

The Influence of Financial Literacy, Financial Technology and Hedonistic Lifestyle on Student Financial Behavior

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Abstract

Student financial behavior is very important considering their strategic role in building a strong economic foundation. This research aims to analyze the influence of financial literacy, financial technology, and hedonistic lifestyle on the financial behavior of students at the Faculty of Economics and Business, Mataram University. By using a questionnaire consisting of 373 sample respondents, this research uses multiple regression analysis techniques with the help of Partial Least Square (PLS-SEM) software. The findings in this research show a positive and significant influence between financial literacy, financial technology, and hedonistic style on the financial behavior of students at the Faculty of Economics and Business, Mataram University. This means that, the higher the financial literacy, use of financial technology, and hedonistic lifestyle of students at the Faculty of Economics and Business, Mataram University, the more impact it will have on increasing good financial behavior.

Key words: Financial Technology, Hedonistic Lifestyle, Financial Literacy, Financial Behavior

INTRODUCTION

The current views of Fear Of Missing Out (FOMO) and You Only Live One (YOLO) have had a significant impact on the consumption behavior of the younger generation, especially generation Z (Siskawati & Ningtyas, 2022). FOMO creates an urge to follow trends and social activities to avoid feeling left behind, while YOLO encourages individuals to spend their money impulsively on the grounds that you only live once. The term "Generation Z" describes those who were born between 1997 and 2012 and grew up in the information and technology era (Fajari & Rochayatun, 2023). Generation Z reflects their characteristics as individuals who are comfortable with technology, quickly adapt to change, and have unlimited access to information. Students are part of the young generation who are in the teenage phase and are very vulnerable to the influence of contemporary developments and

modernization. They have the ability to quickly adopt technology and adapt to changing times, which ultimately has an impact on their behavior (Ariska et al., 2023).

According to BPS data (2023), the population of Generation Z in Indonesia has reached around 60 million people, equivalent to around 22% of the total population in the country. This data is contained in the BPS publication entitled Statistics Indonesia 2023 which was published in February 2023 (Kumparan.go.id, 2023). This fact lists them as a significant group that has great potential in shaping social, economic dynamics and especially financial behavior in the future. According to the results of financial fitness index research in collaboration with OCBC NISP and NielsenIQ Indonesia in 2021, research shows that 85.6% of Indonesia's young generation looks financially "unhealthy" and the remaining 14.4% of young people in Indonesia are trying achieve financial "health" (mediaasuransinews.co.id, 2021). This is due to a lack of understanding in financial management which is still not accurate and complete regarding wealth and how to manage finances.

In higher education, one of which is Mataram University, especially students from the Faculty of Economics and Business, are students who receive more financial information compared to other students. Learning should equip students with financial skills. So that students can prepare themselves and be able to manage their finances independently, as well as make responsible decisions in their lives now and face increasingly complex financial challenges in the future (Putri et al., 2023). Based on the phenomenon that researchers observed, many students still cannot control themselves when spending money to fulfill their desires, so they always run out of money before their time, by shopping online, snacking on excess food because they are hungry and considering branded goods as mandatory, etc. Some students still don't realize or know their spending history because they always run out before their time, even the students themselves don't know for what purpose and just think the money given is not enough. Someone who has good financial behavior will be responsible for their finances by using money effectively by budgeting, saving, controlling expenses, investing and paying bills on time (Dina & Ratna, 2020). To achieve good financial behavior, financial literacy is the key to equipping students with the knowledge and skills needed to manage their personal finances (Aramana et al., 2023).

Financial literacy is a series of processes that aim to increase an individual's knowledge, skills and confidence in managing personal finances better. (Dilasari et al., 2021). Having good financial literacy in a person makes a person feel more secure and comfortable in managing their finances. Regarding student financial behavior, students who have good financial knowledge will consider whether a purchase is really needed or only made to fulfill a desire, and will think about the risks that may arise in the future. (Kenale

Sada, 2022). Students who are "financially literate" can manage their finances better, more effectively and efficiently, preventing waste that can cause losses. At a higher level of financial literacy, students will have a deeper understanding of investment and insurance (Ariska et al., 2023).

Another factor that influences financial behavior is financial technology (FinTech). FinTech is a combination of financial services and technology that transforms conventional financial transactions into moderate ones. Previously, financial transactions had to be carried out in cash and face to face, now you can carry out transactions remotely by making payments that can be made in a matter of seconds (Bank Indonesia, 2018). The development of technology and information systems in the financial sector continues to give rise to various innovations, especially those related to technology to meet various community needs, including access to financial services and transaction processing (Saputra et al., 2023).

Progress in the financial sector currently makes it easier for students to access financial products, but this easy access tends to affect students' financial management related to planning, controlling, storing and making financial decisions. One of the financial technology services most popular with students today is e-wallet, such as Gopay, ShopeePay, OVO, DANA, and LinkAja. E-wallets make it easy to pay bills, order online transportation, buy food online, and pay for e-commerce activities. However, sometimes students don't realize that the ease of using e-money can make them consumptive, such as excessive use of e-wallets for online shopping and always taking advantage of cashback offers. (Siskawati & Ningtyas, 2022).

Apart from that, the increasingly rampant hedonistic lifestyle can be a determining factor in managing students' finances. Lifestyle is inherent in every human individual and is not limited by gender, age and income, including students. It can be seen that the university is no longer a place of education but a place where students express their identity through their appearance and compete to show off what they wear (Yana & Setyawan, 2023). A hedonistic lifestyle is a lifestyle that seeks pleasure and considers pleasure as the main goal in one's life. Today's hedonistic lifestyle tends to be extravagant and focuses more on material aspects, where pleasure is measured in terms of material things (Dewi, Ni Luh Putu Kristina, Agus Wahyudi Salasa Gama, 2021). Someone who tends to have a high lifestyle will most likely have poor financial behavior because they are not able to manage their finances effectively (Sri Ratna Sari et al., 2020).

Based on this, studying students' financial behavior is important considering their strategic role in building a strong economic foundation. Therefore, this research aims to identify the influence of financial literacy, financial technology and a hedonistic lifestyle on

the financial behavior of students at the Faculty of Economics and Business, Mataram University. Because of this, researchers want to know the contribution of financial literacy, fintech and hedonistic lifestyles, because these three components can influence the financial behavior of FEB UNRAM students and are expected to provide references for increasing financial literacy and better financial management.

LITERATURE ANALYSIS AND METHODOLOGY

Literature Analysis

In a theoretical context, this research embraces the concept of financial literacy from the financial literature and integrates it with consumer behavior theory to form a solid conceptual foundation. The consumer theory adopted is the Theory of Planned Behavior. This theory provides a framework for understanding motivation and factors that influence financial behavior. The Theory of Planned Behavior (TPB) assumes that individuals have a rational nature and act consciously. In this theory, individuals are considered to take action in a planned manner by filtering the information around them, considering the consequences of the action they will take, and using their abilities before deciding whether to accept the behavior (Utami & Isbanah, 2023).

In order to strengthen theoretical concepts, this research also details previous research findings that are relevant to this topic. Several previous studies presented varying results, and it is hoped that this research can provide additional contributions by involving the student population of the Faculty of Economics and Business, University of Mataram. Research conducted by (Ariska et al., 2023) shows that financial literacy has a positive and significant influence on students' financial behavior. However, research developed (Kusnandar & Kurniawan, 2020) suggests that there is no influence of financial literacy on financial behavior. According to Siskawati & Ningtyas, (2022) financial technology has a negative and significant effect on student financial behavior. In other research conducted by (Putri et al., 2023) it was found that Financial Technology had a positive and significant impact on students' financial behavior. According to (Utami & Isbanah, 2023) states that a hedonistic lifestyle does not have a significant influence on financial behavior. In contrast to (Fajari & Rochayatun, 2023) who stated that lifestyle has a significant influence on financial behavior.

METHODOLOGY

This research was conducted at the Faculty of Economics and Business, Mataram University. Meanwhile, the time for conducting the research was October 2023. The subjects in this research were students at the Faculty of Economics and Business, University of

Mataram. Meanwhile, the objects of this research are financial literacy, financial technology, hedonistic lifestyle and financial behavior. And the population in this research is active students at the Faculty of Economics and Business, Mataram University with a total of 5492 students. The sampling technique used was proportional stratified random sampling. Determining the sample size was calculated using the Slovin formula, the number of respondents in this study was 373 respondents. The data collection method used in this research is a questionnaire via Google Form and measured using an ordinal scale. The data that has been collected will be processed using a scoring system with the answer to each statement being given a score using a Likert scale. The research instrument used for data collection is using a questionnaire or questionnaire. The data analysis method used is the PLS-SEM multiple linear regression analysis technique and the data management method uses SmartPLS version 4 for Windows.

RESEARCH AND RESULTS

Respondent characteristics

This research was conducted at the Faculty of Economics and Business, University of Mataram, the sample used in this research was 373 students from the Faculty of Economics and Business, University of Mataram who had various characteristics, this can be seen based on gender, 75% of the respondents were female. and 25% of respondents were male.

If you look at the amount of pocket money for one month, the range of pocket money for students at the Faculty of Economics and Business, Mataram University is <Rp. 500,000, Rp. 500,000 to Rp. 1,000,000, Rp. 1,000,000 to Rp. 5,000,000 and >Rp. 5,000,000. The amount of respondents' pocket money is dominated by the range of IDR 500,000 – IDR 1,000,000, around 46.9%. Respondents with pocket money <Rp. 500,000 were around 31.3%, pocket money from Rp. 1,000,000 – Rp. 5,000,000 was around 19.9% and the rest were respondents who had pocket money of more than Rp. 5,000,000.

Validity test

In this research, there are two validity test results consisting of convergent validity and discriminant validity tests. Based on the results of the convergent test using loading factors which are summarized in table 4.1, the results in this study show that all indicators in the study have passed the convergent validity test. Referring to (Chin, 1998), the convergent validity test is said to pass if the loading factor value is between 0.50 - 0.60. The loading factor values for all indicators on the variables financial literacy, financial technology, hedonistic lifestyle and financial behavior show values above >0.50. Thus, the results of the convergent validity test in the research have passed or are adequate.

Table 1 Loading Factor test results

Variable	Indicator	Value	Description
Financial Literacy	X1.1	1.000	Valid
Financial Technology	X2.1	0.660	Valid
	X2.2	0.681	Valid
	X2.3	0.810	Valid
	X2.4	0.785	Valid
	X2.5	0.775	Valid
	X2.6	0.828	Valid
Hedonistic Lifestyle	X3.1	0.856	Valid
	X3.2	0.883	Valid
	X3.3	0.881	Valid
Financial Behavior	Y.1	0.773	Valid
	Y.2	0.820	Valid
	Y.3	0.799	Valid

Source: Output Smart PLS 4

Apart from conducting convergent validity tests using loading factors, this research also carried out discriminant validity tests which are summarized in table 4.2.

Tabel. 2 Hasil Uji Heterotrait-Monotrait Ratio (HTMT)

Variable	Financial Literacy	Financial Technology	Hedonistic Lifestyle	Financial Behavior
Financial Literacy	-			
Financial Technology	0.344	-		
Hedonistic Lifestyle	0.105	0.289	-	
Financial Behavior	0.471	0.650	0.391	-

Sumber: Output Smart PLS 4

Based on the results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) which is summarized in table 4.2 above. The results in this study show that the HTMT value for all research variables is below <0.90, this value shows that there are no discriminant validity problems in the research. Thus, the indicators in this research have good discriminant validity in compiling each variable.

Reliability Test Results

Reliability testing is used to evaluate the extent to which a measurement instrument or questionnaire provides consistent and reliable results. The condition for passing a reliability or construct test is said to have a high value if the Cronbach's alpha and composite reliability values are above >0.70 .

Table 3 Reliabilitas test

Variable	Cronbach's Alpha	Composite Reliability
Financial Technology	0.852	0.890
Hedonistic Lifestyle	0.845	0.906
Financial Behavior	0.714	0.840

Sumber: Output Smart PLS 4

Based on the reliability test results in table 4.3, the reliability test results show that the Cronbach's alpha and composite reliability values are above >0.70 . Cronbach's alpha value for the financial technology variable is 0.852, hedonistic lifestyle is 0.845, and financial behavior is 0.714. Apart from that, the composite reliability value of the financial technology variable is 0.890, hedonistic lifestyle is 0.906, and financial behavior is 0.840. Thus, it can be concluded that all constructs in the research have met the reliable criteria.

Table 4. Hypothesis Test Results

Variable	Coefficient	T-Statistics	P Values	Keterangan
Financial Literacy	0.257	5.076	0.0000	Signifikan
Financial Technology	0.386	6.237	0.0000	signifikan
hedonistic lifestyle	0.187	3.628	0.0000	Signifikan
R-Squared	0.357			
Adjusted R ²	0.352			

Source: Output Smart PLS 4

The results of the hypothesis test summarized in table 4 show the influence of financial literacy, financial technology, and hedonistic lifestyle on the financial behavior of students at the Faculty of Economics and Business, University of Mataram. The test results show that financial literacy, financial technology, and hedonistic lifestyle have a positive and significant effect on the financial behavior of FEB University of Mataram students. This can be seen from the coefficient values and P values of each research variable. Financial literacy shows a positive coefficient value of 0.257 with a P value below <0.05 , namely 0.0000 or at

a level of significance of 1%, meaning that the higher the financial literacy of students at the Faculty of Economics and Business, Mataram University, the better the impact on their financial behavior.

The financial technology variable shows a positive and significant coefficient on the financial behavior of students at the Faculty of Economics and Business, Mataram University. The financial technology coefficient value shows a positive value of 0.386 and a significant P value of 0.0000. Thus, the research results show that the higher the financial technology, the better the financial behavior of students at the Faculty of Economics and Business, Mataram University. The last one is hedonistic lifestyle, based on the results of the tests that have been carried out, hedonistic lifestyle shows a positive coefficient value of 0.187 and with a significance value of P Values of 0.0000. This shows that the hedonistic lifestyle carried out by students has a strong impact and is actually able to influence changes in the financial behavior of students at the Faculty of Economics and Business, Mataram University. The R-squared and Adjusted-R2 values in this study show values of 0.357 and 0.352. This means that the variables financial literacy, financial technology and hedonistic behavior have an influence of 35.7% on the financial behavior of students at the Faculty of Economics and Business, Mataram University, while the remaining 64.3% is outside the research model. Apart from that, by using adjusted R2, the three independent variables have an influence of 35.2% and the remaining 64.8% is outside the research model.

The influence of financial literacy on the financial behavior of students at the Faculty of Economics and Business, Mataram University

The results of this research show that financial literacy has a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, University of Mataram. This finding is in line with the results of research conducted by Ariska et al, (2023) where financial literacy has a positive and significant influence on students' financial behavior. In addition, this research supports other research which shows how financial literacy influences students' financial behavior Akca et al, (2018 dan Arofah et al, (2018). This finding is also in line with the findings of Te'eni & Harari, (2016) who said knowledge Individual finances are an important component in decision making in financial matters, so there is a strong relationship between financial knowledge and financial practices. In addition, these findings clarify the Theory of Planned Behavior (TPB) which assumes that individuals have a rational nature and act consciously. Every Individuals are considered to carry out actions in a planned manner by filtering the information around them, considering the consequences of the action they will take, and using their abilities before deciding whether to accept the behavior.

Understanding financial aspects for students at the Faculty of Economics and Business, University of Mataram has a significant impact on their financial behavior. This could be because students from the Faculty of Economics and Business are students who receive more financial information compared to other students. This becomes clear when the individuals who are the focus of this research make decisions related to financial management, which is reflected in financial literacy indicators. Basic knowledge of finance has a significant influence on financial management decisions, including timely payment behavior, balancing income and expenses, credit management, and savings and investment policies. Students who have a deep understanding of finances tend to be better at managing their cash, and are able to wisely allocate funds into savings and investments as an anticipatory step to reduce financial risks in the future (Mardiati & Zen, 2022). Students who have good financial knowledge will consider whether a purchase is really needed or only made to fulfill a desire, and will think about the risks that may arise in the future (Kenale Sada, 2022). Moreover, students from the Faculty of Economics and Business at the University of Mataram certainly have good financial literacy, this is because students from the faculty of economics and business study a lot about economics and finance. According to Dewi et al, (2020) financial literacy can help individuals in the decision-making process and form positive financial behavior. Individuals with extensive financial knowledge will be wiser in spending or managing their personal finances.

The influence of financial technology on the financial behavior of students at the Faculty of Economics and Business, Mataram University

The results of this research show a positive and significant influence on the financial behavior of students at the Faculty of Economics and Business, Mataram University. This can be seen from the regression coefficient with a value of 0.386 and P Values of 0.0000. This means that the higher the use of financial technology by students at the Faculty of Economics and Business, Mataram University, the better the impact on their financial behavior. This finding is in line with several previous studies which found financial technology had a significant effect on financial behavior, such as Mardiati & Zen, (2022) and Putri et al, (2023). According to Mardiati & Zen, (2022) and Putri et al, (2023) financial technology has a positive and significant effect on students' financial behavior

FinTech is a service enabling access to financial services without geographic or time restrictions. Individuals can carry out transactions, monitor investments, and manage student accounts easily via mobile devices, reducing dependence on physical financial institutions (Kompasiana, 2023). This can stimulate students' more active financial behavior, because financial information becomes more easily accessible. FinTech introduces

a more affordable and transparent business model. Costs associated with financial services can be reduced, giving consumers the ability to manage and optimize their spending more effectively. This can change financial behavior by encouraging wiser spending policies and more careful financial planning (Mukti et al., 2018). With the emergence of Financial Technology (FinTech) which can change an individual's ability to plan their finances in the future, this can influence behavior in financial management (Zikrillah et al., 2021). Additionally, the adoption of blockchain technology in fintech also provides an additional layer of security, reducing potential security risks and fraud. Consumer trust in financial services can increase, motivating them to be more active in using various fintech products and services.

The influence of hedonistic lifestyle on the financial behavior of students at the Faculty of Economics and Business, Mataram University

Hedonistic behavior is behavior that is seen as something negative, because hedonistic lifestyle tends to be extravagant and focuses more on material aspects, where pleasure is measured in terms of material things. Hedonistic behavior is believed to tend to have a high lifestyle and will most likely have poor financial behavior because they are not able to manage their finances effectively (Sri Ratna Sari et al., 2020). However, this is different for students at the Faculty of Economics and Business at Mataram University. The findings in this research show a positive and significant relationship with financial behavior. This positive and significant influence can be seen from the positive coefficient of 0.187 and with a significance value of 0.0000. Thus, the financial behavior of students at the Faculty of Economics and Business, Mataram University increases along with the increase in their hedonistic behavior. The findings in this research are different from the results of research conducted by Utami & Isbanah, (2023) which found that a hedonistic lifestyle does not have a significant influence on financial behavior. Apart from that, the findings in this research are also different from the results of research conducted by Fajari & Rochayatun, (2023) stating that lifestyle has a negative effect on financial behavior.

A healthy hedonic lifestyle can improve a person's psychological well-being (Andreasson et al., 2012). The feeling of pleasure and satisfaction obtained from positive experiences can contribute to levels of happiness and motivation (Eric L et al., 2010). This can create a more positive mental attitude, which in turn can influence productivity and achieving financial goals. Some people who adhere to a hedonic lifestyle may feel motivated to improve their performance at work or in their business (Henderson et al., 2013). They may work hard to achieve financial success that can support their enjoyable lifestyle. Some

people may find inspiration and creativity through a hedonistic lifestyle. Thus, hedonistic behavior will influence positive financial behavior (Salsabilla et al., 2022).

CONCLUSION AND RECOMMENDATIONS

This research examines the influence of financial literacy, financial technology, and hedonistic lifestyle on the financial behavior of students at the Faculty of Economics and Business, Mataaram University. The findings in this research show that financial literacy, financial technology, and hedonistic lifestyle have a positive and significant effect on financial behavior. This means that the better a student's understanding of finance, the better the impact on their financial behavior, such as cash management, saving, and on-time payment behavior. Apart from that, financial technology shows a positive and significant influence on financial behavior, this is because easy access to finance through financial technology makes it easier for students at the Faculty of Economics and Business at Mataram University to manage their finances.

Lastly, hedonistic lifestyle, this finding is different from the findings of several previous studies which found hedonistic lifestyle had a negative and significant effect on financial behavior. Students from the Faculty of Economics and Business at Mataram University experienced an increase in financial behavior along with an increase in hedonistic behavior. This shows that students can balance hedonistic behavior with good financial management, because hedonistic behavior can stimulate creative thinking behavior, psychological well-being and motivation. the good one. This research was conducted on students of the Faculty of Economics and Business, University of Mataram. This research can be used as a foundation for conducting further research on financial literacy, financial technology, and hedonistic lifestyle on financial behavior. In order for research on the same theme to be deeper and broader, further research can be carried out on students outside the economics and business faculty, considering that several previous studies focused more on students from the economics and business faculty.

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