



**THE IMPACT OF FINANCIAL TECHNOLOGY, SELF-CONTROL, AND
FINANCIAL KNOWLEDGE ON THE FINANCIAL MANAGEMENT
BEHAVIOR OF MANAGEMENT STUDENTS AT THE FACULTY OF
ECONOMICS AND BUSINESS, UNIVERSITAS SWADAYA GUNUNG JATI
CIREBON, IN THE DIGITAL ERA**

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Abstract

This study aims to analyze the impact of Financial Technology (Fintech), Self-Control, and Financial Knowledge on Financial Management Behavior among students of the Faculty of Economics and Business (FEB), Management Program, at Universitas Swadaya Gunung Jati (UGJ) Cirebon in the digital era. By integrating the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), this study explores how technological access, psychological self-regulation, and financial literacy shape personal financial management behavior. This research employed an associative quantitative approach with a sample of 387 respondents selected using stratified proportionate random sampling. Data were collected through an online questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that partially, Self-Control and Financial Knowledge have a positive and significant effect on Financial Management Behavior, with Financial Knowledge emerging as the most dominant factor. In contrast, Financial Technology was found to have no significant partial effect on students' financial management behavior. However, simultaneously, the three independent variables significantly influence Financial Management Behavior, with a coefficient of determination (R^2) of 53.9%, which is categorized as a moderate level of explanatory power. These findings suggest that although access to financial technology is widely available, healthy financial behavior is more strongly determined by internal factors, particularly financial knowledge and self-control.

Keywords: Financial Technology (Fintech), Self-Control, Financial Knowledge, Financial Management Behavior, Management Students of FEB UGJ



INTRODUCTION

The development of financial technology (fintech) has brought significant changes to people's financial management behavior, particularly among the millennial and Generation Z cohorts. Digital transformation in the financial sector—such as digital payment services, online lending, and online investment platforms—has simplified access to financial services while simultaneously creating new challenges in personal financial management. In Indonesia, approximately 297 fintech companies were operating in 2024, with 68.7% of users coming from the millennial and Generation Z groups—demographics highly relevant to the student population. This phenomenon indicates that university students are not only active fintech users but are also vulnerable to impulsive financial behavior.

Ideally, the ease of access provided by fintech supports transaction efficiency, automatic expense tracking, and budget planning. Findings by Putri et al. (2023) indicate that fintech convenience is positively correlated with efficient financial behavior. However, this accessibility may also encourage the use of pay-later features and online loans that trigger consumptive behavior. Gunawan et al. (2021) and Jurnal Lestari & Iramani (2024) reported an increase in impulsive buying behavior among fintech users who lack adequate self-control.

Beyond technological factors, psychological aspects such as self-control play a crucial role in responding to digital promotional stimuli. Theoretically, individuals with high self-control are better able to delay gratification and regulate long-term financial behavior. Research by Soliha et al. (2023) confirms that strong self-control significantly influences expenditure control. Nevertheless, phenomena such as Fear of Missing Out (FOMO) and aggressive digital marketing can weaken self-control, leading students to engage in impulsive purchases, as highlighted by Syifa Salsabilla & Crescentiano Agung Wicaksono (2025) which shows contradictory results (negative), where under certain conditions, self-control is proven to have no significant effect on financial behavior due to the dominance of a hedonistic lifestyle being stronger than students' rationality.

Financial literacy (financial knowledge) is also a key determinant of healthy financial management behavior. Although students of the Faculty of Economics and Business are generally assumed to possess relatively better financial knowledge, they often experience a knowing–doing gap, referring to the discrepancy between theoretical understanding and its practical application in daily life. Studies by Herawati et al. (2020) and Nurhapiza et al. (2025) show that



high levels of financial literacy do not always translate into sound financial behavior.

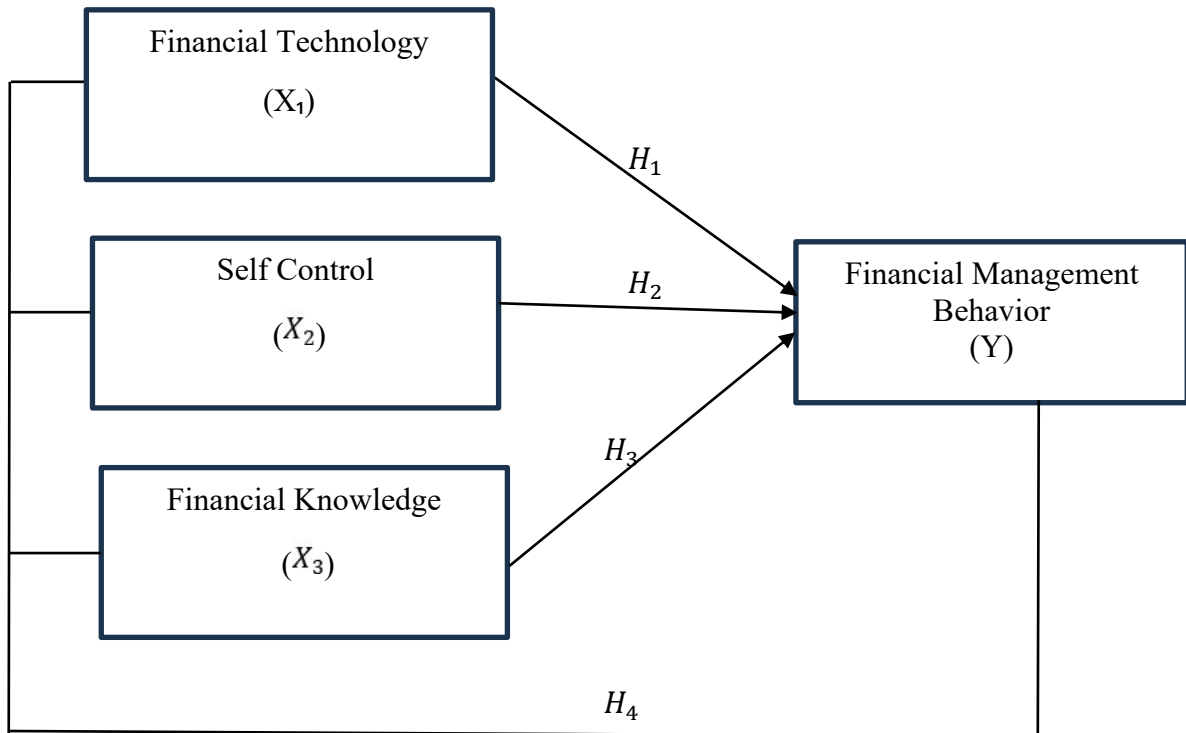
The interplay between financial technology, self-control, and financial literacy creates a complex dynamic in students' financial management behavior. If fintech utilization is not accompanied by adequate financial knowledge and strong self-control, it may encourage consumptive behavior and increase future financial risk. Conversely, with strong financial literacy and self-control, students can utilize fintech wisely to achieve healthy financial stability.

Based on these phenomena, this study aims to examine the influence of financial technology, self-control, and financial knowledge on financial management behavior among students of the Faculty of Economics and Business, Management Program, Universitas Swadaya Gunung Jati Cirebon in the digital era. This research is expected to contribute theoretically to the understanding of financial behavior in the digital era and to provide practical recommendations for enhancing students' financial literacy and financial self-regulation.

LITERATURE REVIEW

The Technology Acceptance Model (TAM) was introduced by Davis (1989) to describe the elements that influence the adoption and utilization of technology by individuals. This framework includes key components such as Perceived Usefulness (PU), which indicates the belief that technology will improve performance; Perceived Ease of Use (PEOU), which is related to the simplicity of operating the technology; Attitude Towards Using (ATU), which reflects a positive or negative view towards technology; Behavioral Intention (BI), which indicates the desire to utilize the technology; and Actual Use, which is the actual act of using it. TAM is often applied in the field of financial technology (FinTech) to evaluate how digital innovations, such as online payment or investment applications, are received by consumers (Venkatesh & Davis, 2000).

The Theory of Planned Behavior (TPB) from Ajzen (1991) describes human actions based on intentions, which are influenced by Attitude (view toward the action), Subjective Norms (social norms from important others), and Perceived Behavioral Control (PBC, belief in the capacity to carry out the action). TPB emphasizes that intention predicts behavior, with PBC as a key controlling element for behaviors that require skills or resources. This theory has been widely used in financial behavior research, such as personal fund management, where internal aspects like knowledge and self-control play a crucial role (Ajzen, 2002).



H_1 : It is suspected that there is a significant positive effect of the Impact of Fintech on Financial Management Behavior.

H_2 : It is suspected that there is a significant positive effect of Self-Control on Financial Management Behavior.

H_3 : It is suspected that there is a significant positive effect of Financial Knowledge on Financial Management Behavior.

H_4 : It is suspected that there is a significant simultaneous positive effect of the Impact of Fintech, Self-Control, and Financial Knowledge on Financial Management Behavior.

Financial Management Behavior reflects how individuals plan, organize, control, and evaluate their financial resources. This concept extends beyond technical skills such as budgeting or saving and encompasses daily financial habits, attitudes, and decision-making patterns. According to Dew and Xiao, financial behavior represents actual actions including cash flow management, timely bill payment, debt control, and investment decision-making. Hilgert and Jeanne Hogarth describe sound financial behavior as consistent budgeting, maintaining emergency savings, and engaging in long-term financial planning. For university students, financial management behavior is particularly critical, as



early adulthood is a transitional period in which financial habits are formed and may significantly influence future economic stability.

The theoretical foundation of financial behavior can be explained through the Theory of Planned Behavior, which posits that behavior is influenced by intention, attitudes, subjective norms, and perceived behavioral control. In the context of student finances, responsible financial management behavior is likely to emerge when individuals possess positive attitudes toward financial planning, perceive supportive social norms, and believe they have sufficient control over their financial decisions.

The rapid development of Financial Technology (FinTech) has transformed the global and domestic financial landscape. FinTech refers to the integration of digital technologies into financial services such as electronic payments, digital wallets, online lending, and app-based investments. Arner, Barberis, and Buckley characterize FinTech as a wave of innovation that enhances efficiency, expands financial inclusion, and reshapes consumer interaction with financial systems. Among university students, FinTech usage is widespread due to high smartphone penetration and digital accessibility. However, ease of transaction does not necessarily guarantee improved financial behavior. Technology primarily serves as an enabling tool, and its impact largely depends on users' cognitive readiness and psychological discipline.

In this regard, Self-Control plays a crucial internal role. Self-control refers to an individual's ability to regulate impulses, delay gratification, and evaluate long-term consequences before making decisions. Baumeister explains that self-control is a psychological capacity that enables individuals to resist short-term temptations in pursuit of long-term goals. In financial contexts, self-control helps limit unnecessary spending, prevent impulsive purchases, and maintain consistency with financial plans. Students with stronger self-control tend to demonstrate more rational and disciplined financial behavior, even within a digital environment characterized by aggressive marketing and consumption incentives.

Beyond psychological factors, Financial Knowledge—commonly referred to as financial literacy—constitutes a critical cognitive dimension influencing financial management behavior. Lusardi and Mitchell emphasize that financial literacy involves understanding key financial concepts such as interest rates, inflation, risk diversification, and financial planning. Individuals with higher financial knowledge are more likely to make rational decisions, manage risks effectively, and develop structured long-term plans. For students, financial



knowledge functions not only as academic competence but also as a practical guide in navigating increasingly complex digital financial services.

Conceptually, the relationship among Financial Technology, Self-Control, and Financial Knowledge in shaping Financial Management Behavior can be understood as an interaction between external and internal factors. Financial Technology provides infrastructure and access, Financial Knowledge offers rational understanding, and Self-Control acts as a regulatory mechanism preventing excessive or impulsive consumption. Therefore, student financial management behavior in the digital era is determined not merely by technological availability but primarily by the quality of financial knowledge and the strength of individual self-regulation.

RESEARCH METHOD

This study employed a quantitative associative approach, which aims to analyze the relationships and effects of independent variables on a dependent variable. According to Prof Dr Sugiyono (2017), associative research is used to determine the relationship between one variable and another. In this study, the variables examined include Financial Technology (FinTech), Self-Control, and Financial Knowledge as independent variables (X), and Financial Management Behavior as the dependent variable (Y).

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM). This method was selected because it is capable of handling complex research models with latent variables that have multiple indicators and does not require the assumption of data normality. This makes it particularly suitable for heterogeneous survey data, such as that obtained from a student population.

1. Respondent Characteristics

Research data were collected from student respondents who met the study criteria. The characteristics of respondents are presented in the following table:

Table 1.
Respondent Characteristics

Characteristics	Category	Frequency	Percentage (%)
Domicile	Cirebon Regency	386	99.8
	Others	1	0.2
Gender	Male	222	57.3



	Female	165	42.7
Age	< 18 years	10	2.7
	18–20 years	168	43.5
	21–23 years	145	37.5
	> 23 years	64	16.4
e-Payment User	Yes	380	98.2
	No	7	1.8

Source: Data Processed (2026)

The respondent characteristics indicate that the majority of students reside in Cirebon Regency, are aged 18–20 years, and almost all are users of e-payment services. This composition reflects a student population that actively utilizes financial technology.

2. Data Analysis Techniques

Data analysis was conducted using PLS-SEM, a statistical technique used to test structural relationships between variables, both directly and indirectly. PLS-SEM was chosen due to its flexibility in handling complex models and its non-reliance on normal data distribution assumptions. The stages of data analysis include:

a. Descriptive Analysis

The initial stage aimed to describe the characteristics of respondents and research variables using descriptive statistics, including:

- General description of the research object
- Respondent characteristics
- Descriptive statistics of variables

b. Measurement Model Evaluation (Outer Model)

This test aims to ensure that the research instrument is valid and reliable.

1) Validity Test

- Convergent Validity: Assessed using loading factor values and Average Variance Extracted (AVE). Indicators are considered valid if the loading factor ≥ 0.70 and $AVE \geq 0.50$.
- Discriminant Validity: Evaluated by comparing the square root of AVE for each construct with the correlations between constructs (Fornell-Larcker Criterion).

2) Reliability Test

- Measured using Cronbach’s Alpha and Composite Reliability (CR).



- Reliability criteria: Cronbach's Alpha ≥ 0.70 and CR ≥ 0.70 , indicating good internal consistency.

c. Structural Model Evaluation (Inner Model)

This test evaluates the strength of relationships between latent variables and the predictive capability of the model.

1) Coefficient of Determination (R^2)

- Indicates the proportion of variance in the dependent variable (Y) explained by the independent variables (X1, X2, X3).
- A higher R^2 indicates better explanatory power of the model.

2) Predictive Relevance (Q^2)

- Measures the model's predictive capability using the blindfolding technique.
- A Q^2 value > 0 indicates adequate predictive relevance.

3) Model Fit (SRMR)

- The Standardized Root Mean Square Residual (SRMR) assesses the fit between the sample correlation matrix and the model-implied correlation matrix.
- A lower SRMR value indicates a better model fit.

d. Hypothesis Testing

Hypothesis testing was conducted to examine relationships between variables, both partially and simultaneously.

1) Partial Hypothesis Testing

- Uses path coefficient (β) values and p-values obtained from bootstrapping.
- A hypothesis is accepted if the β value indicates a significant relationship and p-value ≤ 0.05 (or t-value ≥ 1.96 at a 5% significance level).

2) Simultaneous Hypothesis Testing

- Examines the collective ability of independent variables to explain the variance of the dependent variable through evaluation of the R^2 value.
- The model is considered significant if R^2 demonstrates adequate explanatory power (e.g., $R^2 \geq 0.25$) and if $Q^2 > 0$, indicating good predictive capability.



In conclusion, this study employs a quantitative associative approach with PLS-SEM analysis to examine the effects of fintech, self-control, and financial knowledge on students’ financial management behavior. Validity, reliability, and structural model evaluations were conducted systematically to ensure the quality of the instrument and the robustness of the relationships among variables.

RESULTS AND DISCUSSION

Descriptive Analysis of Variables

Descriptive analysis aims to describe respondents’ response patterns for each research variable using a 1–5 Likert scale processed through SmartPLS software. The reported parameters include minimum value, maximum value, mean, and standard deviation. The mean value reflects the general direction of respondents’ perceptions, while the standard deviation indicates the dispersion of data around the mean.

Table 2.
Descriptive Analysis of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Financial Technology	387	1.00	5.00	4.34	0.85
Self-Control	387	1.00	5.00	4.50	0.71
Financial Knowledge	387	1.00	5.00	4.14	0.89
Financial Management Behavior	387	1.00	5.00	4.48	0.74

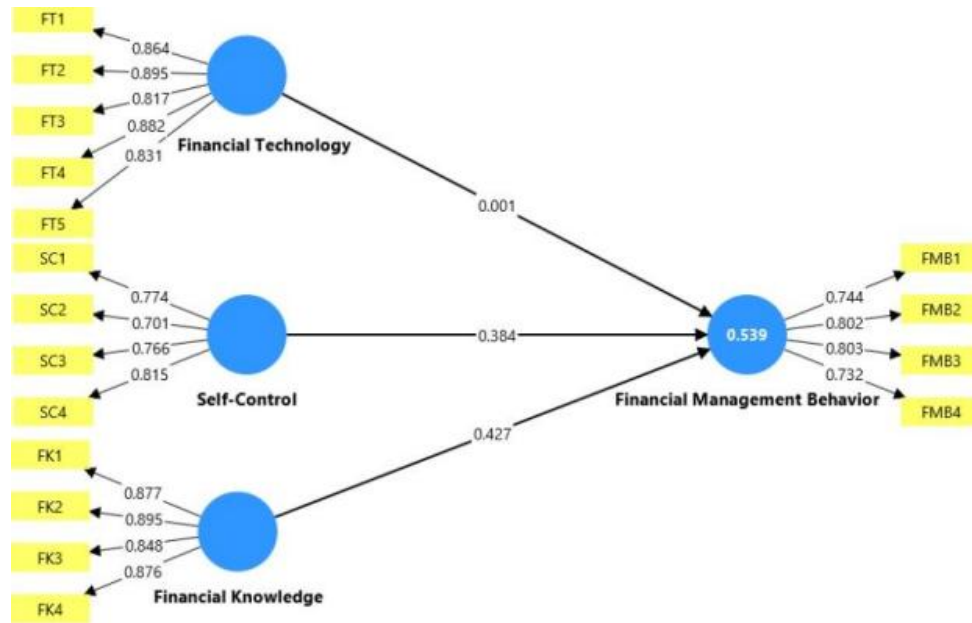
The mean values of all variables exceed 4.0, indicating that the majority of respondents provided high ratings for all constructs. The mean for Financial Technology (4.34) suggests that students respond positively to the convenience and benefits of digital financial services. The mean for Self-Control (4.50) indicates that respondents are relatively capable of controlling their financial impulses. The mean for Financial Knowledge (4.14) reflects a fairly good level of financial literacy, which aligns with their educational background in economics and business. Finally, the mean for Financial Management Behavior (4.48) shows that students tend to report healthy financial management practices.

These findings are consistent with previous studies suggesting that financial literacy and self-control are important determinants of responsible financial behavior.

1. Measurement Model Evaluation (Outer Model)

The measurement model evaluation was conducted to ensure the validity and reliability of the measurement instruments for the latent constructs.

a. Convergent Validity and Loading Factor



**Table 3.
Loading Factor and AVE**

Variable / Indicator	Outer Loading	AVE	Interpretation
Financial Technology		0.737	Valid
FT1	0.864		Valid
FT2	0.895		Valid
FT3	0.817		Valid
FT4	0.882		Valid
FT5	0.831		Valid
Self-Control		0.585	Valid
SC1	0.774		Valid
SC2	0.701		Valid
SC3	0.766		Valid
SC4	0.815		Valid



Financial Knowledge		0.764	Valid
FK1	0.877		Valid
FK2	0.895		Valid
FK3	0.848		Valid
FK4	0.876		Valid
Financial Management Behavior		0.594	Valid
FMB1	0.744		Valid
FMB2	0.802		Valid
FMB3	0.803		Valid
FMB4	0.732		Valid

All indicators for the four constructs have outer loadings above 0.70 and AVE values above 0.50. This indicates that the indicators adequately represent their respective latent constructs, thereby fulfilling convergent validity criteria in accordance with (Hair et al., 2021).

Discriminant Validity (Fornell-Larcker and HTMT)

Tabel 4.

Fornell-Larcker Criterion

	FT	SC	FK	FMB
Financial Technology	0.858			
Self-Control	0.573	0.765		
Financial Knowledge	0.738	0.635	0.874	
Financial Management Behavior	0.536	0.656	0.672	0.771

The diagonal values (square root of AVE) are greater than the inter-construct correlations in the corresponding columns, indicating that each construct is empirically distinct and does not overlap with others.

Tabel 5.

Heterotrait-Monotrait Ratio (HTMT)

	FT	SC	FK	FMB
FT				
SC	0.698			
FK	0.821	0.783		
FMB	0.593	0.829	0.788	



All HTMT values are below 0.90, indicating no issues with discriminant validity. Each variable measures a conceptually distinct construct.

b. Reliability Test

Tabel 6. Reliability Test Result

Table with 5 columns: Variable, Cronbach's Alpha, rho_a, rho_c, Reliable. Rows include Financial Technology, Self-Control, Financial Knowledge, and Financial Management Behavior.

All reliability measures exceed 0.70, indicating that the instruments are consistent and accurate in measuring the research constructs.

2. Structural Model Evaluation (Inner Model)

a. Coefficient of Determination (R²)

Tabel 7. R-Square

Table with 3 columns: Dependent Variable, R-Square, Adjusted R-Square. Row: Financial Management Behavior (Y).

The R² value of 0.539 indicates that 53.9% of the variance in Financial Management Behavior is simultaneously explained by the three independent variables. This value is categorized as moderate and demonstrates good explanatory power.

b. Predictive Relevance (Q²)

Tabel 8. Predictive Relevance (Q²)

Table with 3 columns: Indicator Y, Q² Value, Interpretation. Rows include FMB1, FMB2, FMB3, and FMB4.



All Q² values are greater than 0, indicating that the model has good predictive relevance.

c. Model Fit (SRMR & NFI)

Tabel 9. Model Fit

Fit Indicator	Estimate	Threshold	Interpretation
SRMR	0.118	< 0.08	Not Fit
NFI	0.746	> 0.90	Marginal Fit

The SRMR value above 0.08 indicates that the model does not achieve a perfect fit. However, since the primary focus of this study is the strength of relationships among variables rather than overall model fit, the structural model evaluation remains appropriate.

3. Hypothesis Testing

a. Partial Test (t-test)

Tabel 10. Partial Hypothesis Testing

Hypothesis	Variable	Path Coefficient	T-Statistics	P-Values	Decision
H1	FT → Y	0.001	0.017	0.987	Rejected
H2	SC → Y	0.384	5.425	0.000	Accepted
H3	FK → Y	0.427	5.976	0.000	Accepted

- H1 (Financial Technology → Financial Management Behavior) is not significant, indicating that although students intensively use fintech, it does not automatically improve their financial management behavior.
- H2 (Self-Control → Financial Management Behavior) is positive and significant, meaning that higher self-control leads to better financial behavior among students.
- H3 (Financial Knowledge → Financial Management Behavior) is also positive and significant; financial literacy is proven to be an important predictor of financial management behavior.



b. Simultaneous Test (F-Equivalent via R²)

Tabel 11.

Simultaneous Test (Significant R²)

Dependent Variable	R-Square	Adjusted R-Square	Significance
Financial Management Behavior (Y)	0.539	0.536	Significant

4. Discussion

- 1) Financial Technology does not significantly influence Financial Management Behavior. Although fintech facilitates transactions, it does not automatically lead students to manage their finances more wisely. This finding aligns with Herawati et al. (2020), who argue that fintech is often perceived merely as a transactional tool without transforming financial mindset. Self-Control has a positive and significant effect on Financial Management Behavior. This is based on the Technology Acceptance Model (TAM) proposed by Davis (1989) According to this theory, technology acceptance is influenced by two main factors, namely Perceived Usefulness and Perceived Ease of Use. These two factors determine a person's intention to use technology, which ultimately affects actual usage behavior.
- 2) This finding highlights the importance of self-regulation in facing digital financial temptations. Students with strong self-control tend to avoid excessive spending and make more rational financial decisions, consistent with Soliha et al. (2023) Based on the Theory of Planned Behavior (TPB) developed by Ajzen (1991). According to the theory, a person's behavior is determined by behavioral intention, which is influenced by three main factors: attitude toward the behavior, subjective norm, and perceived behavioral control (PBC). Self-control is included in the aspect of PBC, because it reflects the extent to which a person feels capable of controlling their behavior.
- 3) Financial Knowledge has a positive and significant effect on Financial Management Behavior. Financial literacy emerges as the dominant factor in shaping healthy financial behavior. Students who understand financial planning, risk management, and financial evaluation concepts tend to manage their money more systematically, consistent with Nurhapiza et al. (2025). Based on the Theory of Planned Behavior (TPB) proposed by Ajzen (1991) .According to this theory, individual behavior is formed through knowledge and beliefs that influence attitudes and perceptions of



behavioral control. Financial knowledge reflects an individual's ability to understand basic financial concepts such as savings, investments, and budgeting, which form the basis for the development of prudent financial behavior.

- 4) The simultaneous effect of independent variables is significant. Together, the three variables explain 53.9% of the variation in students' financial behavior. Although Financial Technology is not partially significant, its combined contribution with other variables indicates that the ecosystem of knowledge, intrinsic control, and digital access collectively influences financial behavior in the digital era. These findings align with the research of Nurhapiza et al. (2025) which states that the integration of cognitive factors and an individual's internal character greatly determines the quality of financial management in the digital era. Although Financial Technology is not significant partially in this study, its existence still systematically remains a part of the ecosystem that shapes students' financial behavior as a whole. Based on the Theory of Planned Behavior (TPB) developed by Ajzen (1991). According to this theory, a person's behavior is formed from behavioral intention, which is influenced by three main factors, namely attitude toward behavior, subjective norm, and perceived behavioral control. In the context of financial management, this theory emphasizes that a person will exhibit good financial behavior if they have a positive attitude toward money management, receive social support, and feel capable of controlling their financial actions.

CONCLUSION

Based on the results of the data analysis and discussion, this study concludes that Financial Technology, Self-Control, and Financial Knowledge play distinct roles in influencing the Financial Management Behavior of students at the Faculty of Economics and Business, Management Program, Universitas Swadaya Gunung Jati Cirebon.

Partially, Financial Technology was not found to have a significant effect on students' financial management behavior. This finding indicates that ease of access and the availability of financial technology features are not automatically translated into wise and well-planned financial management behavior without adequate knowledge or internal readiness on the part of the students themselves.

In contrast, Self-Control has a positive and significant effect on financial management behavior. This finding reinforces the notion that an individual's



ability to regulate consumerist impulses, maintain spending discipline, and resist impulsive behavior is a crucial factor in shaping healthy financial behavior. Students with higher levels of self-control tend to demonstrate more prudent, disciplined, and consistent financial behavior aligned with their financial planning goals.

Furthermore, Financial Knowledge emerges as the dominant factor with a positive and significant influence on financial management behavior. This indicates that strong financial literacy—encompassing an understanding of planning, risk management, and financial decision evaluation—serves as a fundamental foundation for students in making sound financial decisions. With better financial knowledge, students are more likely to make rational and responsible financial choices, particularly amid the widespread availability of digital financial technologies.

Simultaneously, the three independent variables—Financial Technology, Self-Control, and Financial Knowledge—collectively explain 53.9% of the variance in students' financial management behavior, demonstrating the predictive relevance of the research model. Although Financial Technology is not partially significant, its presence alongside other variables remains part of a broader ecosystem that can influence financial behavior, particularly when supported by strong financial literacy and self-control.

These findings suggest that financial knowledge and self-control constitute the primary pillars in shaping healthy financial management behavior, whereas the convenience of financial technology alone does not guarantee behavioral change without internal readiness on the part of users—in this case, university students.

Based on these conclusions, several practical implications can be drawn. First, students need to broaden and deepen their financial literacy and develop stronger self-control to avoid impulsive behavior in a digital era characterized by intense consumer temptations. Mastery of financial technology should not be limited to the mere use of applications but should also involve a clear understanding of long-term financial goals.

Second, educational institutions are encouraged to develop practical financial education programs that go beyond theoretical instruction and emphasize real-life financial management skills, such as budgeting training, responsible fintech usage, and rational financial decision-making. This may be implemented through workshops, mentoring programs, or curriculum development that incorporates applied financial literacy courses.



Finally, since approximately 46.1% of the variance in financial management behavior is explained by factors outside the tested model, future research is recommended to include additional variables that may influence financial behavior, such as lifestyle, personal income, financial attitude, or social support, in order to provide a more comprehensive understanding of the determinants of students' financial management behavior in the digital era.

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