ASPECTS OF FINANCIAL MANAGEMENT OF STUDENTS FACULTY OF ECONOMICS AND BUSINESS, PGRI MPU SINDOK UNIVERSITY

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Abstract

Financial management is one of the essential skills that students must possess in facing various economic challenges and the development of digital financial technology. However, many students still experience difficulties in managing their finances due to low financial literacy, a high level of consumptive lifestyle, and the use of digital payment services that is not accompanied by proper financial management. This study offers novelty by simultaneously examining these three variables among students of the Faculty of Economics and Business at Mpu Sindok University in the context of the increasingly developing use of digital financial technology.

This study aims to analyze the influence of financial literacy, lifestyle, and e-wallet usage on students' financial management, both partially and simultaneously. The research method used is a quantitative approach with data collection through questionnaires. The sample consisted of 120 students from the Faculty of Economics and Business at Mpu Sindok University. Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS).

The results show that financial literacy has a positive and significant effect on students' financial management. Lifestyle has a significant effect on students' financial management, while e-wallet usage also has a positive and significant effect on students' financial management. Simultaneously, financial literacy, lifestyle, and e-wallet usage significantly affect students' financial management, with a coefficient of determination (R^2) value of 0.712. These findings indicate that improving financial literacy, controlling lifestyle, and using e-wallets wisely can enhance the quality of students' financial management.

he title of the abstract should be in bold, while the body of the abstract should be in Times New Roman, 10 pt, single-spaced, in a single paragraph, with a maximum of 250 words. The abstract should include: the problem being discussed, the purpose of the paper/research, the research methods, the research results, and the conclusion. The abstract must not include figures, tables, complex equations, or references.

***Keywords:* Financial Literacy, Lifestyle, E-Wallet, Student Financial Management.**

INTRODUCTION

The development of technology and digitalization in the financial sector has brought major changes to people's behavior, especially students, in managing finances. The ease of internet access, the rise of cashless transactions, and the presence of various digital payment applications or e-wallets have made financial activities more practical and faster ((Olivia &Nuryasman,2026). Students, as a generation close to technology, are one of the groups most active in using digital financial services in their daily lives. However, this convenience is not always accompanied by good financial management skills.

Financial management is a person's ability to plan, organize, control, and save funds to meet life needs, both in the short and long term,(Agum Akbar et al, 2024). For students, financial management is important because most students still have limited sources of income, such as allowances from parents or scholarships. The inability to manage finances can lead to consumptive behavior, wastefulness, and even difficulties

in meeting academic and personal needs. (Agum Akbar et al, 2024)

One of the factors that influences students' financial management is financial literacy. Financial literacy is a person's knowledge and understanding of financial concepts, such as money management, saving, investment, and financial decision-making, (Rina &Sherlyn, 2023). Students who have a good level of financial literacy tend to be able to make wise financial decisions, prepare budgets, and control expenses. Conversely, low financial literacy can cause students to have less understanding of the importance of financial planning, making them more easily trapped in consumptive behavior.

Besides financial literacy, lifestyle is also a factor that influences students' financial management. Changes in social trends and the development of social media encourage students to follow a modern lifestyle, such as frequently buying fashion products, hanging out at cafés, or following certain trends in order to maintain social presence. A consumptive lifestyle can affect students' spending patterns and cause an imbalance between needs and wants. If not accompanied by good self-control, such a lifestyle can have a negative impact on students' financial conditions.

The third is that the use of e-wallets is increasing among college students because it offers convenience, speed, and various attractive promotions such as cashback and discounts. The presence of e-wallets makes it easier for students to carry out transactions without using cash,(Abel&Rahmat,2025) However, this convenience can also encourage consumptive behavior because users become more likely to make spontaneous purchases without considering their financial condition. Nevertheless, the use of e-wallets can also help financial management if used wisely, for example through transaction recording features and spending control.

The phenomenon shows that financial literacy, lifestyle, and the use of e-wallets have a close relationship with students' financial management. Students are required to be able to manage their finances effectively in order to meet their living needs and prepare their financial condition in the future. Therefore, research on financial literacy, lifestyle, and e-wallets in relation to students' financial management is important to conduct in order to identify the factors that influence students' financial management behavior.

The results of this study are expected to provide benefits for students by helping them better understand the importance of good financial management, increasing awareness of the importance of financial literacy, and using e-wallets wisely. In addition, this research is also expected to serve as a reference for educational institutions in providing education related to financial management to students.

Students of the Faculty of Economics and Business at Universitas PGRI Mpu Sindok, as students studying economics and finance, are expected to have good abilities in managing personal finances. However, in reality, there are still students who experience difficulties in managing expenses and controlling consumptive behavior. This condition shows that understanding of financial management is not only influenced by academic knowledge, but also by other factors such as lifestyle and the use of digital financial technology.

RESEARCH METHODOLOGY

This study uses a quantitative approach with a causal associative method, namely research aimed at determining the influence between independent variables (financial literacy, lifestyle, and e-wallets) on the dependent variable (students' financial management).

Population

The population in this study consists of all students of the Faculty of Economics and Business, Accounting, Management, and Digital Business study programs who use e-wallets in their daily financial activities, totaling 311 students.

Sample

The sample in this study was taken using a non-probability sampling technique, namely purposive sampling, with the following criteria:

- Active students
- Use e-wallets (such as DANA, OVO, GoPay, ShopeePay)
- Have regularly conducted personal financial transactions
- Willing to become respondents

The sample size was determined to be 120 respondents

Data analysis is the processing activity carried out after data from respondents has been collected in quantitative research. These calculations use SEM, which will be tested using SEM-PLS 4 software.

The following are several models that will be used in this study:

1. Measurement Model Evaluation (Outer Model)

   Evaluation of the measurement (outer) model is conducted to assess reliability and validity. The tests performed include:

   - Convergent Validity

     This is a measure that shows the extent to which indicators of a construct are highly correlated with one another in measuring the same concept. Convergent validity testing is conducted by examining the outer loading values and the Average Variance Extracted (AVE), where the recommended outer loading value is greater than 0.70 and the AVE value is greater than 0.50.

   - Reliability Validity

     This refers to the ability of a latent construct to be measured consistently by its constituent indicators, so that these indicators can be trusted to represent the variable being measured.

     According to Imam Ghozali, reliability is measured using Cronbach's Alpha and Composite Reliability, with values required to be greater than 0.70.

2. Structural Model Planning (Inner Model)

   The structural model is based on path coefficient values that examine how large the influence of latent variables is on the initial calculations.

   - R Square (R^2)

     The coefficient of determination that shows the proportion of variance or variability in endogenous variables that can be explained by exogenous variables in the research model. In other words, R^2 describes how well the model is able to explain the phenomenon being studied.

     R Square (R^2) can be evaluated using Predictive Relevance. The second step is to evaluate the R^2 value. Based on the blindfolding results, the following value was obtained: $Q^2 = 0.548$.

     Predictive Relevance (Q^2): if $Q^2 > 0$, then the model has good predictive capability.

3. Hypothesis Testing

   A statistical procedure used to test the significance of relationships among latent variables in the structural model based on the estimated path coefficients through the bootstrapping technique.

   The purpose is to test the significance of the hypotheses using the following criteria:

• t-statistic > 1.96 , • p-value < 0.05

If these criteria are met, it means the hypothesis is accepted.

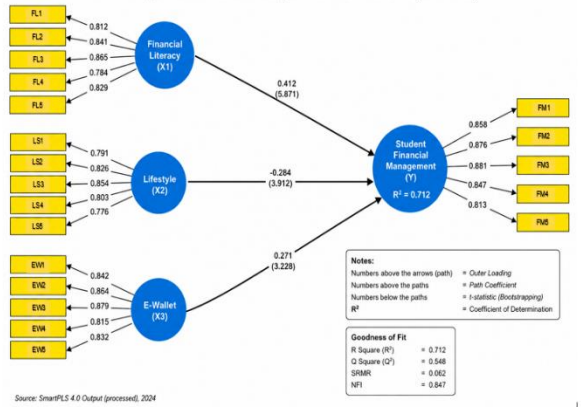
RESULTS AND DISCUSSION

This study was conducted on students of the Faculty of Economics and Business at PGRI Mpu Sindok University who use e-wallet services in their daily transaction activities. A total of 120 students who met the research criteria were successfully collected as respondents.

The characteristics of respondents based on gender show that there were 68 female respondents (56.7%), while there were 52 male respondents (43.3%). Based on study programs, respondents came from the Accounting, Management, and Digital Business Study Programs. Most respondents used the DANA, ShopeePay, and GoPay e-wallets, with a usage frequency of more than three times per week.

Data analysis was conducted using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS) with the assistance of SmartPLS version 4 software. The SEM-PLS approach was chosen because it is capable of testing relationships among latent variables simultaneously and is suitable for research on students' financial behavior.

Figure 4D. SmartPLS Output – Structural Model (SEM-PLS)



Picture 1.

Research Instrument Testing

1.**Outer Model**

• **Convergent Validity**

Convergent validity is evaluated through the outer loading values and Average Variance Extracted (AVE). Indicators are considered valid if they have an outer loading value > 0.70 and an AVE > 0.50.

Table 1. Outer Loading Values.

Variabel	Indicator	Loading
Financial Literacy	FL1	0,812
	FL2	0,841
	FL3	0,865
	FL4	0,784
	FL5	0,829
Lifestyle	L1	0,791
	L2	0,826
	L3	0,854
	L4	0,803
	L5	0,776
E-Wallet	EW1	0,842
	EW2	0,864
	EW3	0,879
	EW4	0,815
	EW5	0,832
Financial Management	FM1	0,858
	FM2	0,876
	FM3	0,881
	FM4	0,847
	FM5	0,813

All indicators have loading factor values above 0.70, thus meeting the requirements for convergent validity.

Table 2. AVE Value

Variable	AVE
Financial Literacy	0,683
Lifestyle	0,651
E-Wallet	0,719
Financial Management	0,736

All variables have AVE values above 0.50, so the construct is able to explain more than 50% of the variance of its indicators.

- **Reliability Test**

Construct reliability is measured using Cronbach's Alpha and Composite Reliability.

Table 3. Reliability Test Results

Variabel	Cronbach Alpha	Composite Reliability
Financial Literacy	0,884	0,915
Lifestyle	0,867	0,903
E-Wallet	0,902	0,927
Financial Management	0,910	0,933

The Cronbach's Alpha and Composite Reliability values for all variables are above 0.70, so the instruments are declared reliable.

Outer Model Evaluation

The outer model evaluation is carried out through testing convergent validity, discriminant validity, and construct reliability.

Discriminant Validity Test

Testing using the Fornell-Larcker criterion shows that the square root of each construct's AVE is greater than the correlations between other constructs. Thus, all research variables have met the requirements for discriminant validity and are suitable for use in structural analysis.

2. Inner Model

- **Coefficient of Determination (R^2)**

Table 4. R-Square Value

Variabel Endogen	R^2
Financial Management	0,712

The R^2 value of 0.712 indicates that the variables Financial Literacy, Lifestyle, and E-Wallet are able to explain 71.2% of the variation in Student Financial Management, while the remaining 28.8% is explained by other factors outside the research model.

According to Hair et al. (2022), this value is categorized as strong (substantial).

• Predictive Relevance (Q^2)

Based on the blindfolding results, the following value was obtained:

$Q^2 = 0.548$,Because the Q^2 value > 0, the model has good predictive ability.

3. Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping method.

Criteria:

• t-statistic > 1.96

• p-value < 0.05

Table 5. Hypothesis Testing Results

Relationship between variables	Path Coefficient	t-statistic	p-value	Decision
Financial Literacy → Financial	0,412	5,871	0,000	Accepted

Relationship between variables	Path Coefficient	t-statistic	p-value	Decision
Management				
Lifestyle → Financial Management	-0,284	3,912	0,000	Accepted
E-Wallet → Financial Management	0,271	3,228	0,001	Accepted

The results show that all research hypotheses are accepted.

a. Analysis of Direct Effects

1.Effect of Financial Literacy on Financial Management

A path coefficient value of 0.412 indicates that financial literacy has a positive and significant effect on students' financial management.

The higher students' understanding of financial planning, savings, investment, and expenditure control, the better their ability to manage personal finances.

2.Effect of Lifestyle on Financial Management

A coefficient value of -0.284 indicates that lifestyle has a negative and significant effect on financial management.

This means that the more consumptive a student's lifestyle is, the lower their financial management ability becomes.

3.Effect of E-Wallet on Financial Management

A coefficient value of 0.271 indicates that the use of e-wallets has a positive and significant effect on students' financial management.

Students utilize transaction recording features, payment history, and financial monitoring convenience available in e-wallet applications.

b. Analysis of Indirect Effects

Since this research model only uses direct relationships between independent and dependent variables, no indirect effects were found. However, if future research adds mediating variables such as consumptive behavior or financial self-control, indirect effect analysis can be conducted using SmartPLS bootstrapping.

The Effect of Financial Literacy on Students' Financial Management

The results of the study show that financial literacy has a positive and significant effect on students' financial management. These findings indicate that students who have a good understanding of financial concepts tend to be more capable of preparing budgets, controlling expenses, and carrying out financial planning more effectively.

The results of this study are consistent with the research conducted by Harpa Sugiharti and Kholida Atiyatul Maula (2019), Sjarief Hidajat and Wydan Tegar Wardhana (2023), as well as Dina Astri Sapitri and Vina Anggrilia (2025), which state that financial literacy has a positive and

significant effect on students' financial management behavior.

However, these results differ from the studies by Herdjiono and Damanik (2016) as well as Sari and Listiadi (2021), which found that financial literacy does not have a significant effect on financial management. These differences are likely caused by the characteristics of respondents, the level of financial understanding, and the development of financial technology, which increasingly enhances students' awareness of the importance of financial management.

The Influence of Lifestyle on Students' Financial Management

The research results show that lifestyle has a negative and significant effect on students' financial management. These findings indicate that the higher the tendency of students toward a consumptive lifestyle, the lower the quality of their financial management.

These results support the studies by Pulungan and Febriaty (2018), Waty et al. (2021), Wanda Lestari et al. (2024), and Rabbani et al. (2024), which state that lifestyle is an important factor influencing financial management behavior.

On the other hand, these findings do not support the studies by Akbar Ramadhan et al. (2021) and Wahyuni and Radiman (2021), which found that a hedonistic lifestyle has no effect on students' financial management.

The Influence of E-Wallets on Students' Financial Management

The research results show that the use of e-wallets has a positive and significant effect on students' financial management. These findings indicate that digital wallets do not always have a negative impact, but can serve as a tool that helps students control and monitor financial activities.

These results are consistent with the studies by Suswita et al. (2025), Munthe et al. (2025), and Paembonan et al. (2025), which state that the use of e-wallets has a significant effect on students' financial management behavior.

Today's students utilize transaction history features, expense reports, and the ease of payment available in e-wallet applications to improve the effectiveness of personal financial management.

financial literacy, lifestyle and e-wallets simultaneously influence financial management

Simultaneously, financial literacy, lifestyle, and the use of e-wallets are able to explain 71.2% of the variation in students' financial management. These results indicate that students' financial management is not only influenced by the ability to understand financial concepts, but is also affected by lifestyle patterns and the utilization of financial technology.

This finding is consistent with the research of Novitasari and Nuryasman (2026), Rahayu and Pristiana (2023), and Rabbani et al. (2024), which state that the combination of financial literacy factors, lifestyle, and digital financial technology is the main determinant of students' financial management behavior.

Thus, improving financial literacy, controlling consumptive lifestyles, and wisely utilizing e-wallets are important factors in shaping healthier and more

sustainable financial management behavior among studi

CONCLUSION

Based on the results of the study regarding the influence of Financial Literacy, Lifestyle, and E-Wallets on the Financial Management of students of the Faculty of Economics and Business, Universitas PGRI Mpu Sindok , the following conclusions can be drawn:

The influence of Financial Literacy on Student Financial Management

Financial literacy has a positive and significant effect on student financial management. The results of the study show that the higher the level of students' understanding of financial concepts, such as financial planning, budgeting, saving, investment, and risk management, the better their ability to manage their personal finances. Thus, financial literacy is an important factor in forming responsible and future-oriented financial behavior.

The influence of Lifestyle on Student Financial Management

Lifestyle has a significant effect on student financial management. The results of the study show that a consumptive lifestyle pattern can affect students' ability to manage their finances effectively. Conversely, students who have a simpler, well-planned lifestyle that matches their financial capacity tend to have better financial management. Therefore, controlling lifestyle is one aspect that needs to be considered in maintaining students' financial stability.

The influence of E-Wallets on Student Financial Management

E-wallets have a positive and significant effect on student financial management. The use of e-wallets provides convenience in carrying out financial transactions, monitoring expenses, and accessing various digital payment services that support daily financial activities. Wise use of e-wallets can help students improve transaction efficiency and personal financial control.

The influence of Financial Literacy, Lifestyle, and E-Wallets on Student Financial Management

Financial literacy, lifestyle, and e-wallets simultaneously have a significant effect on student financial management. The analysis results show that these three variables are able to explain 71.2% of the variation in student financial management, while the remaining 28.8% is influenced by other factors outside the research model. These findings indicate that improving students' financial management skills is not only influenced by financial knowledge, but also by lifestyle patterns and the utilization of digital financial technology.

RECOMMENDATION

Based on the results of the research that have been obtained, several suggestions that can be given are as follows:

For Students

Students are expected to improve financial literacy through various educational activities, training, seminars, and digital learning resources related to personal financial management. In addition, students need to be

more wise in controlling a consumptive lifestyle and utilize e-wallets as a tool to help manage finances, not only as a means of transaction convenience.

For Faculties and Universities

Faculties and universities are advised to improve financial literacy education programs through curricula, seminars, workshops, and student activities oriented toward enhancing financial management skills. These educational programs are important to form students who have financial awareness and good financial decision-making abilities. Suggestions or recommendations based on the research findings were submitted to the relevant parties.

For E-Wallet Service Providers

E-wallet service providers are expected to develop features that support users' financial management, such as automatic expense tracking, budget planning, savings target reminders, and monthly financial reports. These features can help students use digital financial services in a more productive and controlled manner.

For Future Researchers

Future research is recommended to add other variables that potentially influence students' financial management, such as income, self-control, consumptive behavior, financial attitude, financial technology, locus of control, and social environmental influences. In addition, subsequent studies can expand the scope of respondents to various universities so that the research results have a broader level of generalization.

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