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Financial Literacy And Fintech Payment Effects On UMLA Students' Financial Behavior: Self-Control As Moderator

Cindy Silviana[1],Mega Barokatul Fajri[2], Aprelia Nur Kumalasari[3]

[1,3]Department of Management, Faculty of Economics and Business, Muhammadiyah University of Lamongan, Indonesia
[2]Department of Entrepreneurship, Faculty of Economics and Business, Muhammadiyah University of Lamongan, Indonesia

Coressponding Author: cnd.slv03@gmail.com

Abstract

The rapid development of digital technology has transformed financial behavior, including that of university students. The increasing use of financial technology payment services, such as digital wallets, mobile banking, and QRIS, provides greater efficiency in financial transactions but may also encourage consumptive behavior if not supported by adequate financial literacy and self-control. This study aims to examine the effects of financial literacy and financial technology payment on the financial behavior of students at Universitas Muhammadiyah Lamongan, with self-control as a moderating variable. This research employed a quantitative approach using a sample of 357 students selected through the Proportionate Stratified Random Sampling technique. Data were collected using questionnaires and analyzed through multiple linear regression and Moderated Regression Analysis (MRA). The results indicate that financial literacy and financial technology payment have a positive and significant effect on students' financial behavior. The coefficient of determination (R^2) of 0.359 indicates that the model explains 35.9% of the variance in students' financial behavior. However, self-control does not moderate the effects of financial literacy or financial technology payment on students' financial behavior.

Keywords: Financial Literacy, Financial Technology Payment, Financial Behavior, Self-Control.

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INTRODUCTION

The rapid development of digital technology has brought significant changes to people's financial activities. Advances in information technology have driven the emergence of various financial technology (fintech) services, including mobile banking, digital wallets, the Quick Response Code Indonesian Standard (QRIS), and electronic payment services. These services provide convenience, speed, and efficiency in conducting financial transactions. This development has also contributed to the increasing use of financial technology payment services in Indonesia. According to data from Tech in Asia Indonesia, fintech users are predominantly individuals aged 19–45, most of whom belong to Generation Z and the Millennial generation. Digital payment is also the most widely used fintech service, accounting for 93% of usage (Putri, 2025). This condition indicates that digital payments have become an integral part of people's financial activities, including those of university students.

University students are highly adaptable to developments in digital technology and are intensive users of financial technology services (Wati & Panggiarti, 2021). Financial technology payment services are widely used to support various daily transactions. Despite the convenience they offer, digital payment services may also influence students' financial behavior. Easy access to transactions, along with various forms of digital promotions such as cashback and discounts, may increase transaction frequency and potentially influence consumption behavior when not accompanied by sound financial management (Siskawati & Ningtyas, 2022). Therefore, students' financial behavior has become an important issue to examine in the digital era.

Financial behavior refers to an individual's ability to manage and use money responsibly. It encompasses budgeting, fund management, and effective financial control (Mawarni & Susanti, 2025). However, preliminary interviews with students at Universitas Muhammadiyah Lamongan indicate that students' financial behavior remains diverse. Some students allocate their money for daily needs and attempt to save, whereas others rarely record their expenses and almost never set aside money for savings or emergency funds. One student, identified by the initials AR, stated, “I rarely set aside money for an emergency fund. However, I always pay my obligations on time. As for saving, I rarely do it—almost never.” This condition indicates that students' financial management has not yet been fully planned and implemented consistently.

Financial literacy is one of the factors that may influence students' financial behavior. It refers to an individual's ability to understand and apply financial concepts, including income management, saving, investment, and the appropriate use of financial

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products (Ariska et al., 2023; Ibrahim et al., 2024). Siskawati & Ningtyas, (2022) found that financial literacy has a positive and significant effect on students' financial behavior. However, preliminary interviews indicate that students' financial knowledge has not been fully applied in their daily lives. One student stated that they understood the importance of saving but had limited knowledge of investment and rarely saved money. This condition indicates a gap between financial knowledge and its application in financial behavior.

In addition to financial literacy, financial technology payment is another factor associated with students' financial behavior. Wati & Panggiarti, (2021) explain that financial technology payment refers to technology-based payment services that facilitate electronic financial transactions. Tambun et al., (2024) state that these services enable transactions to be conducted quickly, easily, and efficiently. However, the use of financial technology payment may also influence purchasing decisions through promotions and cashback. This is supported by the findings of preliminary interviews with students at Universitas Muhammadiyah Lamongan. A student identified by the initials RA stated, “Promotions and cashback make me tempted to make payments through DANA or GoPay.” This finding indicates that the convenience and promotional features of digital payment services may influence students' financial behavior.

Under these conditions, self-control becomes an important factor to consider. Self-control refers to an individual's ability to regulate thoughts, emotions, and behavior while considering the consequences before making financial decisions (Ramdan & Supriyono, 2023). Refianti & Zoraya, (2024) explain that self-control can help individuals resist consumptive impulses arising from the convenience of digital transactions and promotional offers. Preliminary interviews indicate that students' self-control varies. Some students are able to consider their needs before making purchases, whereas others remain easily tempted by promotions and discounts. These differences suggest that self-control may potentially influence the relationship between financial literacy, financial technology payment, and students' financial behavior.

Previous studies have examined the effects of financial literacy and fintech use on students' financial behavior. However, studies examining both variables simultaneously with self-control as a moderating variable remain limited. In addition, previous studies on students' financial behavior have largely focused on specific student groups and therefore may not fully reflect the conditions of students across different study programs. The condition of students at Universitas Muhammadiyah Lamongan also indicates a gap between financial literacy, the high use of financial technology payment, and the

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implementation of financial behavior in daily life. Therefore, further research is needed to examine the relationships among these aspects more comprehensively.

This study aims to analyze the effects of financial literacy and financial technology payment on the financial behavior of students at Universitas Muhammadiyah Lamongan and to examine self-control as a moderating variable. The novelty of this study lies in the simultaneous examination of these two factors and the positioning of self-control as a moderating variable in the context of UMLA students. The findings are expected to contribute to the development of the literature on students' financial behavior in the digital era and provide consideration for higher education institutions in strengthening students' financial literacy and self-control.

LITERATURE REVIEW

Theory of Planned Behavior

The *Theory of Planned Behavior* (TPB), developed by Ajzen, explains that individual behavior is influenced by behavioral intention, which is shaped by attitude toward the behavior, subjective norm, and perceived behavioral control (Ajzen, 2020). In this study, financial literacy is associated with the formation of students' attitudes toward financial management, while the use of financial technology payment may be influenced by the social environment and perceived technological benefits. Self-control is theoretically related to an individual's ability to regulate behavior, including managing expenditures and resisting consumptive impulses. Accordingly, TPB serves as the theoretical foundation for explaining the relationships among financial literacy, financial technology payment, self-control, and students' financial behavior.

Technology Acceptance Model

Technology Acceptance Model (TAM) explains the acceptance and use of technology by individuals. TAM posits that technology acceptance is influenced by *perceived usefulness* and *perceived ease of use* (Wicaksono, 2022). These two factors shape an individual's intention to use technology, which subsequently influences actual technology use. In this study, TAM serves as a supporting theoretical framework for explaining the use of *financial technology payment*. The model provides a theoretical basis for understanding that the acceptance and use of *financial technology payment* are influenced by users' perceptions of its usefulness and ease of use. The more positively students perceive the benefits and convenience of digital payment services, the more likely they are to accept and use the technology in their daily financial activities.

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Financial Behavior

Financial behavior refers to the ways in which individuals manage, use, and make decisions concerning their financial resources. It reflects how individuals plan, organize, and control their income and expenditures to meet their needs and achieve financial goals (Suriani, 2022). Zhang and Li (2025), as cited in Rineliana et al., 92026), argue that decision-making processes are influenced by cognitive and emotional factors, which may cause individuals to deviate from fully rational behavior. In other words, financial decisions represent the outcome of a deliberative process involving both rational and behavioral considerations.

Financial Literacy

Financial literacy refers to an individual's ability to acquire, understand, evaluate, and apply financial information in decision-making. It encompasses basic financial knowledge, understanding of savings, investment, and loans, as well as the ability to make appropriate financial decisions (Maso & Wilson, 2000, as cited in Ajzen, 2020). From the perspective of the TPB, financial knowledge may contribute to the formation of positive attitudes toward financial management. Students with a sound understanding of financial concepts are more likely to manage their income, control expenditures, prepare budgets, and make informed financial decisions.

Financial Technology Payment

Financial technology payment refers to technology-based digital payment services that facilitate financial transactions. These services enable users to make payments quickly, conveniently, and efficiently. Transaction history features can also be used to monitor expenditures and evaluate transaction patterns. Based on the TAM, technology use is influenced by perceived usefulness and perceived ease of use (Wicaksono, 2022). Students who perceive financial technology payment as useful and easy to use are more likely to adopt and use these services in their daily financial activities.

Self-Control

Self-control is an individual's ability to regulate thoughts, emotions, and actions. In the financial context, self-control is related to the ability to resist consumptive impulses, control expenditures, and consider the consequences before making financial decisions (Ramdan & Supriyono, 2023). From the perspective of the Theory of Planned Behavior

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(TPB), self-control is associated with perceived behavioral control. Students with high financial literacy and good self-control are expected to be able to apply their financial knowledge through more disciplined financial behavior

Conceptual Framework

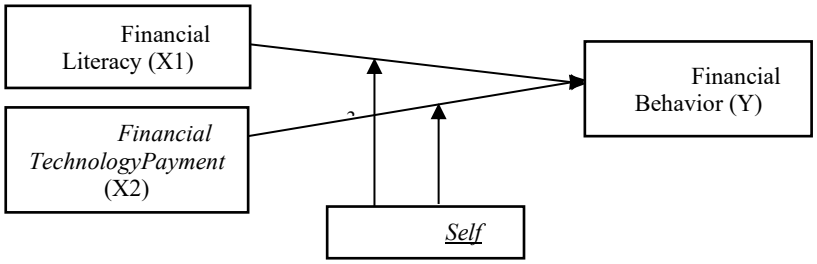


Figure 1. Conceptual Framework
Source: Authors' Analysis, 2026

Hypothesis

Based on the theoretical foundation, previous studies, and the relationships among the variables described above, the hypotheses of this study are formulated as follows:

H1: Financial literacy has a positive effect on financial behavior.
H2: Financial technology payment has a positive effect on financial behavior.
H3: Self-control moderates the effect of financial literacy on financial behavior.
H4: Self-control moderates the effect of financial technology payment on financial behavior

RESEARCH METHODS

This study employed a quantitative approach to examine the effects of financial literacy and financial technology payment on financial behavior, as well as the role of self-control as a moderating variable (Sugiyono, 2023). The data used were primary data collected through a closed-ended questionnaire using a 1–4 Likert scale. The study population consisted of 3,298 students of Universitas Muhammadiyah Lamongan, with a sample of 357 respondents determined using the Slovin formula at a 5% margin of error. The sampling technique employed was proportionate stratified random sampling because the population was divided into heterogeneous strata (Manchali, 2021). The research instrument measured financial literacy, financial technology payment, financial behavior, and self-control. Data analysis was conducted using SPSS version 26 through descriptive statistics, validity and reliability tests, and classical assumption tests, including normality,

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multicollinearity, heteroscedasticity, and autocorrelation tests. Hypothesis testing was performed using multiple linear regression and Moderated Regression Analysis (MRA), with a t-test at a 5% significance level. Data credibility was ensured through instrument validity and reliability testing, while classical assumption tests were conducted to assess the suitability of the regression model. Outlier treatment was also performed because extreme data points may affect the distribution of residuals (Ghozali, 2021).

RESULT

Data Screening and Outlier Treatment

This study initially used data from 357 respondents. Before further analysis was conducted, a normality test was performed to assess the suitability of the residual distribution. The initial test results showed an Asymp. Sig. (2-tailed) value of 0.027, which was lower than 0.05. Therefore, the residuals were not normally distributed at the initial stage. Based on an examination of extreme data points, eight outlier observations were identified. These observations were subsequently excluded from the analysis. After outlier treatment, the final dataset consisted of 349 respondents. The results of the normality test are presented in Table 1.

Table 1. Normality Test Before and After Outlier Treatment

Data condition	N	Test Statistic	Asymp. Sig. (2-tailed)	Result
Before outlier treatment	357	0.051	0.027	Not normally distributed
After outlier treatment	349	0.044	0.183	Normally distributed

Source: SPSS 26 Output result; Processed primary data by The Author (2026).

After outlier treatment, the Asymp. Sig. value increased to 0.183, which was higher than 0.05. These results indicate that the residuals were normally distributed. Therefore, the 349 observations remaining after outlier treatment were used as the final dataset for all subsequent analyses in this study.

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Descriptive Statistics and Instrument Reliability

All descriptive analyses and instrument testing were conducted using the final dataset of 349 observations after outlier treatment. The results of the descriptive statistics and instrument reliability test are presented in Table 2.

Table 2. Descriptive Statistics and Instrument Reliability

No.	Variable	N	Minimum	Maximum	Mean	SD	Cronbach's Alpha
1	Financial Literacy	349	38	60	47.20	4.676	0.717
2	Financial Technology Payment	349	22	48	37.04	4.204	0.773
3	Financial Behavior	349	34	64	49.24	5.879	0.810
4	Self-Control	349	24	48	36.97	4.083	0.714

Source: SPSS 26 Output result; Processed primary data by The Author (2026).

Table 2 shows that all variables were analyzed using the final dataset of 349 observations. The mean scores for financial literacy, financial technology payment, financial behavior, and self-control were 47.20, 37.04, 49.24, and 36.97, respectively. In addition, all Cronbach's Alpha values exceeded 0.70, indicating that the research instruments were reliable.

Hypothesis Testing Results

After the data were confirmed to meet the normality assumption, hypothesis testing was conducted using multiple linear regression and Moderated Regression Analysis (MRA) based on the final dataset of 349 observations. The results of the hypothesis testing are presented in Table 3.

Table 3. Hypothesis Testing Results Based on Final Data

No.	Hypothesis	B	t-value	Sig.	Decision
H1	Financial Literacy → Financial Behavior	0.520	8.178	0.000	Accepted

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No.	Hypothesis	B	t-value	Sig.	Decision
H2	Financial Technology Payment → Financial Behavior	0.377	5.327	0.000	Accepted
H3	Financial Literacy × Self-Control → Financial Behavior	0.012	0.897	0.370	Rejected
H4	Financial Technology Payment × Self-Control → Financial Behavior	0.008	0.611	0.542	Rejected

Source: SPSS 26 Output result; Processed primary data by The Author (2026).

The results showed that financial literacy had a positive and significant effect on students' financial behavior, with a coefficient of 0.520, a t-value of 8.178, and a significance value of 0.000. Financial technology payment also had a positive and significant effect on financial behavior, with a coefficient of 0.377, a t-value of 5.327, and a significance value of 0.000. Therefore, H1 and H2 were accepted.

The moderation test results showed that the interaction between financial literacy and self-control did not have a significant effect on financial behavior, with a coefficient of 0.012, a t-value of 0.897, and a significance value of 0.370. Similarly, the interaction between financial technology payment and self-control did not have a significant effect, with a coefficient of 0.008, a t-value of 0.611, and a significance value of 0.542. Thus, self-control was not proven to moderate the effects of financial literacy or financial technology payment on students' financial behavior. Therefore, H3 and H4 were rejected.

Model Explanatory Power

The coefficient of determination analysis was conducted to assess the model's ability to explain variations in students' financial behavior. The results of the analysis are presented in Table 4.

Table 4. Model Explanatory Power

No.	Model	R Square	Adjusted R Square
1	Without moderation	0.362	0.359
2	With moderation and interaction terms	0.558	0.552

Source: Processed primary data (2026).

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The model without the moderating variable had an Adjusted R Square value of 0.359, indicating that financial literacy and financial technology payment explained 35.9% of the variation in students' financial behavior. After self-control and the interaction variables were included in the model, the Adjusted R Square value increased to 0.552. Thus, the model incorporating the moderating variable was able to explain 55.2% of the variation in students' financial behavior.

Although the explanatory power of the model increased, the MRA results showed that both interaction variables were not significant. Therefore, the increase in the Adjusted R Square value does not indicate that self-control was proven to act as a moderating variable in the relationships examined.

DISCUSSION

The Effect of Financial Literacy on Financial Behavior

The results showed that financial literacy had a positive and significant effect on the financial behavior of students at Universitas Muhammadiyah Lamongan. These findings were further supported by the descriptive analysis. Respondents showed positive responses to the basic financial knowledge indicator, with a mean score of 3.56. Positive responses were also observed for the savings indicator, particularly the statement regarding the importance of saving, which obtained a mean score of 3.60. These findings indicate that students have a relatively good understanding of basic financial management and the importance of saving.

The Theory of Planned Behavior (TPB) explains that an individual's beliefs and attitudes can influence behavioral tendencies (Ajzen, 2020). In this study, financial literacy provides a cognitive foundation that shapes students' understanding and attitudes toward responsible financial management. When students understand the consequences of financial decisions, they tend to be more capable of demonstrating responsible financial behavior. These findings are also consistent with Siskawati & Ningtyas, (2022), Tambun et al., (2024), and Ibrahim et al., (2024), who found that financial literacy has a positive and significant effect on financial behavior. This finding contributes to the understanding that, in the context of UMLA students, financial literacy is an important direct factor in shaping financial behavior. Therefore, improving financial literacy can help students manage their income, control expenditures, and plan their finances more effectively.

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The Effect of Financial Technology Payment on Financial Behavior

The results showed that financial technology payment had a positive and significant effect on students' financial behavior. This finding indicates that the use of digital payment services can support students in managing their financial activities more effectively. Financial technology payment serves not only as a transaction tool but also supports financial management through ease of access and the transaction features provided. The descriptive results further support this finding. The transaction convenience indicator received positive responses, particularly for the statement regarding the ease and practicality of using digital payment services, which obtained a mean score of 4.18. Positive responses were also observed for the transaction speed and efficiency indicators. These findings indicate that students perceive digital payment services as technology that makes transactions faster, easier, and more efficient. In addition, transaction history features can help students monitor their expenditures and evaluate their financial activities.

The Technology Acceptance Model (TAM) explains that technology use is influenced by perceived usefulness and perceived ease of use (Wicaksono, 2022). Students tend to use financial technology payment when the service is perceived as useful and easy to use. The practical benefits of digital payment services can subsequently contribute to students' financial behavior. These findings are consistent with Siskawati & Ningtyas, (2022), who stated that financial technology payment can support financial management through transaction monitoring and increased efficiency. However, this positive effect should be interpreted with caution because the findings also indicate that some students remain concerned about the security of digital payment services. This finding suggests that the benefits of financial technology payment are closely related to users' perceptions of convenience, efficiency, and security. The contribution of this study shows that the financial behavior of UMLA students is influenced not only by financial knowledge but also by the practical benefits perceived from the use of digital payment technology.

The Role of Self-Control in Moderating the Effect of Financial Literacy on Financial Behavior

The results showed that self-control did not significantly moderate the relationship between financial literacy and financial behavior. Although the interaction effect was not significant, the descriptive results indicated that respondents generally had a relatively good level of self-control. Respondents provided positive responses regarding discipline

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and consistency in financial planning and saving. The mean scores for the respective indicators were 3.02, 3.08, and 2.48, with the score of 2.48 derived from a negatively worded statement. Respondents also showed positive responses regarding their ability to consider risks and benefits before making financial decisions.

These findings indicate that good self-control does not automatically strengthen the effect of financial literacy on financial behavior. In other words, the effect of financial literacy on students' financial behavior is relatively independent of their level of self-control. This suggests that financial knowledge plays a more direct role in shaping the financial behavior of UMLA students. Therefore, perceived behavioral control does not always function as a moderating mechanism in the context of this study. These findings are consistent with Irfan, (2024), who found that self-control did not moderate the relationship between financial literacy and financial behavior.

The Role of Self-Control in Moderating the Effect of Financial Technology Payment on Financial Behavior

The results showed that self-control did not significantly moderate the relationship between financial technology payment and financial behavior. The level of self-control did not significantly strengthen or weaken the effect of digital payment use on students' financial behavior. The descriptive results indicated that students perceived financial technology payment as a convenient and practical service. This was reflected in the mean score of 4.18 for the transaction convenience indicator. At the same time, the self-control indicator related to emotional regulation in financial decision-making obtained a mean score of 3.61. However, the interaction between the two variables did not show a significant effect. This indicates that good self-control is not sufficient to alter the strength of the relationship between financial technology payment use and financial behavior.

These findings are more consistent with the Technology Acceptance Model (TAM), which emphasizes perceived usefulness and perceived ease of use as important factors in technology acceptance (Wicaksono, 2022). Students may use financial technology payment primarily because the service is practical, fast, and efficient, regardless of their level of self-control. The contribution of this study shows that self-control does not always determine how students benefit from the use of financial technology payment. In the context of UMLA students, the direct benefits of digital payment technology appear to have a greater influence than the interaction between technology use and self-control. These findings also suggest that other factors, such as financial habits, lifestyle, cashback

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promotions, peer influence, and the intensity of digital payment use, may be considered in future research.

CONCLUSION

This study shows that financial literacy and financial technology payment have a positive and significant effect on the financial behavior of students at Universitas Muhammadiyah Lamongan. These findings indicate that improving financial knowledge and utilizing digital payment services that are convenient, fast, and efficient can support the development of better financial behavior. However, self-control was not proven to moderate the effects of financial literacy or financial technology payment on financial behavior. Thus, the role of self-control as a factor that strengthens or weakens the relationships between the variables was not confirmed in the context of this study.

The findings imply that strengthening financial literacy and promoting the wise use of financial technology payment should be prioritized to improve students' financial behavior. This study is limited by its research object, which only covers students of Universitas Muhammadiyah Lamongan, as well as the limited number of variables examined. Future research is recommended to expand the research scope and consider other factors that may influence students' financial behavior, such as lifestyle, financial habits, digital promotions, and peer influence.

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