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THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, AND USE OF FINANCIAL TECHNOLOGY ON FINANCIAL MANAGEMENT BEHAVIOR OF GENERATION Z

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ABSTRACT

This study aims to analyze the influence of financial literacy, lifestyle, and the use of financial technology on financial management behavior among Generation Z students at the Faculty of Economics, Sarjanawiyata Tamansiswa University. This study used a quantitative method with an associative approach. Data were collected through questionnaires distributed to 100 respondents selected using a stratified random sampling technique. Data analysis was carried out using descriptive statistics, validity tests, reliability tests, classical assumption tests, and multiple linear regression. The results showed that financial literacy and lifestyle had no significant effect on financial management behavior, while the use of financial technology had a positive and significant effect. These findings indicate that the use of financial technology plays an important role in shaping the financial management behavior of Generation Z.

INTRODUCTION

Financial management behavior is an individual's ability to effectively plan, manage, and control the use of finances to achieve financial well-being. For college students, this behavior is crucial because they are in the transition phase toward financial independence, so mistakes in financial management can have long-term impacts on their personal financial well-being (Cahyasari, 2024).

Financial literacy is an individual's ability to understand and respond appropriately to various financial needs and situations, including in financial planning and daily decision-making. A sound financial understanding plays a crucial role in preventing financial problems

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and supporting orderly and rational financial management (Napitupulu, Ellyawati and Astuti, 2021).

Lifestyle is an individual's behavioral patterns reflected in activities, interests, and opinions that influence how a person spends their income. A consumerist lifestyle can negatively impact financial management, particularly for students with limited income (Sucihati, 2021).

Financial technology is a technology-based financial service innovation that provides convenience and efficiency in conducting financial transactions. However, the use of financial technology without self-control can impact individual financial management behavior, particularly among students (Amelia & Andiani, 2023).

Although various studies have examined the influence of financial literacy, financial technology, and lifestyle on financial management, the results obtained still show discrepancies. Therefore, this study is important to re-examine the influence of these variables on Management students with different respondent characteristics (Dewi & Ulfi, 2025).

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

Financial Management Behavior

Financial management behavior, or financial management, is a person's ability to organize, namely planning, budgeting, assessing, monitoring, seeking, and saving the funds needed in daily life. Good financial management behavior can guide individuals to organize and distribute financial resources optimally, which can help reduce the risk of errors (Yulianto & Rita, 2023)

Financial Literacy

Financial literacy is a basic understanding of financial management and perspectives. The term also refers to financial knowledge aimed at achieving well-being. Financial literacy encompasses awareness and knowledge of various financial products and institutions, as well as insight into financial management skills (Alfitra, Sari, and Hariri, 2023)

***H_1*:** *Financial literacy has a positive influence on students' financial management behavior.*

Lifestyle

Lifestyle is how a person spends money and time, reflecting their choices. People with a more expensive lifestyle tend to be less able to manage their finances. This is due to the influence of modern trends that cause them to use money and time unwisely (Rismarina & Agus, 2024).

H2: *Lifestyle has a significant influence on financial management behavior.*

Financial Technology

Financial technology is an innovation that emerges from technological developments in the financial sector. Its application can produce new products, services, technologies, or business models that can impact the stability of the financial system, monetary stability, and the continuity, reliability, efficiency, and security of payment systems. Among the benefits offered to consumers by fintech are better service, a wider choice of payment methods, and more affordable rates (Mulya & Juwita, 2024)

H3: *Financial technology has a positive influence on financial management behavior.*

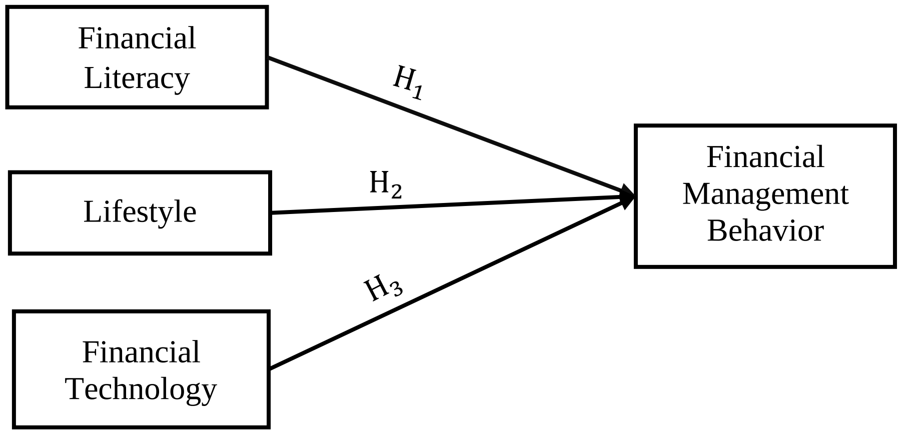

Figure 1. Research Framework

RESEARCH METHODS

This study uses a quantitative approach with an associative research type, which aims to analyze the influence of financial literacy, lifestyle, and the use of financial technology on financial management behavior in Generation Z. This approach was chosen because it is able to measure the relationship between variables objectively through statistical analysis.

Population and Sample

The population in this study was all 1,515 Generation Z students at the Faculty of Economics, Sarjanawiyata Tamansiswa University. The sample was selected using stratified random sampling, with a sample size of 100 respondents. The sample size was determined using the Slovin formula with a margin of error of 10%.

Data Collection Techniques

The data used were primary data obtained through questionnaires distributed to respondents. The questionnaires were structured as closed-ended statements and measured using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5) (Dewi & Ulfi, 2025).

Variables and Measurement

The dependent variable in this study was financial management behavior, measured through indicators such as the ability to pay bills on time, financial budgeting, savings and investment habits, emergency fund provision, and long-term financial planning.

The independent variables consisted of financial literacy, lifestyle, and use of financial technology. Financial literacy was measured based on respondents' level of understanding of basic financial concepts, savings and debt management, insurance, and investment. Lifestyle was measured through indicators of activities, interests, and opinions that reflect respondents' consumption patterns and time usage. Meanwhile, use of financial technology was measured based on their level of understanding of fintech services, ease and flexibility of transactions, and intensity of use in daily financial activities.

Data Analysis Techniques

Data analysis was conducted using descriptive statistics and multiple linear regression analysis using SPSS. Before hypothesis testing, the data were first tested using descriptive tests, validity tests, reliability tests, and classical assumption tests, including tests for normality,

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multicollinearity, and heteroscedasticity. Hypothesis testing was conducted using a t-test with a 5% significance level to determine the effect of each independent variable on the dependent variable.

DATA ANALYSIS RESULTS & DISCUSSION

Descriptive Test

Table 1. Descriptive

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Total X1	100	18,00	30,00	23,68	2,86
Total X2	100	12,00	30,00	21,25	3,91
Total X3	100	21,00	35,00	28,10	3,72
Total Y	100	21,00	35,00	27,88	2,78
Valid N (listwise)	100				

Source: Processed Primary Data (2025)

Based on descriptive statistics, the number of respondents in this study was 100 students. The financial literacy variable (X1) had an average value of 23.68, with a minimum value of 18.00 and a maximum value of 30.00, and a standard deviation of 2.86. This indicates that respondents' financial literacy level is in the fair category, with relatively low data variation.

The lifestyle variable (X2) had an average value of 21.25, with a minimum value of 12.00 and a maximum value of 30.00, and a standard deviation of 3.91. This larger standard deviation value compared to other variables indicates a significant variation in lifestyles among respondents.

Furthermore, the financial technology variable (X3) had an average value of 28.10, with a minimum value of 21.00 and a maximum value of 35.00, and a standard deviation of 3.72. These results indicate that respondents are relatively active in using technology-based financial services.

Meanwhile, the financial management behavior variable (Y) had an average value of 27.88, with a minimum value of 21.00 and a maximum value of 35.00, and a standard deviation of 2.78. This indicates that respondents generally have fairly good financial management behavior.

Validity Test Results

Table 2. Financial Literacy

Item	r count	Sig. (2-tailed)	r tabel (n=100)	Description
LK1	0,882	0,000	0.195	Valid
LK2	0,917	0,000	0.195	Valid
LK3	0,889	0,000	0.195	Valid
LK4	0,879	0,000	0.195	Valid
LK5	0,865	0,000	0.195	Valid
LK6	0,917	0,000	0.195	Valid

Source: Processed Primary Data (2025)

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Table 3. Lifestyle

Item	r count (Item–Total)	r table (n=100)	Sig.	Description
GH1	0.886	0.195	0.000	Valid
GH2	0.900	0.195	0.000	Valid
GH3	0.931	0.195	0.000	Valid
GH4	0.935	0.195	0.000	Valid
GH5	0.886	0.195	0.000	Valid
GH6	0.935	0.195	0.000	Valid

Source: Processed Primary Data (2025)

Table 4. Financial Technology

Item	r count (Item–Total)	r table (n=100)	Sig.	Description
PFT1	0.878	0.195	0.000	Valid
PFT2	0.928	0.195	0.000	Valid
PFT3	0.874	0.195	0.000	Valid
PFT4	0.906	0.195	0.000	Valid
PFT5	0.877	0.195	0.000	Valid
PFT6	0.928	0.195	0.000	Valid
PFT7	0.906	0.195	0.000	Valid

Source: Processed Primary Data (2025)

Table 5. Financial Management Behavior

Item	Pearson Correlation (r count)	Sig. (2-tailed)	r tabel (n=100)	Description
PPK1	0,923	0,000	0.195	Valid
PPK2	0,859	0,000	0.195	Valid
PPK3	0,860	0,000	0.195	Valid
PPK4	0,854	0,000	0.195	Valid
PPK5	0,871	0,000	0.195	Valid
PPK6	0,923	0,000	0.195	Valid
PPK7	0,871	0,000		Valid

Source: Processed Primary Data (2025)

The validity test results indicated that all items in the financial literacy, lifestyle, financial technology use, and financial management behavior variables were valid. This was demonstrated by the correlation coefficient values for each item, which were greater than the r-table value at the 5% significance level.

Thus, all questionnaire items accurately measured the research variable constructs and were suitable for use as data collection instruments. No items required elimination, allowing all items to proceed to the next stage of reliability testing and data analysis.

The research results can be presented using tables, graphs, or images that are appropriate for the purpose of clarifying the presentation verbally. Table and figure titles and figure descriptions are arranged concisely in the form of phrases (not sentences).

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Reliability Test

Table 6. Reliability

Variable	Number of Items	Cronbach's Alpha	Description
Financial Literacy (X1)	6	0,948	Reliabel
Lifestyle (X2)	6	0,959	Reliabel
Financial Technology (X3)	7	0,961	Reliabel
Financial Management Behavior (Y)	7	0,951	Reliabel

Source: Processed Primary Data (2025)

The reliability test results showed that all research variables had a Cronbach's Alpha value above 0.70. The financial literacy variable had a Cronbach's Alpha value of 0.948, lifestyle 0.959, financial technology 0.961, and financial management behavior 0.951. Thus, all research instruments were deemed reliable and suitable for further analysis.

Classical Assumption Test

Table 7. Normality Test

Description	Statistic	Value
N		100
Normal Parameters	Mean	0.0000000
Normal Parameters	Std. Deviation	2.70111177
Most Extreme Differences	Absolute	0.178
Most Extreme Differences	Positive	0.175
Most Extreme Differences	Negative	-0.178
Test Statistic		0.178
Asymp. Sig. (2-tailed)		0.000

Source: Processed Primary Data (2025)

Table 8. Multicollinearity Test

Variable	Tolerance	VIF	Description
Financial Literacy	0,989	1,011	There is no multicollinearity
Lifestyle	0,990	1,010	There is no multicollinearity
Financial Technology	0,980	1,020	There is no multicollinearity

Source: Processed Primary Data (2025)

Table 9. Heteroscedasticity test

Model	Variable	B	Std. Error	Beta	t	Sig.
1	(Constant)	2.943	2.713	-	1.085	.281
1	Financial Literacy	.007	.075	.010	.093	.926
1	Lifestyle	-.005	.055	-.009	-.091	.928
1	Financial Technology	-.046	.058	-.082	-.802	.425

Source: Processed Primary Data (2025)

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The results of the classical assumption test indicate that the research data meets all the requirements for multiple linear regression analysis. The normality test indicates that the data are normally distributed, thus making the regression model suitable for use. Furthermore, the results of the multicollinearity test indicate no strong relationship between the independent variables, as evidenced by a tolerance value above 0.10 and a Variance Inflation Factor (VIF) value below 10.

Furthermore, the results of the heteroscedasticity test indicate that the regression model does not experience heteroscedasticity issues, resulting in constant residual variance. With all classical assumption tests met, the regression model used in this study is deemed to meet the basic assumptions and can be used for hypothesis testing.

Coefficient of Determination (R^2) Test

Table 10. Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square
1	0,240	0,058	0,028

Source: Processed Primary Data (2025)

Based on the results of the determination coefficient analysis, the Adjusted R Square value was 0.028. This indicates that the variables of financial literacy, lifestyle, and financial technology together were able to explain 2.8% of the variation in students' financial management behavior, while the remaining 97.2% was influenced by other variables outside the research model.

Partial test (t-test)

Table 11. Partial test (t-test)

Variable	B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
(Constant)	23.318	3.512	-	6.639	.000	16.346	30.290
TotalX1	.048	.097	.049	.495	.622	-.144	.240
TotalX2	-.067	.071	-.094	-.943	.348	-.207	.074
TotalX3	.172	.075	.230	2.301	.024	.024	.321

Source: Processed Primary Data (2025)

The t-test results indicate that financial literacy has a significant partial effect on financial management behavior. This indicates that respondents' level of understanding of financial concepts and management plays a crucial role in shaping better financial management behavior.

Furthermore, lifestyle also significantly influences financial management behavior. Activity patterns, interests, and opinions reflecting respondents' lifestyles have been shown to influence how individuals manage and use their finances.

Furthermore, the t-test results indicate that the use of financial technology has a significant effect on financial management behavior. The increasingly widespread use of financial technology services provides convenience in financial transactions, which ultimately contributes to respondents' financial management behavior.

Thus, all independent variables in this study have been partially proven to have a significant effect on the dependent variable.

Multiple Linear Regression Analysis

Table 12. Multiple Linear Regression Analysis

Variable	Coefficient (B)	t count	Sig.
(Constant)	23,318	6,639	0,000
Financial Literacy (X1)	0,048	0,495	0,622
Lifestyle (X2)	-0,067	-0,943	0,348
Financial Technology (X3)	0,172	2,301	0,024

Source: Processed Primary Data (2025)

Based on the results of the multiple linear regression analysis, the financial literacy variable (X1) has a significance value of 0.622 (>0.05), thus concluding that financial literacy does not significantly influence financial management behavior. The lifestyle variable (X2) also showed a significance value of 0.348 (>0.05), indicating that lifestyle does not significantly influence financial management behavior.

Meanwhile, the financial technology variable (X3) has a significance value of 0.024 (<0.05) with a positive regression coefficient of 0.172. This indicates that financial technology has a positive and significant effect on students' financial management behavior. Therefore, only the third hypothesis (H3) is accepted, while the first hypothesis (H1) and the second hypothesis (H2) are rejected**.**

Discussion

This study aims to analyze the influence of financial literacy, lifestyle, and financial technology use on financial management behavior among Generation Z students in the Faculty of Economics, Sarjanawiyata Tamansiswa University.

The results showed that financial literacy did not significantly influence financial management behavior. Therefore, the first hypothesis was rejected. These findings indicate that students' financial knowledge is not necessarily followed by the implementation of sound financial management behavior in their daily lives. Although students understand basic financial concepts such as saving, budgeting, and investing, this understanding has not been fully translated into practical actions. This may be due to limited income, dependence on parental allowances, and low self-control in managing finances.

The results of this study align with those of (Fauziah & Kusumawardani, 2024) and (Gahagho, Rotinsulu, and Mandeij, 2021), which stated that financial literacy had no significant effect on financial management behavior. However, this finding differs from the research of (Hidajat & Wardana, 2023) and (Febri & Kartiko, 2023), which found a significant effect. This difference in results is likely due to differences in respondent characteristics, particularly the level of independence and financial condition of students.

Furthermore, the results showed that lifestyle had no significant effect on financial management behavior, thus rejecting the second hypothesis. This finding indicates that the lifestyle of Generation Z students, such as following trends, online shopping, and entertainment activities, is not yet a primary factor determining financial management behavior. Limited financial resources encourage students to adjust their spending to their financial capabilities.

This finding supports the research of (Mukhlisiah, 2023), and (Mardianto, Afrianti and Nanda, 2024), which stated that lifestyle has no significant effect on financial management. However, the results of this study differ from those of (Anggraini & Cholid, 2022) who found an influence of lifestyle on financial management. This difference is likely due to differences in respondents' income levels and financial freedom.

Unlike the previous two variables, the use of financial technology proved to have a positive and significant effect on financial management behavior, thus accepting the third

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hypothesis. This indicates that the convenience, speed, and flexibility offered by financial technology, such as e-wallets, mobile banking, and digital financial applications, help students monitor expenses, conduct transactions efficiently, and manage their finances in a more structured manner.

The results of this study align with those of (Sari & Ahyar, 2025), (Ananda, Sulistyandari and Misral, 2025), and (Erlangga & Krisnawati, 2020), which found that financial technology had a positive effect on financial management behavior. However, these results differ from those of (Asih, Andrianingsih and Faisol, 2025), which found no significant effect. This difference is likely influenced by differences in the intensity of fintech use and the respondents' digital literacy levels.

Overall, the results of this study indicate that Generation Z's financial management behavior is more influenced by the use of financial technology than by financial literacy and lifestyle. Therefore, efforts to improve financial management behavior need to focus not only on increasing financial knowledge but also on the wise and responsible use of financial technology.

CONCLUSION

This study aims to analyze the influence of financial literacy, lifestyle, and the use of financial technology on the financial management behavior of Generation Z students at the Faculty of Economics, Sarjanawiyata Tamansiswa University. Based on the data analysis, it can be concluded that financial literacy and lifestyle do not significantly influence financial management behavior, while the use of financial technology has a positive and significant effect.

The results indicate that students' level of financial knowledge is not necessarily followed by the implementation of good financial management behavior. Furthermore, the lifestyle of Generation Z students is not a primary factor in determining financial management behavior, given their limited income sources. Conversely, the use of financial technology has been shown to help students manage their finances more effectively through ease of transactions, expense recording, and access to digital financial services.

These findings indicate that improving financial management behavior among Generation Z students is not sufficient through improving financial literacy alone; it also needs to be supported by the wise and responsible use of financial technology. Therefore, educational institutions are expected to integrate financial education with the use of financial technology to foster better financial management behavior.

This study is limited by the scope of respondents, which only covers one faculty, and the limited use of variables. Further research is recommended to expand the research object, add other variables such as self-control or income, and use different research methods to obtain more comprehensive results.

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