The Influence of Digital Wallet Adoption and Financial Literacy on Financial Management Among Students at the Faculty of Economics, Maros Muslim University

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Abstract. This research was conducted at Maros Muslim University. This study aimed to determine the impact of using digital wallets and financial literacy on the financial management of students of the Faculty of Economics and Business, Maros Muslim University. The data analysis method used in this research is the quantitative method. The study sample consisted of 87 respondents, and the sampling technique used was simple random sampling. The instrument test consists of validity and reliability tests to answer the hypothesis. The regression tests consist of multiple linear regression analyses, correlation coefficient tests (R), and determination coefficient tests (R^2). Hypothesis testing using partial test (t_{test}) and simultaneous test (F_{test}). All analysis methods are processed using the SPSS version 25 program. This study's results indicate that the variable use of digital wallets partially obtained a t_{count} value of 3.051 > t_{table} of 1.663 and a significant value of 0.003 < 0.05. Digital wallets have a positive and significant effect on financial management. Partially, the financial literacy variable obtained a t_{count} value of 2.421 > t_{table} of 1.663 and a significant value of 0.018 < 0.05; financial literacy positively and significantly affects financial management. Simultaneously, the variable use of digital wallets and financial literacy obtained a t_{count} value of 7.070 > t_{table} of 2.71 and a significant value of 0.001 < 0.05. Digital wallets and financial literacy positively and significantly affect financial management.

Keywords: Digital Wallet Usage, Financial Literacy, Management Finance.

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1. Introduction

1.1 Research Background

Digital wallets, or e-wallets, have gained significant traction among young users, particularly students, due to their convenience and the various incentives they offer, such as cashback and discounts. Research indicates that the intention to use e-wallets positively influences their adoption, especially among the younger generation accustomed to digital technologies [1]. This study aligns with findings from Shen et al., who emphasize the role of digital financial products in enhancing financial inclusion, suggesting that increased usage of these products can mediate the relationship between financial literacy and broader financial inclusion [2]. Furthermore, Putrantona's study highlights that Generation Z's familiarity with the internet and technology positions them as a prime demographic for adopting financial technologies, including e-wallets, which can significantly influence their financial behaviors [3].

Financial literacy is another crucial factor influencing how effectively students can manage their finances using digital wallets. Juliyanti et al. found that while students exhibit a medium level of financial literacy, their financial management behaviors are often inconsistent, suggesting that higher financial literacy correlates positively with better financial management practices [4]. This study echoed Babić and Bukvić's work, which indicates a significant relationship between financial literacy and online payment systems. However, it also notes that financial literacy alone does not guarantee the effective usage of digital wallets [5]. The interplay between financial literacy and the adoption of digital wallets is further supported by research indicating that a lack of financial literacy can lead to poor financial decision-making, particularly in digital financial services [6].

Moreover, the adoption of digital wallets is influenced by various factors, including perceived usefulness, ease of use, and social influences, as identified in studies utilizing the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) [7], [8]. These models suggest that students' attitudes towards digital wallets are shaped by their perceptions of these technologies and the social contexts in which they operate. For instance, social influences can significantly affect students' intentions to adopt e-wallets, as highlighted by Phan et al. [9].

Maros Muslim University has students who use digital wallets, especially in the Management Study Program, Faculty of Economics and Business (FEB). Based on data obtained from the administrative staff of Maros Muslim University, 666 students are active in the Management Study Program, Faculty of Economics and Business, Maros Muslim University (FEB UMMA). In this case, some students are users of digital wallets.

Students often use digital wallets compared to cash transactions during this digitalization period because they are proven more convenient. The emergence of a digital transaction system makes it easier for students to meet their needs, including purchasing books and other college needs. That is all because a digital wallet makes shopping transactions more efficient, fast, safe, and convenient [10]. Apart from the increasing number of digital wallet users, student financial literacy is also adequate because FEB students have gained knowledge and theory related to Financial Technology (Fintech) courses regarding digital financial management. In addition to fintech, students have been taught about financial management, such as planning, allocating, and being accountable for finances.

Based on observations of students of the Management Study Program at the Faculty of Economics and Business, Maros Muslim University (FEB UMMA), it was observed that most of them tend to use digital wallets such as OVO, DANA, and QRIS to make transactions, including UKT (Single Tuition Fee) payments. Despite the use of digital wallets and adequate financial literacy, their financial management is not optimal. This phenomenon can be seen from their difficulty in organizing and planning budgets, which delays UKT (Single Tuition Fee) payments. Students tend to prioritize unnecessary spending with the convenience offered on digital wallets, such as purchasing food and other entertainment, rather than paying their obligations, so UKT payments are often late.

Based on the background of the problem, the researcher is interested in conducting research on digital wallets and the financial literacy of students in managing their finances, with the title "The Influence of Digital Wallet Adoption and Financial Literacy on Financial Management Among Students at the Faculty of Economics, Maros Muslim University."

1.2 Objectives

The objectives of this study are threefold. First, it aims to determine the effect of digital wallet usage on the financial management of students in the Faculty of Economics and Business at Maros Muslim University. Second, the study seeks to examine the impact of financial literacy on these students' financial management practices. Finally, the research aims to assess the combined effects of both digital wallet usage and financial literacy on the financial management of students in the same faculty.

2. Literature Review

2.1 Digital Wallet Adoption

Digital wallets, also known as e-wallets, are software applications that allow users to store, manage, and conduct financial transactions electronically. They function by enabling users to link their bank accounts or credit cards to the app, facilitating quick payments through various methods, including QR codes and NFC technology [11], [12]. The adoption of digital wallets has surged, particularly among students, driven

by their convenience, efficiency, and the need for contactless transactions during the COVID-19 pandemic [13], [14]. Studies indicate that perceived security, ease of use, and the ability to perform transactions quickly are significant factors influencing students' intentions to adopt digital wallets [15], [16], [17]. The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) provide frameworks for understanding these behaviors, emphasizing the roles of perceived usefulness and perceived ease of use in technology adoption [18], [19].

However, the adoption of digital wallets is accompanied by both benefits and risks. On one hand, digital wallets offer enhanced convenience and accessibility, allowing users to make transactions anytime and anywhere, which is particularly appealing to the tech-savvy student demographic [20], [21]. On the other hand, concerns regarding security and privacy remain prevalent, as users are often hesitant to share personal data due to fears of fraud and data breaches [22], [23], [24]. Research has shown that while perceived security positively influences the intention to use digital wallets, issues related to trust and privacy can inhibit adoption [25], [26]. Therefore, while digital wallets present a modern solution for financial transactions, it is crucial for service providers to address these security concerns to foster greater acceptance among users [27].

2.2 Financial Literacy

Financial literacy encompasses a range of competencies essential for effective financial management, including budgeting, saving, investing, and debt management. Theoretical frameworks suggest that financial literacy is crucial for informed decision-making, particularly among students who are often navigating complex financial landscapes for the first time. Research indicates that financial literacy significantly influences financial behaviors, such as saving and investment decisions, which are vital for long-term financial stability [28]. For instance, studies have shown that individuals with higher financial literacy are more likely to engage in positive financial behaviors, such as effective budgeting and prudent investment choices, leading to improved economic outcomes [29], [30]. Furthermore, factors such as family background and educational resources play a critical role in shaping students' financial literacy, highlighting the importance of accessible financial education [31], [32].

Educational initiatives aimed at enhancing financial literacy among university students have gained traction in recent years. Programs designed to improve financial knowledge have been shown to positively affect students' financial behaviors and decision-making processes [33], [34]. For example, various studies have documented the effectiveness of structured financial education programs in fostering better financial management skills among students, thereby reducing impulsive financial decisions, and enhancing overall financial well-being [35], [36]. Additionally, the integration of technology in financial literacy education, such as mobile applications, has emerged as a promising approach to engage students and improve their financial understanding [37]. Overall, the literature underscores the significance of financial

literacy as a foundational skill that empowers students to make informed financial decisions, ultimately contributing to their economic success and stability [38], [39].

2.3 Financial Management Among Students

The relationship between financial literacy and financial management behavior among students is critical, as financial literacy significantly influences students' financial habits and overall financial well-being. Research indicates that students who possess higher levels of financial literacy tend to exhibit better financial management behaviors, such as budgeting and saving, which are essential for navigating the financial challenges of higher education [40], [41]. Moreover, the development of financial habits during university years is crucial, as these habits often persist into adulthood, affecting long-term financial security [40], [42]. However, students frequently encounter challenges such as limited financial resources, which can lead to poor financial decisions and stress [43], [44]. The adoption of digital wallets has emerged as a potential solution to enhance financial management practices among students. Digital wallets facilitate easier tracking of expenses and budgeting, thereby promoting better financial habits [45].

Previous research has explored the impact of digital tools, including e-wallets, on students' financial management. For instance, studies have shown that the use of e-wallets can improve students' financial behaviors by providing them with real-time insights into their spending patterns and encouraging disciplined financial practices [46], [47]. However, the effectiveness of these digital tools can vary based on students' financial literacy levels and their understanding of financial management principles [48], [49]. Some studies suggest that while e-wallets can simplify transactions and enhance convenience, they may also lead to impulsive spending if not used judiciously [47]. Therefore, it is essential for financial education programs to incorporate training on the responsible use of digital financial tools to maximize their benefits and mitigate potential drawbacks [44], [50].

2.4 Integration of Digital Wallets and Financial Literacy

The integration of digital wallets and financial literacy is a burgeoning area of research, particularly as digital wallets have become increasingly prevalent in financial transactions. Studies indicate that the adoption of digital wallets is significantly influenced by users' financial literacy, which encompasses their understanding of financial products and services, including digital payment systems. For instance, research has shown that perceived usability and usefulness of digital wallets positively affect their adoption, suggesting that individuals with higher financial literacy are more likely to appreciate and utilize these tools effectively [51], [52]. Furthermore, digital wallets not only facilitate transactions but also promote financial inclusion by providing access to financial services for underbanked populations, thereby enhancing users' financial management capabilities [53], [54]. The COVID-19 pandemic has further accelerated the adoption of digital wallets, altering consumer behavior towards cashless transactions, and highlighting the importance of digital literacy in navigating these new financial landscapes [52].

Despite the growing body of literature, significant research gaps remain, particularly concerning the context of university students, especially within the Faculty of Economics. Existing studies have primarily focused on general consumer behavior and satisfaction with digital wallets [11], [55], [56], leaving a void in understanding how financial literacy specifically influences digital wallet usage among students. This demographic is crucial as they represent future financial decision-makers and are often at the forefront of adopting new technologies. Additionally, the interplay between digital literacy and financial behaviors in academic settings has not been thoroughly explored, which could provide valuable insights into how educational institutions can better equip students with the necessary skills to manage their finances in an increasingly digital world [57]. Addressing these gaps could lead to more targeted educational programs that enhance financial literacy and promote responsible digital wallet usage among young adults.

2.5 Hypothesis

Hypotheses are temporary conjectures related to the variables to be studied, hypotheses aim to test temporary answers to the formulation of research problems. From the formulation of the problem that has been formulated above, the researcher will state the following hypothesis:

H_1 = The use of digital wallets (X_1) has a positive and significant effect on student financial management (Y).

H_2 = Financial literacy (X_2) has a positive and significant effect on student financial management (Y).

H_3 = Digital wallet usage (X_1) and financial literacy (X_2) has a positive and significant effect on student financial management (Y).

3. Methodology

This study employs a quantitative research method that focuses on analyzing numerical data to test hypotheses. The research involves two independent variables: the use of digital wallets and financial literacy, and one dependent variable: financial management among students at the Faculty of Economics and Business, Maros Muslim University. The study utilizes an associative approach to determine the relationships between these variables and measure the strength of their correlations.

The research was conducted at Maros Muslim University, located at Jl. Dr. Ratulangi No. 62, Maros Regency, over a period of six months, from January to June 2024. The population includes all active students in the Management Study Program, totaling 666 students from the 2020-2023 period. Using the Slovin formula with a margin of error of 10%, the sample size was determined to be 87 students, selected through a simple random sampling technique to ensure unbiased representation.

Data collection involved both primary and secondary data. Primary data was obtained through questionnaires distributed via Google Forms to students, while secondary data included information about Maros Muslim University and relevant organizational data. The questionnaire used a Likert scale to measure responses, and statistical analysis techniques, including multiple regression and correlation coefficient analysis, were applied to evaluate the relationships between the variables using SPSS software.

4. Results

4.1 Description of Respondent Characteristics

Gender

Characteristics of respondents based on gender, namely describing, or describing the gender of the respondent. This can be grouped into 2 groups, namely women and men. The characteristics of respondents based on gender can be seen in the following table:

Table 1. Characteristics of Respondents Based on Gender

Gender	Frequency	Percent	Valid Percent	Cummulative Percent
Female	57	65.5	65.5	65.5
Male	30	34.5	34.5	100.0
Total	87	100.0	100.0	

Source: Primary data processed, 2024

Based on table 1, it is known that the research respondents based on gender totaled 87 respondents, consisting of 57 female respondents or 65.5% and 30 male respondents or 34.5%. So, it can be concluded that the most respondents are women, namely 57 people.

Age

The characteristics of respondents based on age in this study can be grouped into respondents aged 18-19 years, 20-21 years, 22-23 years, 23-24 years, and over 25 years, for the complete results can be seen in the following table:

Table 2. Characteristics of Respondents by Age

Age	Frequency	Percent	Valid Percent	Cummulative Percent
18-19 years old	5	5.7	5.7	5.7
20-21 years old	25	28.7	28.7	34.5
22-23 years old	40	46.0	46.0	80.5
24-25 years old	9	10.3	10.3	90.8

> 25 years old	8	9.2	9.2	100.0
Total	87	100.0	100.0	

Source: Primary data processed, 2024

Based on table 2, it is known that with ages 18-19 years as many as 5 people or 5.7%, respondents with ages 20-21 years as many as 25 people or 28.7%, respondents with ages 22-23 years as many as 40 people or 46.0%, respondents with ages 24-25 years as many as 9 people or 10.3%, and respondents with ages> 25 years as many as 8 people or 9.2%. So, it can be concluded that the most respondents based on the highest age are 22-23 years old, namely 40 people.

Class Year

The characteristics of the respondents in this study describe the class year owned by students in the Management Study Program, Faculty of Economics and Business, Maros Muslim University (FEB UMMA), where the types of class years based on class years are grouped into 4 groups, namely 2020, 2021, 2022, and 2023. The description of respondents according to class year can be seen in the following table:

Table 3. Characteristics of Respondents Based on Class Year

Class Year	Frequency	Percent	Valid Percent	Cummulative Percent
2020	60	69.0	69.0	69.0
2021	14	16.1	16.1	85.1
2022	11	12.6	12.6	97.7
2023	2	2.3	2.3	100.0
Total	80	100.0	100.0	

Source: Primary data processed, 2024

Based on table 3, it is known that the number of respondents with the class year 2020 was 60 people or 69.0%, respondents with the class year 2021 were 14 people or 16.1%, respondents with the class year 2022 were 11 people or 12.6%, respondents with the class year 2023 were 2 people or 2.3%. So, it can be concluded that the most respondents based on class year are class year 2020 as many as 60 people.

Source of Income

The characteristics of respondents based on their source of income in this study can be grouped into student income sources, namely pocket money, and salary. The

description of respondents based on income sources can be seen in the following table:

Table 4. Characteristics of Respondents Based on Source of Income

Source of Income	Frequency	Percent	Valid Percent	Cummulative Percent
Pocket Money	30	34.5	34.5	34.5
Salary	57	65.5	65.5	100.0
Total	87	100.0	100.0	

Source: Primary data processed, 2024

Based on table 4, it is known that respondents with pocket money income sources were 30 people or 34.5%, and respondents with salary income sources were 57 people or 65.5%. So, it can be concluded that the most respondents based on the source of income are salaries as many as 57 people.

4.2 Classical Assumption Test

The normality test was conducted using the Kolmogorov-Smirnov test to determine if the independent and dependent variables in the regression model are normally distributed. Based on the test results, the statistical value was 0.200, which is greater than the threshold of 0.05, indicating that the data is normally distributed. Therefore, the normality assumption of the regression model is fulfilled.

The multicollinearity test checked for high correlations between the independent variables. Both the use of digital wallets and financial literacy had tolerance values of 0.994 (greater than 0.10) and VIF values of 1.006 (less than 10), confirming that there is no multicollinearity in the model. Additionally, the heteroscedasticity test, based on the scatter plot (as shown in figure 1 below), showed no clear pattern, with points spread above and below zero on the Y-axis, indicating that heteroscedasticity is not present.

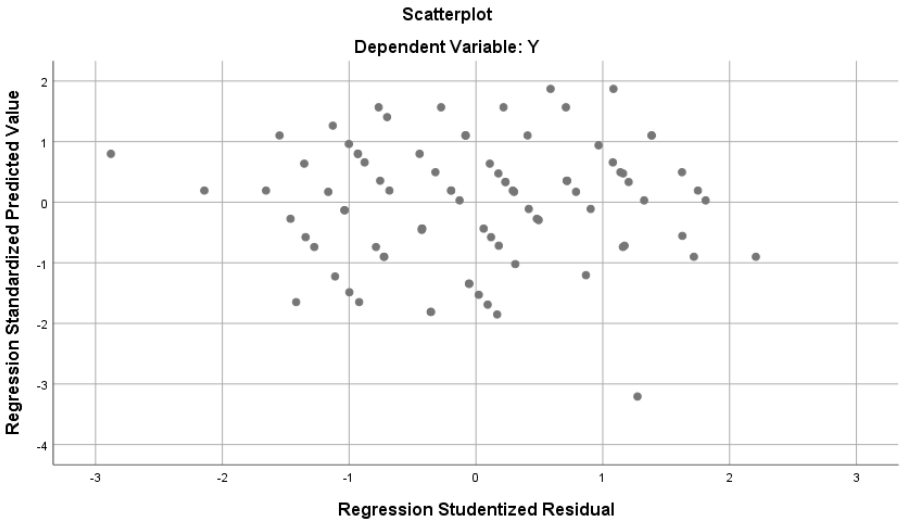

Figure 1. Heteroscedasticity Test Results

4.3 Statistical Analysis and Correlation

Multiple Linear Regression Analysis

Multiple linear regression analysis is an analysis that aims to enliven the value of the influence of two or more independent variables on one dependent variable. Multiple linear regression analysis aims to determine the effect of the variable use of digital wallets (X1) and financial literacy (X2) on the variable financial management (Y), and as for the data on the variable use of digital wallets (X1), financial literacy (X2), and financial management (Y) can be seen in the appendix of this thesis. The following are the results of data processing using the SPSS version 25 software application tool.

Table 5. Multiple Linear Regression Test Results

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	T	Sig.
1	(Constant)	10.960	6.462		1.696	.099

					4
Use of Digital Wallet	.391	.128	.309	3.051	.003
Financial Literacy	.255	.105	.245	2.421	.018

Source: Primary data processed, 2024

Based on table 5 above, the regression equation is:

$$Y = 10.960 + 0.391X1 + 0.255X2 + e$$

The regression equation can be interpreted as follows. The constant value (a) of 10.960 indicates that if both the use of digital wallets (X1) and financial literacy (X2) are zero, the financial management (Y) of students in the Management Study Program at the Faculty of Economics and Business, Maros Muslim University, is 10.960. The regression coefficient for the use of digital wallets (X1) is 0.391, which signifies a positive relationship, meaning that for every unit increase in the use of digital wallets, financial management improves by 0.391. Similarly, the regression coefficient for financial literacy (X2) is 0.255, indicating a positive relationship where each unit increase in financial literacy improves financial management by 0.255.

Correlation Coefficient Test (R)

The correlation coefficient is a number that expresses the strength of the relationship between two or more variables. The correlation coefficient is an analysis of the magnitude or strength of the relationship between the independent variable and the dependent variable. As for the strength of the correlation value relationship based on the provisions of the correlation coefficient table. The following correlation coefficient test results can be seen in the following table:

Table 6. Correlation Coefficient Test results (R)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.380[a]	.144	.124	2.073

a. Predictors: (Constant), Digital Wallet Usage (X1), Financial Literacy (X2)
b. Dependent Variable: Financial Managementz

Source: Primary data processed, 2024

Based on the results of the data table 6, it shows that the correlation coefficient (R) value obtained is 0.380. This states that there is a weak correlation relationship

between the independent variable and the dependent variable because how many in the range of coefficient interval numbers of 0.20 - 0.399. It can be concluded that the use of digital wallets and financial literacy has a weak relationship with the financial management of students of the Management Study Program, Faculty of Economics and Business, Maros Muslim University (FEB UMMA).

Test Coefficient of Determination (R^2)

The coefficient of determination is used to measure how much the independent variable, namely the use of digital wallets and financial literacy, affects financial management or the dependent variable. Based on table 4.15, it shows that the coefficient of determination (R^2) obtained a value of 0.124 or 12.4%. It can be concluded that the dependent variable is influenced by the independent variable by 12.4% while 87.6% is influenced by other variables outside this study.

4.4 Hypothesis Testing

Partial Test (T)

The partial test (t-test) was used to determine the individual effect of the independent variables on the dependent variable, specifically assessing whether the influence is positive and significant. For the variable use of digital wallets, the calculated t_{hitung} was 3.051, compared to the critical t_{tabel} of 1.663, with 84 degrees of freedom and a significance level of 5%. Since the calculated t-value exceeds the critical value (3.051 > 1.663), it indicates that the use of digital wallets has a significant positive effect on financial management. Additionally, the significance value of 0.003 is less than 0.05, further confirming the significant relationship. Therefore, the hypothesis that the use of digital wallets positively affects financial management is accepted.

Similarly, for the financial literacy variable, the calculated t_{hitung} was 2.421, which is greater than the critical t_{tabel} of 1.663. This result shows that financial literacy has a positive effect on financial management. The significance value of 0.018, which is below the threshold of 0.05, confirms that the relationship is statistically significant. Consequently, the hypothesis that financial literacy has a positive and significant effect on financial management is also accepted.

F Test (Simultaneous)

The F test is used to test the effect simultaneously or together of the variables of digital wallet usage (X_1) and financial literacy (X_2) on the financial management variable (Y).

Table 7. F Test Results (Simultaneous)

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig.

1	Regression	60.794	2	30.397	7.070	.001
	Residuals	361.137	84	4.299		
	Total	412.931	86			

a. Dependent Variable: Financial Management
b. Predictors: (Constant), Digital Wallet Usage, Financial Literacy

Source: Primary data processed, 2024

Based on the results of data processing in table 4.18, it shows that the significant value of the variable use of digital wallets and financial literacy is 0.001. The variable use of digital wallets and financial literacy also obtained a F_{count} value of 7.070.

The strength in this simultaneous test is if the significant value < 0.05 and the value of $F_{count} < F_{tabel}$, meaning that there is a significant influence between the independent variables on the dependent variable and if on the contrary the significant value > 0.05 and the value of $F_{count} < F_{tabel}$, meaning that there is no significant influence between the independent variables on the dependent variable. To determine the value of F_{tabel} using the formula df = (k; n - k), then df = (3; 87 - 3) the result is df = (3; 84) with a significant level of 5% or 0.05.

Based on the results of the f test data processing, it shows that the use of digital wallets and financial literacy obtained a F_{count} value of 7.070 > F_{tabel} of 2.71, then the use of digital wallets and financial literacy has an effect on financial management while the significant value obtained is 0.001 <0.05, then the use of digital wallets and financial literacy there is a significant relationship to financial management, so in conclusion hypothesis 3 is accepted, where the use of digital wallets and financial literacy has a positive and significant effect on financial management.

5. Discussion

5.1 The Effect of Digital Wallet Usage on Financial Management

The study found that the use of digital wallets has a positive and significant impact on the financial management of students at the Management Study Program, Faculty of Economics and Business, Maros Muslim University. The t-test results confirmed this, showing a significant value of 0.001 and a t-value higher than the critical threshold. Digital wallets offer students several benefits, including easier payment transactions, better financial management through tracking transaction history, and quicker daily transactions. Additionally, students can enhance their financial literacy by accessing features like expense tracking and personal financial reports, which contribute to improved budgeting and financial planning. These findings align with previous research [58], highlighting how proper use of digital wallets leads to better financial management and control.

5.2 Effect of Financial Literacy on Financial Management

The research demonstrates that financial literacy significantly impacts the financial management of students in the Management Study Program, Faculty of Economics and Business, at Maros Muslim University. This conclusion is supported by the t-test, where financial literacy (X_2) had a significant value of 0.039, indicating a meaningful correlation between financial knowledge and better financial management practices. Students with strong financial literacy skills are more likely to effectively manage their finances, plan for expenses, save for emergencies, and make informed financial decisions, such as budgeting and managing credit responsibly. These findings align with previous studies, such as those by [59] and [60], which also concluded that higher financial literacy enhances financial management.

5.3 The Effect of Digital Wallet Usage and Financial Literacy on Financial Management.

This study concludes that both digital wallets and financial literacy have a positive and significant impact on the financial management of students in the Management Study Program, Faculty of Economics and Business at Maros Muslim University. This was confirmed by the F-test results, where the combination of digital wallet usage and financial literacy showed a significant value of 0.001, with an F-count of 7.070, which exceeds the critical threshold. These findings highlight that students with better financial literacy and responsible use of digital wallets are more likely to manage their finances effectively, making informed decisions and controlling their expenses. While digital wallets can lead to impulsive spending if used unwisely, proper financial literacy mitigates these risks by enabling students to make better financial choices. This result aligns with research by [5] and [6],which similarly found a positive correlation between digital wallet use, financial literacy, and improved financial management behavior.

6. Conclusion

Based on the research findings, it can be concluded that both the use of digital wallets and financial literacy positively and significantly influence students' financial management in the Management Study Program at the Faculty of Economics and Business, Maros Muslim University. It is recommended that students pay closer attention to the proper use of digital wallets and actively enhance their financial literacy to improve their financial well-being. Future researchers are encouraged to build upon this study by exploring additional variables and expanding the scope to include students from various faculties.

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