reveal differences in financial management patterns influenced by academic background, workload, or lifestyle needs.

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