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THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL TECHNOLOGY, HEDONIC LIFESTYLE, SOCIAL ENVIRONMENT ON THE FINANCIAL BEHAVIOR OF THOSE WHO HAVE WORKED
(CASE STUDY OF UNDERGRADUATE STUDENTS OF THE FACULTY OF ECONOMICS AND BUSINESS, PANCASAKTI UNIVERSITY, TEGAL)

Izzati Nabilah[1], Teguh Budi Raharjo[2], Budi Susetyo[3]
Faculty of Economics and Business, Pancasakti University Tegal.
Email: nabilahizzati592@gmail.com

ABSTRACT

The aim of this research is to determine the influence of financial literacy, financial technology, hedonic lifestyle and social environment on the financial behavior of students at the Faculty of Economics and Business, Pancasakti University, Tegal. This research uses a quantitative type of research using primary data in the form of a questionnaire. With a population of students from the Faculty of Economics and Business, Pancasakti University, Tegal, the sample obtained was 100 respondents. The data was processed using statistical data applications with the SPSS version 22 program. The results of this research show that Financial Literacy partially has a positive effect on Student Financial Behavior. Meanwhile, Financial Technology, Hedonic Lifestyle and Social Environment partially have no effect on Student Financial Behavior. The results of the Coefficient of Determination Test show that the Financial Behavior variable can be shown by the independent variables (Financial Literacy, Financial Technology, Hedonic Lifestyle, and Social Environment) worth 0.402 or 40.2% which has the remaining 59.8% explained by other independent variables that are not included in this research

Key words: financial literacy, financial technology, hedonic lifestyle, social environment, financial behavior

A. INTRODUCTION

People's lives have changed in the era of digital evolution due to the rapid advancement of information technology and ever-evolving lifestyles. Social media users compete to show their lives to the world. College students are more open to new experiences and are prone to wasteful habits and lifestyles. College students spend their money more often to satisfy their desires than their needs. Impulse buying or unplanned buying is a behavior where someone does not plan to buy a particular item when shopping. When making an impulsive purchase, consumers never think about buying a particular product or brand. They buy it immediately because they are interested in the brand or product that is available at that time (Loo et al., 2024).

Financial behavior refers to a person's mindset and method of handling their money. Financial behavior plays an important role in the lives of students because it affects their capacity to achieve their goals. Financial behavior can increase personal responsibility in managing money, improve well-being, and help prevent future financial crises. Financial behavior describes how individuals make financial judgments. A person who is able to handle their money will not face challenges in the future and will behave well so that they allow themselves to prioritize their needs over their wants (Agustina et al., 2023).

As the future of the nation, students need to understand personal financial management. Knowing financial literacy is also one way to live a successful life. This information will be very useful for students to manage their finances in the future. Organizing and managing student finances is very important. Bad financial behavior makes it more difficult for someone to succeed in life because it hinders them when entering the workforce after graduating from college. Therefore, a person's financial behavior and almost every aspect of budgeting and spending are influenced by their financial literacy (WTI Putri & Sumiari, 2021).

A person's financial behavior is also influenced by their social environment, because human existence cannot be separated from their environment. Because it contains reciprocal interactions in the relationship. In the context of the social environment, individuals are involved in interactions and group activities with each other, as well as with the surrounding environment. A person's personality is greatly influenced by their environment, which helps create a social structure through interactions between individuals and their environment. A high social environment has the power to influence people's financial behavior, not only the general public but also the financial behavior of Pancasakti University Tegal students who actually have a diverse social environment (Abdurrahman & Oktapiani, 2020).

The formulation of the problem and the purpose of this study are to determine whether financial behavior variables are influenced by independent variables including financial technology, financial literacy, hedonic lifestyle, and social environment.

B. RESEARCH METHODS

The research conducted used primary data and was classified as quantitative research. According to Sugiyono (2018), a quantitative approach is the use of methods in a study that is guided by positivism (factual data). The population of this data collection focused on students of the Faculty of Economics and Business, Pancasakti University, Tegal with a total of 1,874 students. The research sample was taken using the purposive sampling method through Slovin calculations, the results of which were 100 samples.

C. RESULTS AND DISCUSSION

RESULTS

1. Descriptive Statistics

Table 1

Descriptive Statistical Test Results

	N	Minimum	Maximum	*Mean*	Std. Deviation
Financial Behavior	100	19	40	32.90	3,503
Financial Literacy	100	18	40	32.08	3,558
Financial technology	100	24	40	32.60	3,629
*Lifestyle*Hedonist	100	6	30	16.69	5,889
Social Environment	100	18	40	31.71	3,983
Valid N (Listwise)	100				

Source: Data processed by SPSS version 22

Based on table 1, the Financial Behavior variable has a minimum value of 19; maximum value of 40; mean of 32.90; and standard deviation of 3.503. The Financial Literacy variable has a minimum value of 18; maximum value of 40; mean of 32.08; and standard deviation of 3.558. The Financial Technology variable has a minimum value of 24; maximum value of 40; mean of 32.60; and standard deviation of 3.629. The Hedonic Lifestyle variable has a minimum value of 6; maximum value of 30; mean of 16.69; and standard deviation of 5.889. The Social Environment variable has a minimum value of 18; maximum value of 40; mean of 31.71; and standard deviation of 3.983.

2. Classical Assumption Test

a. Normality Test

Table 2

Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters	Mean	0.0000000
	Std. Deviation	2.65325935
Most Extreme Differences	Absolute	0.074
	Positive	0.039
	Negative	-0.074
Test Statistics		0.074
Asymp. Sig. (2-tailed)		0.193c
a. Test distribution is Normal		
b. Calculated from data		
c. Lilliefors Significance Correction		

Source: Data processed by SPSS version 22

Based on the output results of the normality test data processing using the Kolmogorov-Smirnov Test formula as stated in table 2, the Asymp. Sig (2-tailed) value of 0.193 can be obtained, which is > 0.05.

b. Multicollinearity Test

Table 3

Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Financial Literacy	0.485	2,061
	Financial technology	0.596	1,678
	*Lifestyle*Hedonist	0.942	1,062
	Social Environment	0.677	1,477
Dependent Variable: Financial Behavior			

Source: Data processed by SPSS version 22

Based on the results of the multicollinearity test output, all tolerance values each have a value > 0.10 and a VIF value < 10. The conclusion obtained is that the regression model in this study does not experience multicollinearity.

c. Heteroscedasticity Test

Table 4

Heteroscedasticity Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,233	1,850		2,829	0.006
	Financial Literacy	0.063	0.070	0.128	0.893	0.374
	Financial Technology	−0.092	0.062	−0.191	−1,480	0.142
	LifestyleHe donist	−0.043	0.030	−0.143	−1,399	0.165
	Social Environmen t	−0.049	0.053	−0.111	−0.921	0.359
a. Dependent Variable : Abs_RES						

Source: Data processed by SPSS version 22

The results can be seen from table 4, the data obtained shows that the sig value of financial literacy is 0.374, Financial Technology is 0.142, Hedonic Lifestyle is 0.165 and Social Environment is 0.359 indicating that there is no heteroscedasticity because the sig value is > 0.05.

d. Multiple Linear Regression Analysis

Table 5

Multiple Linear Regression Analysis Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	10,585	2,891		3,662	0.000
	Financial Literacy	0.355	0.110	0.360	3,229	0.002
	Financial Technology	0.220	0.097	0.228	2,262	0.026
	LifestyleHe donist	−0.103	0.048	−0.173	−2,166	0.033
	Social Environmen t	0.173	0.083	0.197	2,085	0.040
a. Dependent Variable : Financial Behavior						

Source: Data processed by SPSS version 22

The results of the multiple regression analysis calculations using the SPSS program obtained the regression equation, namely:

$$Y = 10.847 + 0.355X_1 + 0.228X_2 - 0.089X_3 + 0.172X_4 + e$$

Based on the multiple regression equation in table 7, an analysis can be taken that the constant of 10.585 means that the four independent variables used in this study have a value of zero or the same value, so financial behavior will remain at 10.585. The regression coefficient value of the financial literacy variable (X1) of 0.355 can be interpreted that financial literacy can affect the increase in financial behavior by 0.355 assuming that other variables remain constant. The regression coefficient value of the financial technology variable (X2) of 0.220 can be interpreted that financial technology can affect the increase in financial behavior by 0.220 assuming that other variables remain constant. The regression coefficient value of the hedonic lifestyle variable (X3) of −0.103 can be interpreted that the hedonic lifestyle can affect the increase in financial behavior by −0.103 assuming that other variables remain constant. The regression coefficient value of the social environment variable (X4) of 0.173 can be interpreted that the social environment can affect the increase in financial behavior by 0.173 assuming that other variables remain constant.

3. Hypothesis Testing

a. Model Feasibility Test (f-Test)

Table 6

Model Feasibility Test Results (f Test)

ANOVA[a]						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	518,061	4	129,515	17,654	0.000[b]
	Residual	696,939	95	7,336		
	Total	1215,000	99			
a. Dependent Variable: Financial Behavior						
b. Predictors: (Constant), Social Environment, Hedonistic Lifestyle, Financial Technology, Financial Literacy						

Source: Data processed by SPSS version 22

In table 6, ANOVA can be seen that the F value is 17.654. The value of significance is 0.000 which is smaller than 0.05, so it can be concluded that the F statistical test of the feasibility of this model is accepted and suitable for use in this study.

b. t-test

Table 7

t-Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,585	2,891		3,662	0.000
	Financial Literacy	0.355	0.110	0.360	3,229	0.002
	Financial Technology	0.220	0.097	0.228	2,262	0.026
	LifestyleHedonist	−0.103	0.048	−0.173	−2,166	0.033
	Social Environment	0.173	0.083	0.197	2,085	0.040
a. Dependent Variable: Financial Behavior						

Source: Data processed by SPSS version 22

Based on table 7, the interpretation of the relationship between each variable:

a) The test result of the Financial Literacy variable has a t count of 3.229. This number is greater than the t table which is 1.985 so 3.229 > 1.985 and the calculation of the sig value of 0.002 < 0.025 indicates that the hypothesis is accepted. This means that the Financial Literacy variable has an effect on Financial Behavior.

b) The test result of the Financial technology variable has a t count of 2.262. This number is greater than the t table which is 1.985 so 2.262> 1.985 and the calculation of the sig value of 0.026> 0.025 indicates that the hypothesis is rejected. This means that the Financial technology variable has no effect on Financial Behavior.

c) The test result of the Hedonic Lifestyle variable has a t count of −2.166. This number is smaller than the t table which is 1.985 so −2.166 <1.985 and the calculation of the sig value of 0.033> 0.025 indicates that the hypothesis is rejected. This means that the Hedonic Lifestyle variable has no effect on Financial Behavior.

d) The test result of the Social Environment variable has a t count of 2.085. This number is greater than the t table which is

1.985 so 2.085 > 1.985 and the calculation of the sig value of 0.040 > 0.025 indicates that the hypothesis is rejected. This means that the Social Environment variable has no effect on Financial Behavior.

c. Coefficient of Determination (R^2)

Table 8

Results of the Determination Coefficient (R^2) Test

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.653[a]	0.426	0.402	2,709
a. Predictors: (Constant), Social Environment, Hedonic Lifestyle, Financial Technology, Financial Literacy				
b. Dependent Variable: Financial Behavior				

Source: Data processed by SPSS version 22

Based on the table, it can be seen that the value of Adjusted R Square is 0.402. This shows that the Financial Behavior variable can be shown by the independent variables (Financial Literacy, Financial Technology, Hedonic Lifestyle, Social Environment) worth 0.402 or 40.2% which has a remaining 59.8% (100% -40.2%) explained by other independent variables not included in this study.

DISCUSSION

1. The Influence of Financial Literacy on the Financial Behavior of Students Who Are Already Working

Based on the results of the first variable hypothesis test, the results of several tests were obtained, namely the t-value of the Financial Literacy variable of 3.229 and a significant value of 0.002 <0.025 indicating that Financial Literacy has a positive effect on Student Financial Behavior. This is influenced by the number of students who already know about financial knowledge. Students who have a good understanding of money will be able to manage their finances wisely and be able to make the right decisions (Siskawati & Ningtyas, 2022).

The test results are in accordance with research by Iriansyah, Patra, Niar Astaginy (2023), Haqiqi & Pertiwi, (2022) and Indra Putri & Sumiari, (2021) which found that financial literacy has a positive influence on students' financial behavior.

2. The Influence of Financial Technology on the Financial Behavior of Students Who Are Already Working

Based on the results of the second variable hypothesis test, it shows that the t-value of the Financial Technology variable is 2.262 and the significant value is 0.026 <0.025 indicating that Financial Technology has no effect on Student Financial Behavior. This is because whatever the benefits obtained from fintech do not make generation Z at FEB UPS Tegal students able to manage their finances wisely. The presence of financial technology has an impact on its users. The influence obtained with the presence of fintech is that it is easier to access services and products from finance in easy transactions, investments, savings, credit and with the ease of transactions it can cause someone to be more consumptive (Haqiqi & Pertiwi, 2022).

The results of this study are in line with research conducted by Pamungkas & Muliana, (2023), Salsabila et al., (2023), and Oktaviani & Sari, (2020) which show that financial technology has no effect on financial behavior.

3. The Influence of Hedonic Lifestyle on the Financial Behavior of Students Who Are Already Working

Based on the results of the hypothesis test of the third variable, it shows that the t-value of the Hedonic Lifestyle variable is −2.166 and the significant value of 0.033> 0.025 indicates that Hedonic Lifestyle has no effect on Student Financial Behavior. The results of this study indicate that a high lifestyle will lead to poor behavior in managing a person's finances, a lifestyle that is too hedonistic will also lead to hedonistic spending (Sada, 2022).

These results are in line with research by SF Wahyuni et al., (2023) and Ramadhan et al., (2021), Agustin & Prapanca, (2023) and US Wahyuni & Setiawati, (2022) which concluded that lifestyle has no influence on financial behavior.

4. The Influence of Social Environment on the Financial Behavior of Students Who Are Already Working

Based on the results of the fourth variable hypothesis test, the results obtained showed that the t-value of the Social Environment variable was 2.056 and a significant value of 0.043> 0.025 indicated that the Social Environment had no effect on Student Financial Behavior. The student environment is a very varied environment, ranging from social conditions, age and financial level. In student life, lifestyle is a common or normal need, as long as buying something is really intended to meet basic life needs or is really needed or primary needs (Silalahi, 2020).

This is in line with research conducted by Febrianti & Prima, (2024) which states that the Social Environment does not have a positive effect on financial behavior. This research is reinforced by research by R. Wahyuni et al., (2019) which states that the social environment does not affect the financial behavior of PT Tiara Persada Medika employees.

CONCLUSION

1. Conclusion

Based on this research that conducted tests and analysis, it can be concluded that partially financial literacy has a positive effect on the financial behavior of students who are already working. While financial technology, hedonistic lifestyle and social environment partially have no effect on the financial behavior of students who are already working.

2. Suggestion

For students, it is expected to deepen financial literacy or understanding of basic financial concepts, so that they not only master the material, but are able to apply it in everyday life. Students are expected to be able to use e-money wisely according to their needs and not easily spend money to get promos or cashback. Students need to make financial planning and budgeting by creating a priority scale so that financial goals can be met effectively and efficiently. Students are expected to be able to choose the environment where they are because basically the social environment will improve thinking patterns and how to make good and appropriate decisions, especially for financial management. For further researchers who want to conduct research on financial behavior, it is expected to use other independent variables that are not explained in this study because in this study only obtained the results of the determination coefficient test of 0.402 or 40.2%. including self-control, financial attitudes, demographic factors, and others.

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