THE INFLUENCE OF FINANCIAL TECHNOLOGY, SELF-CONTROL, FINANCIAL LITERACY ON FINANCIAL MANAGEMENT WITH DIGITAL LITERACY AS A MODERATING VARIABLE

[1]**Pradita Surya Putri**,[2]**Risal Rinofah**, [3]**Alfiatul Maulida**

[1,2,3]*Management, Economics Faculty, Sarjanawiyata Tamansiswa University, Yogyakarta, Indonesia*

Author's email:
[1]*praditasuryaputri@gmail.com*; [2]*risal.rinofah@ustjogja.ac.id*; [3]*alfiatulmaulida@ustjogja.ac.id*

Corresponding author: praditasuryaputri@gmail.com

Abstract. *Financial technology is a merger of finance and technology. However, with Financial technology, Self control is needed to delay temptation. In addition, the role of Financial literacy is also needed so that a person can better understand finances so that a person's welfare will increase. This requires good digital literacy in using information through technology so that one's financial management is more effective. That way, this research was conducted with the aim of knowing the effect of Financial Technology, Self Control, Financial Literacy on financial management with digital literacy as a moderating variable at the Faculty of Economics, Sarjanawiyata Tamansiswa University Yogyakarta. The population and sample in this study were active third semester students and above at the Faculty of Economics, totaling 257 respondents. Data collection in this study used a questionnaire method. In multiple linear analysis with data processing. The results of this study indicate that financial technology, self-control, financial literacy have a significant positive effect on financial management with a sig value. on the financial technology variable of 0.604, on the self-control variable of 0.155, on the financial literacy variable of 0.202. Meanwhile, digital literacy as moderation is able to strengthen the influence of financial technology and financial literacy on financial management, but is unable to strengthen the influence of self control on financial management.*

Keywords: *Digital Literacy, Financial Technology, Financial Literacy, Financial Management, Self Control.*

1. INTRODUCTION

The development of technology is currently growing so rapidly, with the development of course able to affect lifestyle and financial management. Therefore, in this era, it is necessary for a person's ability to organize and manage their finances. Financial management is a process of organizing finances so that they can be used to meet daily needs properly (Assyfa, 2020). Without proper financial management, financial security will definitely be difficult to achieve even with a relatively high level of income. Financial management includes financial planning to achieve a goal, both short-term and long-term goals (Gunawan et alia., 2020).

At this time the development of technology is so rapid and various platforms have emerged that make it easier to manage finances. One form of technological development in the financial sector is financial technology. Fintech is a technology system in the financial sector that can produce products, services, technology and a business. The existence of financial technology can save people time and energy. The purpose of financial technology is to encourage innovation in the financial sector by applying principles to consumers for protection and risk management and prudence in maintaining monetary stability, financial system stability, and payments (Humaidi et alia., 2020). However, the presence of financial technology makes it difficult for someone to control finances. Therefore, there is a need for self-control for the millennial generation.

Self control is the ability of an individual to control, compile, restrain and guide in order to have behavior that has a positive effect so that someone does not regret what is done due to not being able to control themselves from consumptive behavior (Lisdiana & Setiyono, 2022). Good self-control for an individual in order to get the right way to behave in all situations. Good self-control must be based on financial knowledge. Financial literacy plays a role in determining the source of funds, use of funds, risk management, and future planning in order to achieve prosperity (Waluyo & Marlina, 2019).

Good financial literacy will make individuals who are smart in buying or using something by looking at the benefits or losses with a high level of financial literacy finance will become more modern, more advanced and developed. However, if the level of literacy is low a person can spend their finances on less important things (Haryana, 2020). The development of technology certainly has a variety of influences on its users, so it is necessary to understand digital literacy first in order to use technology services properly (Dinata, 2021). A person who has good digital literacy skills will easily receive information and communicate (Nurfauziyanti et al., 2022).

Digital literacy increases people's ability to use digital media by increasing digital literacy, then self-control and financial literacy can help people use financial technology can increase so that community financial management becomes better. With good self-control and financial management, people will avoid financial problems and achieve their welfare (Gunawan & Syakinah, 2022).

2. LITERATURE REVIEW

2.1 Financial Management

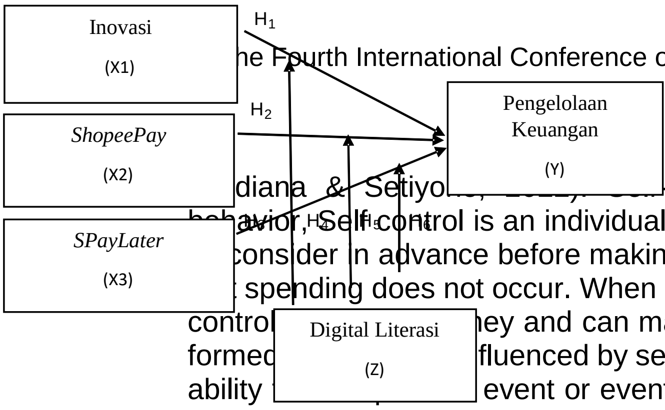
Financial management is a process of organizing finances so that they can be used to meet daily needs properly (Assyfa, 2020). The emergence of financial management can improve welfare in managing finances so as to avoid wasteful behavior. Financial management can be measured by five components, namely: budgeting, saving money, and managing expenses (Nurjanah et alia., 2022). In addition, there are also three indicators in financial management, including: Doing budgeting or financial planning, using funds / financial resources, monitoring or controlling finances (Yusuf et alia., 2023).Financial management behavior is measured by setting financial goals, estimating expenses accurately, planning and budgeting costs, paying bills on time, setting aside some money for savings, preparing financial plans and sharing money for necessities (Komarudin et alia., 2020).

2.2 Financial Technology

Financial technology is a combination of financial services and technology that creates convenience benefits in using financial applications (L. P. Putri & Christiana, 2021). financial technology is expected to reduce errors in making transactions. financial technology is divided into five types by Bank Indonesia, namely peer to peer lending, crowdfunding, market aggregators, risk and investment management, and payments. Peer-to-peer lending provides money loans between individuals on a platform. Crowfunding is a fintech based on fundraising through an online platform. Market agreegator is a financial product comparator to collect financial data as a user reference. Risk and investment management is digital financial planning that aims to make financial plans for its use according to existing conditions. Meanwhile, fintech payment is a financial technology that makes it easy for users to make various non-cash payments, ranging from daily bills, online shopping, to offline transactions.

2.3 Self Control

Self control is the ability of an individual to control, arrange, restrain and guide in order to have a behavior that has a positive effect so that an individual does not regret what he has done due to not being able to control himself from consumptive behavior



diana & Setiyo ... Self-control can influence a person in determining behavior. Self control is an individual's ability to regulate emotions and desires, as well consider in advance before making purchases, setting aside or changing desires so spending does not occur. When individuals have good self-control, they are able to control ... ey and can manage finances when needed. Self control can be formed ... fluenced by several factors, as follows: ability to control behavior, ability ... event or event, ability to make decisions Attan & Natsir, (2023). There are three indicators of self-control, namely behavioral control, cognitive control, decision control Dewi et alia., (2021).

2.4 Financial Literacy

Financial literacy is a person's knowledge in managing finances aimed at prospering in life (Rohmanto & Susanti, 2021). Financial literacy is very important for students because students who have the ability and knowledge to manage their finances well can usually make wise decisions about finances (Napitupulu et alia., 2021). The Financial Services Authority (2023) defines financial literacy as a series of processes or activities to improve the knowledge, competence, and skills of consumers and the wider community so that they are able to manage their finances better. There are four indicators that can be used to measure financial literacy, namely based on personal finance, savings, insurance, and investment (N. R. Sari & Listiadi, 2021). In addition, financial literacy also has four dimensions, namely: personal financial management, saving at the bank, insurance, and investment (H. T. Putri, 2022).

2.5 Digital Literacy

Digital literacy is a person's ability to use, analyze and evaluate information in various forms from a very wide range of sources with digital technology (Dinata, 2021). Digital literacy is an important foundation for understanding information and communication technology devices. Each individual is expected to understand digital literacy well so that it is not easily utilized by irresponsible parties (Nurfauziyanti et alia., 2022). Digital literacy also requires critical thinking skills in dealing with digital media to obtain information. In digital literacy, you must be able to understand important factors so that information filtering runs properly and correctly. Such as, functional skills, communication and interaction, critical thinking (Naufal, 2021). In addition, there are also indicators of digital literacy including operational and technical, social media skills, competitiveness and organizational performance (Firmansyah et alia., 2022).

3. RESEARCH METHODS

This research uses a quantitative approach with a survey method. The survey research method is a method where data collection can use questionnaires as a data collection tool, in the survey method respondents fill out a questionnaire which aims to obtain information that researchers will use (Firmansyah et alia., 2022). The variables in the study were measured using a Likert scale containing five alternative answers for each indicator. The research conducted uses independent variables (independent variables), namely financial technology, self-control, financial literacy and there is a dependent variable (dependent variable), namely financial management. In addition, this study also has a variable z (moderating variable), namely digital literacy. Below is a research design that explains how each variable used relates to one another

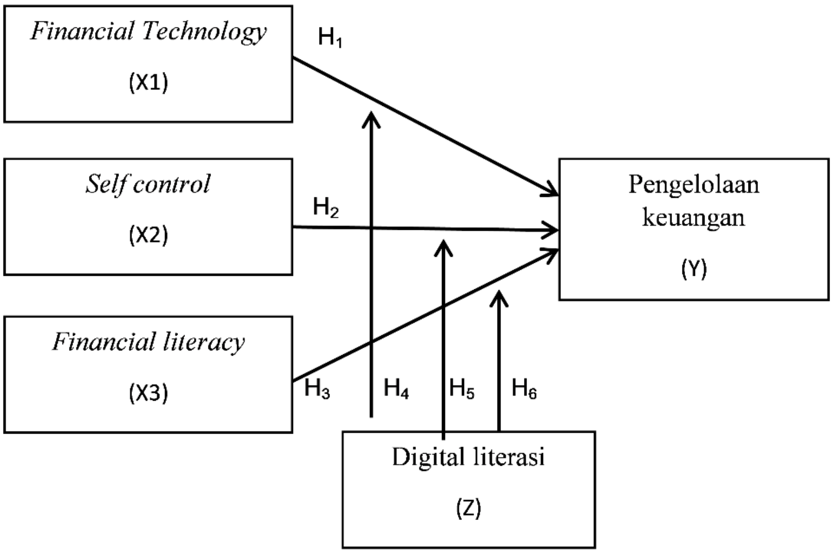


Figure 1. Research Framework
(Source: Modification of research (Wulandari & Wenny, 2021))

The population in this study consisted of 717 people taken from students of Sarjanawiyata Tamansiswa University, Faculty of Economics who had taken courses at least in the fifth semester and already knew about financial management. Sampling in this study using Purposive Sampling Method as a sampling technique. The sample used in this study had the following criteria: 1) students of the Faculty of Economics of Sarjanawiyata Tamanansiswa University 2) students of the Faculty of Economics of Sarjanawiyata Tamansiswa University who have used financial technology applications 3) students of Sarjanawiyata Tamansiswa University at least fifth semester who already know about financial management.

As for determining the number of samples in this study using the Slovin formula.

Slovin formula (Wiyono 2020):

$$\boldsymbol{n = \frac{N}{1 + Ne^2}}$$

Where:
n = sample size
N = population
E = precision value (e.g. 95% confidence level, then e = 5%)

$n = \frac{N}{1+Ne^2} = \frac{717}{1+(717)(0,05)^2}$

$n = \frac{717}{1+(717\times 0,0025)}$

n = 257

The sample size was determined using the Slovin formula so that a sample of 257 respondentd was obtained.

4. RESULTS AND DISCUSSION

Normality Test

Table 1. Normality Test
One Sample Kolmogrov-Smirnov Test

		Unstandardized Residual
N		257
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.42261855
Most Extreme Differences	Absolute	.054
	Positive	.045
	Negative	-.054
Test Statistic		.054
Asymp. Sig. (2-tailed)		.067[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

(Source: Primary data processed, 2024)

In table 1. kolmogorov smirnov test results obtained asymp sig. value of 0.067> 0.05. This means that the data in this study are normally distributed and can be continued.

Multicollinearity Test

Table 2. Multicollinearity Test

		Collinearity Statistics	
Model		Tolerance	VIF
1	Financial Technology	.525	1.904
	Self Control	.629	1.589
	Financial Literacy	.445	2.246
a. Dependent Variable: Pengelolaan Keuangan			

(Source: Primary data processed, 2024)

Based on Table 2. the multicollinearity test results show that: The tolerance value on the Financial Technology variable (X1) is 0.525> 0.10 and the VIF value is 1.904 < 10 so it can be concluded that the research data does not occur multicollinearity. The tolerance value on the Self Control variable (X2) is 0.629> 0.10 and the VIF value is 1.589 < 10 so it can be concluded that the research data does not occur multicollinearity. The tolerance value on the Financial Literacy (X3) variable is 0.445> 0.10 and the VIF value is 2.246 < 10 so it can be concluded that the research data does not occur multicollinearity.

Heteroscedasticity Test (Glejser Test)

Table 3. Heteroscedasticity Test Results (Park Test)

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.869	1.506		.577	.564
	Financial Technology	-.040	.077	-.045	-.520	.604
	Self Control	-.089	.062	-.112	-1.426	.155
	Financial Literacy	.150	.117	.120	1.279	.202
a. Dependent Variable: LnRES_2						

(Source: Primary data processed, 2024)

Based on Table 3. the results of the heteroscedasticity test show that: Sig. value on the Financial Technology variable (X1) of 0.604> 0.05 so it can be concluded that the research data does not occur heteroscedasticity. Sig. value on the Self Control variable (X2) of 0.155> 0.05 so it can be concluded that the research data does not occur heteroscedasticity. Sig. value on the Financial Literacy (X3) variable is 0.202> 0.05 so it can be concluded that the research data does not occur heteroscedasticity.

Multiple Linear Regression

Table 4. Multiple Linear Regression

		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	5.450	1.592		3.423	.001
	Financial Technology	.252	.081	.185	3.092	.002
	Self Control	.392	.066	.326	5.960	.000
	Financial Literacy	.637	.124	.333	5.130	.000

a. Dependent Variable: Pengelolaan Keuangan

(Source: Primary data processed, 2024)

Based on Table 4. the regression equation in this study is:

Y = 5.450 + 0.252X1 + 0.392X2 + 0.637X3 + 0.481error.

The explanation is as follows: The regression coefficient on the Financial Technology variable (X1) is 0.252, if other variables are constant and Financial Technology increases, Financial Management will increase, and vice versa. The regression coefficient on the Self Control variable (X2) is 0.392, if other variables are constant and Self Control increases, Financial Management will increase, and vice versa. The regression coefficient on the Financial Literacy variable (X3) is 0.637, if other variables are constant and Financial Literacy increases, Financial Management will increase, and vice versa.

Test Coefficient of Determination (R2)

Tabel 5. Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.724[a]	.525	.519	2.437

a. Predictors: (Constant), Financial Literacy, Self Control, Financial Technology

(Source: Primary data processed, 2024)

Based on Table 5, the Adjusted R Square value is 0.519 or 51.9%. This shows that the variables of Financial Technology, Self Control and Financial Literacy affect the Financial Management variable by 51.9%. The remaining 48.1% is influenced by other variables outside of this study.

F Test

Table 6. Test Result F

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1657.321	3	552.440	93.024	.000[b]
	Residual	1502.485	253	5.939		
	Total	3159.805	256			

a. Dependent Variable: Pengelolaan Keuangan

b. Predictors: (Constant), Financial Literacy, Self Control, Financial Technology

(Source: Primary data processed, 2024)

T Test

Table 7. Test Result T

	Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.450	1.592		3.423	.001
	Financial Technology	.252	.081	.185	3.092	.002
	Self Control	.392	.066	.326	5.960	.000
	Financial Literacy	.637	.124	.333	5.130	.000

a. Dependent Variable: Pengelolaan Keuangan

(Source: Primary data processed, 2024)

The effect of the independent variables on the dependent variable partially is as follows: The t test results on the Financial Technology variable (X1) obtained a sig value. 0.002 is smaller than 0.05, then the first hypothesis is accepted, meaning that the Financial Technology variable has a significant effect on Financial Management. The t test results on the Self Control variable (X2) obtained a sig value. 0.000 is smaller than 0.05, then the second hypothesis is accepted, meaning that the Self Control variable has no significant effect on Financial Management. The t test results on the Financial Literacy variable (X3) obtained a sig value. 0.000 is smaller than 0.05, then the third hypothesis is accepted, meaning that the Financial Literacy variable has a significant effect on Financial Management.

Moderated Regression Analysis (MRA) Test

Table 8. Moderated Regression Analysis (MRA) Test Results

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	8.867	1.993		4.448	.000
Financial Technology	1.326	.511	.974	2.596	.010
Self Control	.267	.473	.222	.565	.573
Financial Literacy	-1.310	.900	-.685	-1.455	.147
Financial Technology*Digital Literasi	-.038	.017	-1.381	-2.207	.028
Self Control*Digital Literasi	.003	.016	.103	.167	.868
Financial Literacy*Digital Literasi	.064	.031	1.630	2.062	.040

a. Dependent Variable: Pengelolaan Keuangan

(Source: Primary data processed, 2024)

Based on the results of the processed primary data, the sig. value of the interaction variable between Financial Technology and Digital Literacy is 0.028 <0.05, it can be concluded that the Digital Literacy variable is able to moderate the effect of the Financial Technology variable on Financial Management. The sig. value of the interaction variable between Financial Literacy and Digital Literacy is 0.040 <0.05, it can be concluded that the Digital Literacy variable is able to moderate the effect of the Financial Literacy variable on Financial Management. While the sig. value of the interaction variable between Self Control and Digital Literacy is 0.868> 0.05, it can be concluded that the Digital Literacy variable is unable to moderate the effect of the Self Control variable on Financial Management.

MRA Coefficient of Determination Test

Table 9. MRA Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.741[a]	.549	.539	2.386

a. Predictors: (Constant), Financial Literacy*Digital Literasi, Self Control, Financial Technology, Financial Literacy, Self Control*Digital Literasi, Financial Technology*Digital Literasi

(Source: Primary data processed, 2024)

Based on Table 9. obtained an Adjusted R Square value of 0.539 or 53.9%, which means that the contribution of the influence of the Financial Technology, Self Control and Financial Literacy variables to the Financial Management variable after the moderating variable (Digital Literacy) is 53.9% which was 51.9% before the moderating variable (Digital Literacy). Thus, the presence of moderating variables (Digital Literacy) can strengthen the influence of Financial Technology, Self Control and Financial Literacy on Financial Management.

DISCUSSION

a. Effect of Financial Technology on Financial Management

It is known that the results of the t test on financial technology variables have a positive and significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.002 <0.05, meaning that the first hypothesis is accepted. This means that fintech has a positive and significant effect on the financial management of UST Faculty of Economics students. Students become more aware of the importance of financial planning. Access to record-keeping apps and financial education improves saving habits and reduces impulsive spending. The use of fintech reduces the time needed to perform manual transactions, such as queuing at banks or cashiers. This allows students to focus more on academic activities.

These results are in line with research conducted by (Losa et alia., 2024) and (Sukanti et alia., 2024) which state that financial technology has a significant positive effect on financial management.

b. Effect of Self Control on Financial Management

It is known that the results of the t test on the self-control variable have a positive and significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.000 <0.05, meaning that the second hypothesis is accepted. Students who have good self-control tend to be more rational in spending. They are able to distinguish between needs and wants, thus prioritizing expenses that support education or other basic needs. The ability to delay satisfaction is one of the characteristics of self-control. Students who have this habit tend to be more able to save or invest for the future rather than spending money impulsively. With better financial management, students feel calmer and less worried about their financial situation. This supports their concentration in studying. Self-control practiced since college helps them form healthy financial habits in the future, such as discipline in saving, investing, and living within their means.

These results are in line with research conducted by (Aprillia et alia., 2024) which states that self control has a significant positive effect on financial management.

c. Effect of Financial Literacy on Financial Management

It is known that the results of the t test on the financial literacy variable have a positive and significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.000 <0.05, meaning that the third hypothesis is accepted. Financial literacy helps students understand how to manage their income and expenses. They are more aware of the importance of recording finances and monitoring expenses. Students who have high financial literacy tend to make financial decisions based on accurate information, not because of emotions or social pressure. Financial literacy promotes positive habits, such as saving money, avoiding overspending, and prioritizing needs over wants. Financially literate students better understand the risks of using online loans, credit cards, or illegal investments, thus avoiding financial problems in the future. Financial literacy instilled since college students will form a sustainable mindset and financial habits until they enter the workforce.

These results are in line with research conducted by (Losa et alia., 2024) and (Sukanti et alia., 2024) which state that financial literacy has a significant positive effect on financial management.

d. The Effect of Financial Technology on Financial Management Moderated by Digital Literacy

Digital literacy as moderation is able to strengthen the influence of financial technology on financial management. This is shown from the results of the t test on the financial technology variable which is moderated by digital literacy has a significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.028 <0.05, meaning that the fourth hypothesis is accepted. Digital literacy strengthens students' understanding of the various technologies used by fintech, such as blockchain, big data, or AI, which increases their trust and use of these services. Students with high digital literacy are able to use fintech apps for financial planning, such as budgeting or saving automatically, more effectively than students who are less digitally literate.

e. The Effect of Self Control on Financial Management Moderated by Digital Literacy

Digital literacy as moderation is not able to strengthen the effect of self-control on financial management. This is shown from the results of the t test on the self-control variable moderated by digital literacy has no significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.868> 0.05, meaning that the fifth hypothesis is rejected. Students who are digitally literate can easily access various online shopping applications, e-wallets, or promotional platforms that are often tempting for impulse shopping. Digital literacy opens access to various financial information, but without clear guidance, students can be tempted to make unwise financial decisions. The presence of digital technology often changes the pattern of financial behavior. Students tend to rely more on apps and focus less on manual self-control, such as keeping a traditional record of expenses.

f. The Effect of Financial Literacy on Financial Management Moderated by Digital Literacy

Digital literacy as moderation is able to strengthen the influence of financial literacy on financial management. This is shown from the results of the t test on the financial literacy variable which is moderated by digital literacy has a significant effect on financial management. These results are evident from the t test analysis with a sig value. 0.040 <0.05, meaning that the sixth hypothesis is accepted. Students with high digital literacy can access financial information such as tips on managing money, investment strategies, and the use of financial products through trusted online sources. Digital literacy also allows students to use financial recording, budgeting, or investment applications that help them apply financial knowledge practically. With digital literacy, students can compare financial products, such as savings accounts, insurance, or investments, so that decisions made are more based on valid data and information. Digital literacy can help students understand the risks in the world of digital finance, such as online fraud, personal data security, or illegal investments.

CONCLUSION

Based on the results of research on the effect of Financial Technology, Self Control and Financial Literacy on Financial Management with Digital Literacy as a Moderating Variable, it can be concluded that financial technology, Self control, Financial Literacy have a significant positive effect on financial management. In addition, digital literacy as moderation is able to strengthen the influence of financial technology on financial management. With good digital literacy, optimal utilization of fintech features can be done, reducing the risk of using technology, increasing the efficiency of financial management and integrating the use of financial technology in everyday life. As well as being able to strengthen the influence of financial literacy on financial management. However, digital literacy as moderation is not able to strengthen the influence of self-control on financial management.

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