



The Influence of Economic Literacy, Digital Awareness, and Family Financial Management Education on the Financial Management Behavior of Generation Z

Rambu Liarang Kaweda Djati¹, Riskin Hidayat², and Alfiatul Maulida³

^{1,3} Management Study Program, Faculty of Economics, Universitas Sarjanawiyata Tamansiswa, Indonesia

² Master of Management Study Program, Faculty of Economics, Universitas Sarjanawiyata Tamansiswa, Indonesia
rambuliaaaa@gmail.com

Abstract. This study aims to analyze the influence of economic literacy, digital awareness, and family financial management education on the financial management behavior of Generation Z. The background of this study is the increasing consumption behavior among Generation Z, who are more focused on lifestyle rather than productive activities such as saving and investing. This study uses a quantitative approach with an associative method to test the relationship between variables. The population in this study was 1,319 Generation Z students at the Faculty of Economics, Universitas Sarjanawiyata Tamansiswa, Yogyakarta, with 100 respondents as a sample selected using probability sampling techniques or simple random sampling and using the Slovin formula. Data were obtained through questionnaires and analyzed using validity, reliability, and multiple linear regression tests. The results showed that economic literacy and family financial management education had a significant positive influence on financial management behavior, while digital awareness did not show a significant influence. These findings emphasize the importance of economic understanding and education from families in influencing the financial behavior of generations.

Keywords: Economic Literacy, Digital Awareness, Family Financial Management Education, Financial Management Behavior

1 Introduction

Financial management behavior is the ability of an individual or organization to manage and save daily finances. Good financial management allows someone to balance income and expenses. Furthermore, they are able to meet their living expenses and avoid serious financial problems. Generation Z is considered a highly consumerist generation, prioritizing spending on the internet and food over saving or investing [1].

Generation Z is a group of young people born between 1995 and 2012 who are currently transitioning to adulthood amidst various economic challenges [2]. According to [3], it was found that most Generation Z still face financial vulnerability, despite their efforts to overcome the economic challenges in their lives. According to [4], the 2019 Indonesia Millennial Report from the Financial Services Authority (OJK), 51% of millennials' money is spent on consumption, while 47% is set aside for savings, and only 2% is allocated for investment. This indicates that the financial habits of the younger generation are still low when it comes to saving and investing. According to [1], Generation Z is considered a group that tends to spend money on the internet and food rather than saving or investing.

According to [5], the phenomenon of Generation Z's disinterest in pursuing higher education reflects complex social and economic dynamics. This phenomenon also emphasizes that Generation Z grew up in a digital age with abundant access to information. Still, they also face various obstacles, such as the high cost of education. Several factors influence financial management behavior, including: Economic Literacy, Digital Awareness, and Family Financial Management Education.

Economic literacy encompasses a basic understanding of economics and the behaviors individuals exhibit in their daily activities. As part of financial skills, economic literacy is an inherent advantage for individuals, serving as crucial social capital in addressing various economic challenges. However, the risks and uncertainties that arise from making inappropriate economic decisions indicate weaknesses in social capital, particularly in terms of understanding economics and finance [6].

Research [7], [6], [8], [9] shows that economic literacy has a significant effect on financial management behavior. Meanwhile, the study [10] shows that economic literacy has no significant impact on financial management behavior. With a strong understanding of economics and high digital awareness, it is hoped that Generation Z will be able to make smarter and more flexible financial decisions amidst rapid technological advancements.

Digital literacy has become crucial for accessing information wisely in today's digital age. Digital literacy encompasses not only the ability to understand but also to utilize information from various sources. Digital literacy can be defined as the ability to integrate analog and digital media, which is highly relevant in helping individuals, families, and businesses understand their economic and financial behavior [8].

Research [11], [8], [12], [13], [9] shows that digital awareness has a significant effect on financial management behavior. Meanwhile, the study [14] shows that Digital Awareness does not have a significant effect on financial management behavior. With the digital understanding that children have, there needs to be a briefing through education about financial management in the family. This is important so that they can not only take advantage of technology but also learn how to manage and plan finances in a responsible way.

Family financial management education plays an important role in shaping children's understanding of financial situations. The family environment is one of the main sources for children to learn. Parents' simple but wise attitude in managing finances is an example for children, so that they can understand and apply financial principles in their daily lives [14]. and financial management behavior. Influences

Research [14], [15], [17] shows that family financial management education has a significant effect on financial management behavior. Meanwhile, the study [18] shows that family financial management education, according to partial significant testing, does not have a significant effect on financial management.

Based on the research gap and the phenomenon above, the researcher is interested in researching the influence of economic literacy, digital awareness, and family financial management education on the financial management behavior of Generation Z at the Faculty of Economics, Sarjanawiyata Tamansiswa University, Yogyakarta.

2 Literature Review

2.1 Theory of Behavior (TPB)

This research is based on *the Planned Theory of Behavior (TPB)*, which considers that individual behavior is not only determined by internal factors (Full control of the individual) but is also influenced by external controls, such as the availability of resources, opportunities, and special skills. Therefore, it is important to add the concept of *perceived behavioral control*, which is expected to influence a person's intentions and behavior [19]

2.2 Theory of Reasoned Action (TRA)

This research is based on *the Theory of Reasoned Action (TRA)*, which explains that this theory is a psychological approach used to predict and understand human behavior. This theory focuses on the relationship between individual behavior, subjective norms, and behavioral intentions. This theory can provide insight into how an individual's attitudes are reflected in their actions regarding lifestyle, financial management, and financial arrangements in their minds. [4].

2.3 Financial Planning Theory

This theory is the process of managing funds to achieve financial satisfaction for individuals. Theories about financial planning can examine how this planning impacts the way students manage their finances. Therefore, it is important to improve and align financial literacy to predict risks that may arise in financial management. [4].

2.4 Technology Acceptance Model (TAM)

The technology acceptance model (*TAM*) serves to explain how individuals accept the use of information technology systems. *TAM* replaces various measures of attitude from *TRA* with two measures of technology acceptance, namely ease of use and usability. Both *TRA* and *TAM* have strong behavioral elements, and both assume that when a person forms an intention to act, they will be able to act without any hindrance.

2.5 Financial Management Behavior

Financial behavior refers to the way individuals manage their finances. In general, this involves managing cash, using credit, and deciding whether to save or invest [21]. Good financial management is essential for everyone, especially for college students. They belong to a group that is easily influenced by fashions, trends, and lifestyles that can increase the risk of problems in financial management. Although most students are still dependent on their parents and do not have their own income, they should start learning to manage their finances wisely [17].

2.6 Economic literacy

Economic literacy is a condition where a person is able to understand basic economic problems well, so that they can carry out economic activities effectively. In this context, economic literacy can be concluded as a science that studies how a person manages their finances or economy wisely [23]. Economic literacy refers to the ability of individuals to understand and apply economic principles so that they can make the right decisions regarding the management of their resources. [23].

2.7 Digital awareness

Digital awareness is defined as the ability that goes beyond the use of basic digital technology. Digital awareness involves the ability of individuals to leverage digital technology in support of a variety of activities, including business activities [21].

2.8 Family financial management education

Education about family financial management has an important role in shaping student attitudes. The example set by parents can foster a positive attitude towards finances, so that students are better able to manage their finances well. [27]. Family financial management education is very important to provide an understanding of the value of money and instill good attitudes and behaviors in children in regulating the use of money [27]. . The purpose of financial education is to form a human being who is responsible for the welfare of their family. Financial education serves as a crucial foundation for improving financial literacy [28].

3 Methodology

This research is quantitative with an associative approach, which aims to determine the influence of economic literacy, digital awareness, and family financial management education on the financial management behavior of Generation Z. Quantitative research was chosen because it allows for systematic measurement of variables and statistical analysis to test hypotheses.

The population in this study is generation Z who are at Sarjanawiyata Tamansiswa University Yogyakarta, Faculty of Economics as many as 1,319 students [32]. The sample is generation Z at the Faculty of Economics, Sarjanawiyata Tamansiswa University with a total of 100 students as respondents using probability sampling techniques or simple random sampling and the slovin formula [4].

$$\text{Rumus Slovenian: } n = \frac{N}{1 + Ne^2}$$

Information:

n = population size

n = Sample Size

e = Margin Of error (10% atau 0,1)

Based on the Slovin formula, the size of the research sample is:

$$n = \frac{1319}{1 + 1319 (0,1)^2}$$

n = 92.93 (rounded up to 100 respondents).

The source of data in this study is primary data obtained directly from respondents. The data collection method uses a survey technique with questionnaires distributed to respondents. This questionnaire contains questions related to economic literacy, digital awareness, family financial management education, and financial management behavior.

This research was conducted at the Faculty of Economics, Sarjanawiyata Tamansiswa University, Yogyakarta because the faculty has a large student population of Generation Z that is quite large and relevant to the topic of financial management behavior. The implementation of the research lasts for one semester in the 2025/2026 academic year, starting from the stage of preparing instruments, collecting data, to analyzing the results. This period of time is expected to be able to produce valid research and describe the actual conditions in the field.

The Measurement Scale uses a 5-point Likert scale to measure the degree to which respondents agree or disagree with each statement in the questionnaire. The likert scale is designed to assess a person's attitude in a similar aspect, where the individual determines his position on a range of given questions. Generally, the categories of values applied on the Likert scale are values 1 to 5, with explanations for each number as listed below:

1. Strongly agree
2. Agree
3. Neutral
4. Disagree
5. Strongly Disagree [1]

3.1 Descriptive Analysis Test

Descriptive statistical analysis is a popular method for presenting data. Typically, descriptive statistics are used as a first step in tidying up the data before conducting a more in-depth analysis. However, descriptive statistics can also stand on their own as an analysis capable of presenting data and providing a wide range of relevant information about the data. Statistical measurement of the description of this variable needs to be carried out to see the general picture of the data such as the mean value (mean), highest (max), lowest (min), and standard deviation of each variable [33].

3.2 Validity Test

Validity test is a test that aims to determine whether a measuring instrument can be considered valid or not. If r counts $>$ r table or $\text{sig} < 0.05$, then the statement item is valid. If r counts $<$ r table or $\text{sig} > 0.05$, then the statement item is invalid. A questionnaire can be considered valid if the questions in the questionnaire are able to describe what is being measured [34]

3.3 Reliability Test

A reliability test is an index that shows the extent to which a measuring instrument is reliable or reliable. Thus, reliability testing can be used to find out the extent of consistency of the measuring tool, whether the tool still produces the same results when the shaving pen is repeated. Measuring instruments are considered reliable if they give similar results even though measurements have been made repeatedly. If Cronbach's alpha value > 0.60 , then the statement item is reliable. If Cronbach's alpha value < 0.60 , then the statement item is unreliable [35].

3.4 Linier Multiple Analysis

The multiple linear regression test is a study of the relationship between dependent (bound) variables and independent (free) variables. The goal is to estimate the average value of the population or the values of dependent variables based on information from already known independent variables [4]

The data technique used in this study uses multiple linear regression equations as follows:

$$PMK = \alpha + \beta_1 LE + \beta_2 KD + \beta_3 PPKK + \varepsilon$$

Information:

PMK = Financial Management Behavior as a Dependent Variable

α = Constant

$\beta_1, \beta_2, \beta_3$ = Coefficient regression model

LE = Economic Literacy as an independent variable

KD = Digital Awareness as an independent variable

PPKK = Family Financial Management Education as an independent variable

ε = error

4 Result

4.1 Respondent Overview

This research was conducted among Generation Z students at the Faculty of Economics, Sarjanawiyata Tamansiswa University, Yogyakarta. A sample of 100 respondents was obtained using the purposive sampling technique and the Slovin formula. Data is collected through a google form which is distributed online to students who are still active. A total of 100 questionnaires have been distributed and all questionnaires are back with complete information. There are no invalid or careless questionnaires, so all data can be processed and analyzed further. Generation Z in this study is defined as individuals born between 1995 and 2012, with an age range of 18 to 26 years at the time of the study. The age difference between the respondents reached 8 years.

4.2 Validity test

X1 Validity Test.

Table 1. X1 Validity Test

No.	Statement Items	r count	r table (N=100, $\alpha=0.05$)	Sig. (2 tailed)	Inform- ation
1.	I can clearly distinguish between needs and wants when buying something.	0.428	0.196	0.000	Valid
2.	I prioritize spending on basic needs rather than personal desires.	0.609	0.196	0.000	Valid
3.	I understand that economic resources (such as money) are limited and need to be managed wisely.	0.475	0.196	0.000	Valid
4.	I consider the scarcity of goods or services before deciding to buy.	0.625	0.196	0.000	Valid
5.	I consider sacrifice (opportunity cost) when making financial decisions.	0.560	0.196	0.000	Valid
6.	I am aware that everyone has a certain economic reason in every financial activity.	0.571	0.196	0.000	Valid
7.	I consider the benefits of profit before making a purchase decision.	0.560	0.196	0.000	Valid
8.	I understand the impact of my consumption habits on my personal financial condition.	0.585	0.196	0.000	Valid
9.	I record or remember my consumption expenses every month.	0.455	0.196	0.000	Valid

X2 Validity Test.**Table 2.** X2 Validity Test

No.	Statement Items	r count	r table (N=100, $\alpha=0.05$)	Sig. (2 tailed)	Information
1.	I am cautious about giving out personal information when using the internet.	0.565	0.196	0.000	Valid
2.	I only access financial sites or apps that I believe are safe.	0.625	0.196	0.000	Valid
3.	I use technology in an ethical way and don't harm others.	0.659	0.196	0.000	Valid
4.	I avoid spreading personal financial information to social media.	0.616	0.196	0.000	Valid
5.	I verify the financial information I get from the internet before making a decision.	0.606	0.196	0.000	Valid
6.	I don't immediately believe in online financial promotions whose source is not clear.	0.565	0.196	0.000	Valid

X3 Validity Test.**Table 3.** X3 Validity Test

No.	Statement Items	r count	r table (N=100, $\alpha=0.05$)	Sig. (2 tailed)	Information
1.	My parents often give me feedback when I want to buy something of great value.	0.746	0.196	0.000	Valid
2.	My parents taught me how to manage money from a young age.	0.579	0.196	0.000	Valid
3.	My family used to set aside some of the income to save	0.482	0.196	0.000	Valid
4.	Since I was a child, I was taught the importance of saving by my parents.	0.536	0.196	0.000	Valid
5.	In my family, we are open to discussing finances together.	0.705	0.196	0.000	Valid
6.	My parents often invited me to discuss family financial planning.	0.578	0.196	0.000	Valid

Y Validity Test.**Table 4.** Y Validity Test

No.	Statement Items	r count	r table (N=100, $\alpha=0.05$)	Sig. (2 tailed)	Information
1.	I create a budget plan to manage my monthly income and expenses.	0.496	0.196	0.000	Valid
2.	I prioritize expenses for daily needs.	0.550	0.196	0.000	Valid
3.	I try to avoid expenses that exceed my income.	0.631	0.196	0.000	Valid
4.	I record and control expenses to make sure they are on track.	0.594	0.196	0.000	Valid
5.	I manage money in a systematic and organized way.	0.575	0.196	0.000	Valid
6.	I keep regular records of income and expenses.	0.629	0.196	0.000	Valid
7.	I set aside some money to save every month.	0.604	0.196	0.000	Valid
8.	I have a savings account or other financial storage medium.	0.608	0.196	0.000	Valid
9.	I used to compare prices from several places before buying things.	0.564	0.196	0.000	Valid
10.	I look for discount or promotional information before making a purchase.	0.690	0.196	0.000	Valid

Source : Primary Data (Processed)

Based on the results of the validity test of all the variables studied (X1, X2, X3, and Y), the value of r calculated $>$ r of the table (0.196) and the significance value of $<$ 0.05 for all items were obtained (see Table 1, Table 2, Table 3 and Table 4). This shows that all items in the questionnaire are proven to be valid, so they can be applied in future analysis. The high level of validity indicates that each expression in the questionnaire can accurately measure the indicators in question, both for the variables of economic literacy, digital awareness, family financial management education, and financial management behavior.

4.3 Reliability Test**Table 5.** Reliability Test

Variabel	Number of Items	Cronbach's Alpha	Information
Economic Literacy (X1)	9	0,697	Reliabel (0,697 $>$ 0,60)
Digital Awareness (X2)	6	0,655	Reliabel (0,655 $>$ 0,60)
Family Financial Management Education (X3)	6	0,649	Reliabel (0,649 $>$ 0,60)

Variabel	Number of Items	Cronbach's Alpha	Information
Financial Management Behavior (Y)	10	0,795	Reliabel (0,795 > 0,60)

Source : Primary Data (Processed)

Based on the results of the reliability test conducted using the Cronbach's alpha approach, α values were obtained for each variable as follows: economic literacy (0.697), digital awareness (0.655), family financial management education (0.649), and financial management behavior (0.795) (see Table 5). Based on the reliability criterion with Cronbach's Alpha limit > 0.60 , all variables are declared reliable because they have values above that number.

This shows that the research instrument has a good level of internal consistency and can be trusted in measuring each variable. Therefore, all question items in the questionnaire can be used for further analysis, including for multiple linear regression testing.

4.4 Multiple Linear Regression Analysis Results

Table 6. Results of Multiple Linear Regression Analysis

Variabel	Coefficin (B)	Sig.	Conclusion
Economic Literacy (X1)	0,469	0,000	H ₁ accepted -Significant effect on Financial Management Behavior
Digital Awareness (X2)	0,050	0,796	H ₂ rejected - Has no significant effect on Financial Management Behavior
Family Financial Management Education (X3)	0,529	0,011	H ₃ accepted -Significant effect on Financial Management Behavior

Source : Primary Data (Processed)

Based on the multiple linear regression analysis found in Table 6 above, the equation model obtained is as follows:

$$PMK = 0,469 (LE) + 0,050 (KD) + 0,529 (PPKK)$$

From these results, it can be explained that:

- The regression coefficient for economic literacy (0.469) showed a significant positive impact on financial management behavior (Sig. 0.000 $<$ 0.05). In other words, the better the students' ability to understand economics, the more effective their way of managing finances.
- The coefficient of digital awareness (0.050) showed a positive, but not significant influence (Sig. 0.796 $>$ 0.05). This shows that although Generation Z has a good knowledge of technology, digital awareness has not been able to directly influence the way they behave when it comes to finances.
- The coefficient of family financial management education (0.529) showed a positive and significant impact (Sig. 0.011 $<$ 0.05), this means that the more regularly a person receives education and financial guidance from his family, the better financial behavior will be shown.

In general, two factors, namely economic literacy ability and family financial management education, have been proven to have a significant impact on the financial

management behavior of students from generation Z, while digital awareness has not shown an important influence.

4.5 Discussion

The results of the analysis show that:

The effect of economic literacy on financial management behavior:

The findings of the study show that economic literacy has a significant positive impact on the way a person manages finances (sig. $0.000 < 0.05$). This shows that the better a person's understanding of economic literacy, the more effective their way of managing finances. Respondents who understand the basics of economics, such as efficiency, scarcity, and necessity, tend to be wiser when making financial decisions.

These results support research by [6] and [7], who argue that individuals with high levels of economic literacy tend to have better financial behaviors, such as saving, planning expenses, and investing. From a theoretical point of view, these results are in accordance with *the Theory of Planned Behavior (TPB)*, which explains that economic knowledge can affect the control of behavior that a person perceives in managing finances.

The influence of digital awareness on financial management behavior:

Digital awareness did not show a significant influence on financial management behavior (sig. $0.796 > 0.05$). This means that while Generation Z students often use digital technology, it doesn't always align with their ability to use financial technology wisely. They are more likely to use the internet for entertainment and social media purposes than for financial management.

These findings are consistent with the results of the study [13], which also found that digital awareness has no direct effect on students' financial behavior. Theoretically, this result can be explained through *the Technology Acceptance Model (TAM)* which explains that an individual's acceptance of technology is influenced by two important aspects, namely the perceived benefits and the ease of using it. Although Gen Z students feel that they can easily use digital technology, they may not have experienced the immediate benefits of using it in financial management, such as recording expenses or planning finances online. This leads to a lack of motivation to adopt financial technology in daily life, so its impact on financial management behavior has not yet been significant.

The influence of family financial management education on financial management behavior:

The Education variable in family financial management has a significant positive impact on financial management behavior (sig. $0.011 < 0.05$). This means that the more effective financial education is applied in the family, the higher the child's ability to manage finances. Parents who show savings practices, discuss expenses, and teach the importance of financial planning contribute greatly to shaping children's financial habits.

These findings support the results of research conducted by [15] and [16], which emphasize that the family plays a vital role as the first educational institution to instill financial values. Theoretically, these results are in line with *Financial Planning Theory*,

which states that education in the family environment can shape financial attitudes and behaviors in the long term

Overall, the findings of this study emphasize the virtue of economic education from a young age, both in academic and family contexts. Although technology has become a very familiar part of Generation Z's daily lives, in reality, hands-on education and real-life experiences within families have a more significant impact on shaping wise financial attitudes.

5 Conclusion

Based on the findings of a study conducted on 100 Generation Z students at the Faculty of Economics, Sarjanawiyata Tamansiswa University Yogyakarta, the following conclusions can be drawn:

- a. Economic literacy has a positive and significant impact on financial management behavior. An understanding of basic economic concepts helps individuals to make better and planned financial decisions.
- b. Digital awareness does not have a significant influence on financial management behavior. Although Generation Z is familiar with digital technology, this does not necessarily improve the way they manage their finances.
- c. Education about financial management in the family has been proven to have a positive and significant effect on financial management behavior. Family involvement in teaching financial values and habits plays an important role in each individual's financial patterns.

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