



The Influence of Financial Literacy, Financial Planning, and Fintech Payment on Student Financial Management

Sabina Sandriani Utami¹, Riskin Hidayat², Alfiatul Maulida*³, and Suleman Sarwar⁴

^{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.

⁴ University of Jeddah, Saudi Arabia
alfiatulmaulida@ustjogja.ac.id

Abstract. This study aims to analyze the influence of financial literacy, financial planning, and fintech payment on students' financial management in the Special Region of Yogyakarta. The research employs a quantitative approach using multiple linear regression analysis on 122 active university students who use fintech services. The results indicate that financial literacy has a significantly negative effect on financial management, implying that students with higher financial knowledge do not necessarily show better financial management behavior, possibly due to overconfidence. In contrast, financial planning has a significant positive effect and becomes the most dominant factor influencing financial management. Fintech payment also has a positive and significant effect, suggesting that the use of digital financial services can help students control expenses and manage money more efficiently. The coefficient of determination (R^2) of 0.487 shows that the three variables explain 48.7% of the variation in students' financial management. These findings emphasize that the wise integration of financial literacy, financial planning, and fintech payment plays an important role in shaping healthy financial behavior among students in the digital era.

Keywords: Financial Literacy, Financial Planning, Fintech Payment, Financial Management, Student.

1 Introduction

Financial management behavior is related to a person's financial responsibility concerning their financial management [1]. A person who has knowledge related to financial management will be able to avoid financial problems [2]. Every individual, such as a student, has different needs in life [3]. Students are one of the components of society with a fairly large population, who have the highest level of consumption, which leads to a decreased interest in managing their finances well [4]. Financial knowledge is a valuable resource within an individual, alongside intelligence, that is important in influencing a person's financial behavior. The strong desire of students to meet their living needs according to their income level triggers the emergence of financial

© The Author(s) 2026

J. M. Damanik et al. (eds.), *Proceedings of the 4th International Conference on Management and Business (ICOMB 2025)*, Advances in Economics, Business and Management Research 386,

https://doi.org/10.2991/978-94-6239-656-2_8

management behavior [2]. Another factor that affects students' financial management behavior is self-awareness. Self-awareness encourages individuals to take better actions and behaviors in decision-making. Understanding what is felt internally enables individuals to achieve better self-control as well. A person must have financial awareness first before they can manage finances [5]. Therefore, financial literacy, financial planning, and the use of fintech payments play an important role in shaping students' wise financial management behavior.

According to the 2012 Program for International Student Assessment (PISA), financial literacy is the knowledge of understanding financial terms used to make decisions in financing effectively, improving material well-being for individuals and groups, as well as in economic life [6]. With the increasingly advanced and sophisticated times, society, especially university students, needs to be trained to improve their financial literacy to face financial challenges during their studies. Based on data released by the OJK in 2023, the financial literacy rate in Indonesia is around 49.68%, which indicates that many people, including students, do not yet have a good understanding of financial management. This is also supported by the presence of extravagant lifestyle behaviors and a lack of financial education, which results in students having difficulties in managing their finances and recording their daily expenses, as well as leading to carelessness in their financial matters [7].

Several studies indicate that financial literacy plays an important role in enhancing an individual's ability to manage finances effectively. Financial literacy includes the ability to understand and manage finances well, which is essential to avoid financial difficulties. This encompasses various important aspects, such as budgeting, saving, investing, debt management, understanding financial products and services, as well as assessing risk and profitability [8]. Financial literacy is also defined as the knowledge and skills in managing personal finances, including understanding savings management, insurance, and investments [9]. Good financial literacy helps individuals make appropriate decisions regarding financial management [10].

Financial planning is an important strategic process for students in managing individual, family, or organizational financial aspects to achieve short-term and long-term goals [8]. Financial planning is also a learning process for each individual to manage their finances both in the present and in the future. Financial planning is related to the effectiveness of financial management, where budgeting must be directed according to the established financial plan [10]. Planning serves as a measure in achieving the desired goals. To create a good financial plan, knowledge of finance is required [11].

In the era of the 4.0 revolution, society is required to be able to utilize information technology. One of the developments in information technology in the economic sector is financial technology, or fintech [12]. Financial Technology (Fintech) is an innovation in the financial services sector that integrates digital technology with financial services to improve accessibility, efficiency, and ease of transactions for users. Fintech encompasses various applications and services that allow individuals and businesses to manage their finances more quickly, cost-effectively, and conveniently compared to traditional financial systems [13]. The emergence of fintech payments makes it easier to access various financial services and products, such as facilitating transactions, saving, investing, and obtaining loans [14]. Fintech payment is also known as an e-Wallet, or more commonly referred to as an electronic wallet. Currently, there are many

types of e-Wallets such as DANA, OVO, LINK AJA, GO-PAY, and others, which can be server-based or application-based, making it easier for users to conduct transactions [15]. However, fintech payment can also lead to consumptive behavior because users can easily spend their money without feeling like they are spending physical cash. Based on this, the convenience provided by fintech payment can influence people's behavioral patterns in managing their finances, especially among university students [14]. Students are a group with high consumption levels and often have not been able to manage their finances well [4]. Therefore, the presence of fintech payment can impact the financial management behavior patterns of students [14].

Previous research by [10] showed that financial literacy, financial planning, and financial attitude significantly affect students' personal financial management, but did not include the fintech payment variable. Meanwhile, the study by [16] found that financial literacy and fintech payment usage positively influence students' financial behavior, but did not include financial planning as a mediating variable. Based on these gaps, this study was conducted to develop previous research by including the fintech payment variable and financial planning as a mediating variable in the context of students in the Special Region of Yogyakarta.

2 Literature Review

2.1 Financial Literacy

Financial literacy is the knowledge and understanding of financial concepts and risks, as well as the skills, motivation, and confidence to apply that knowledge and understanding to make effective decisions in various financial contexts to improve individual financial well-being. Financial literacy is knowledge about finance in terms of financial aspects, financial planning, proficiency in utilizing financial products, and the ability to manage personal finances comprehensively when making investment decisions in the short or long term [18]. Financial literacy is not only important for students' current financial well-being but also has significant long-term implications. Students who are able to manage their finances well will be better prepared to face economic challenges in the future. This ability also helps them make wise decisions regarding investments, insurance, and debt management. One of the main benefits of financial literacy is enhancing students' ability to manage their budgets. By understanding basic principles of financial management, students can create realistic budget plans, identify spending priorities, and avoid consumptive behaviors. Moreover, financial literacy also enables students to recognize the risks and benefits of various financial products, such as credit cards, student loans, and investments [19]. Financial literacy plays an important role in promoting ethical consumption practices among individuals [20].

2.2 Financial Planning

Financial planning is a systematic process to achieve individual or organizational financial goals through financial resources [21]. Financial planning is the process of managing personal finances effectively and efficiently to achieve short-term and long-

term financial goals [22]. Financial planning is very important for future life. It can create a generation that is wise and responsible in managing their finances [23].

2.3 Fintech Payment

Fintech payment is a smart application (platform) that comes in the form of cash fintech payment (e-money) and points-based fintech payment [24]. Fintech refers to innovations in digital-based financial services aimed at providing faster, more efficient, and easily accessible financial services to the public [25].

2.4 Financial Management

Financial management is part of good governance in managing an organization. There are three ways to implement it: establishing clear procedures, having control and supervision, and creating implementation reports by Mudhofar. Financial management involves the management related to the allocation of investment capital and capitalization efforts used for effective financing, as financial management is related to acquisition, funding, and asset management with several comprehensive objectives—Dahrani in [26]. Effective personal financial management leads to increased savings, better investment decisions, and overall improvement in financial well-being, all of which are important for sustainable economic practices [20].

3 Methodology

This study uses a quantitative approach with primary data sources. The primary data were obtained through the distribution of online questionnaires given to active students, namely students who have experience using fintech services, have basic financial literacy, and have engaged in financial planning in the Special Region of Yogyakarta, with analysis using statistics. From the population of students in the Special Region of Yogyakarta, a sample of 122 respondents was taken. The sampling technique used is convenience sampling. The criteria for sampling are students in the Special Region of Yogyakarta, including both male and female students aged 16 years and above. The analytical techniques in this study apply Multiple Regression Analysis.

Linear Scale

1. Very Low / Strongly Disagree
2. Low / Disagree
3. Enough / Neutral
4. High / Agree
5. Very High / Strongly Agree

3.1 Operational Definition and Indicators of Research Variables

Financial literacy is an individual's understanding of finance and the ability to manage their finances by making short- and long-term decisions. The dimensions or indicators of financial literacy are basic financial concepts, insurance, savings and loans, and investments [35]. Table 1 provides four indicators of financial literacy.

Financial planning is the process by which an individual seeks to achieve their financial goals by developing and implementing a comprehensive financial plan [36]. Table 2 provides five indicators of financial planning.

Fintech payment is one of the innovations in the financial industry that utilizes technology as a financial service, whether used as a payment transaction tool, online lending, or other digital services [33]. Table 3 provides six indicators of fintech payment.

Financial management is related to the management of income, expenses, loans, savings, and protection. In carrying out financial management, there must be financial planning to achieve goals, both short-term and long-term goals [37]. Table 4 provides four indicators of financial management

Table 1. Financial Literacy Research Variable Indicator

Definition of Indicator	Operational Definition	Statement / Question
Basic knowledge of personal finance	Basic knowledge of student savings finance	I understand the importance of managing personal finances from an early age. I am able to distinguish between needs and wants in daily expenses.
Basic knowledge of savings finance	Basic knowledge of student savings finance	I understand the difference between short-term and long-term savings. I am accustomed to setting aside a portion of my income to save regularly.
Basic knowledge of insurance	Basic knowledge of insurance finance for students	I understand the benefits of having insurance for financial protection. I am aware of the types of insurance products available in the community.

Basic knowledge of investment	Basic knowledge of investment finance for students	I am aware that investments carry both risks and benefits. I understand several types of investment products that can be used by students.
-------------------------------	--	---

Table 2. Financial Planning Research Variable Indicator

Definition of Indicator	Operational Definition	Statement / Question
Students have short-term business goals.	Students have a short-term business goal.	I already have short-term financial goals such as saving for daily needs. I allocate funds to meet urgent needs in the near future.
Students have long-term business objectives.	Students have a long-term business objective.	I have long-term financial goals such as education or the future. I have started to design a long-term financial plan.
Students have a financial plan formed from their income.	Students have a financial plan formed from income.	I am able to manage my income to meet needs, savings, and emergency reserves. I make financial plans based on the amount of income I receive.
Students have a clear spending plan.	Students have a clear expenditure plan.	I routinely record and control my daily expenses. I create a monthly financial budget to manage income and expenses.
Students already have savings and investments.	Students have savings and investments.	I already have savings or some form of personal investment. I understand the importance of saving or investing early

Table 3. Fintech Payment Research Variable Indicator

Definition of Indicator	Operational Definition	Statement / Question
Personal Mobility	The readiness and ease for individuals to use online payment systems anytime and anywhere to support their mobility activities.	I can use digital payment applications anytime and anywhere. Fintech payment applications make it easy for me to carry out transactions while traveling.

Definition of Indicator	Operational Definition	Statement / Question
Ease of Use	The level of an individual's perception of the ease of using digital payment applications without assistance.	I find fintech applications easy to understand without anyone else's help.
		The payment process through fintech does not require complicated effort.
Service Credibility	The level of trust in the reliability and reputation of the fintech service being used.	I believe that fintech applications have a strong security system.
		I am confident that the fintech services I use are reliable.
Relative Usefulness	An individual's perception of the benefits and efficiency of using fintech compared to other payment methods.	Using fintech is more convenient than cash payments.
		I feel more efficient when making payments using fintech.
Social Influence	The extent to which individuals are influenced by their social environment (friends, family, media) in using fintech applications.	My surroundings encourage the use of digital payments.
Self-efficacy	The level of an individual's confidence in their ability to use fintech payments without assistance.	Statements / questions I am confident I can use fintech applications on my own without anyone else's help.
		I feel confident managing my own digital transactions.

Table 4. Financial Management Research Variable Indicator

Definition of Indicator	Operational Definition	Statement / Question
Student funding utilization.	The use of and for students.	I make a plan before using my funds.
		I use my funds according to my priority needs.
Determining student funding sources.	Determining a source of funding for students	I know where my funds come from to meet my needs.
		I use my funds wisely to avoid overspending.
Student risk management.	Risk management for students	I have a habit of saving to anticipate emergencies.

Definition of Indicator	Operational Definition	Statement / Question
Student planning	Student planning for students themselves.	I avoid overspending to avoid financial problems. I plan my money according to my priorities for future needs.
		I have started designing a monthly financial plan for long-term savings and investments.

4 Result

4.1 Validity and Reliability Test

All instruments for the variables Financial Literacy, Financial Planning, Fintech Payment, and Financial Management were declared valid (r -count > 0.1776) and reliable (Cronbach's Alpha > 0.70). This means the research instruments are suitable for further analysis.

4.2 Hypothesis Test

The regression results show:

- Financial Literacy has a significant but negative effect ($\beta = -0.131$; $p = 0.036$).
- Financial Planning has a positive and dominant effect ($\beta = 0.592$; $p = 0.000$).
- Fintech Payment has a positive and significant effect ($\beta = 0.149$; $p = 0.003$).

Determination Test (R^2)

The R^2 value is 0.487, meaning that the three independent variables can explain of 48.7% by the variation in financial management.

4.3 Respondent Characteristics

This study involved 122 student respondents. The characteristics of the respondents include gender, age, and level of fintech usage. The majority of respondents are female and between 16 and 25 years old.

4.4 Validity Test

The validity test in this research is based on the comparison between the calculated r and the table r . If the calculated $r >$ table r (0.177), it is declared valid. Based on the results, all statement items in the questionnaire have a calculated r value higher than the table r (0.177). This indicates that each indicator of the variables Financial Literacy (FL), Financial Planning (FP), Fintech Payment (FP), and Financial Management (FM) meets the validity requirements (See Table 5).

Table 5. Validity Test

Variabel	Instrument Items	R-Count	R-Table	Information
Financial Literacy (FL)	FL1	0,819	0,1776	Valid
	FL2	0,766	0,1776	Valid
	FL3	0,724	0,1776	Valid
	FL4	0,773	0,1776	Valid
	FL5	0,843	0,1776	Valid
Financial Planning (FP)	FL6	0,825	0,1776	Valid
	FL7	0,783	0,1776	Valid
	FL8	0,721	0,1776	Valid
	FP1	0,583	0,1776	Valid
	FP2	0,555	0,1776	Valid
	FP3	0,649	0,1776	Valid
	FP4	0,812	0,1776	Valid
	FP5	0,552	0,1776	Valid
	FP6	0,636	0,1776	Valid
	FP7	0,619	0,1776	Valid
Fintech Payment (FP)	FP8	0,343	0,1776	Valid
	FP9	0,373	0,1776	Valid
	FP10	0,425	0,1776	Valid
	FP1	0,486	0,1776	Valid
	FP2	0,746	0,1776	Valid
	FP3	0,704	0,1776	Valid
	FP4	0,524	0,1776	Valid
	FP5	0,451	0,1776	Valid
	FP6	0,429	0,1776	Valid
	FP7	0,798	0,1776	Valid
	FP8	0,853	0,1776	Valid
	FP9	0,814	0,1776	Valid
	FP10	0,664	0,1776	Valid
Financial Management (FM)	FP11	0,890	0,1776	Valid
	FP12	0,802	0,1776	Valid
	FP13	0,752	0,1776	Valid
Financial Management (FM)	FM1	0,712	0,1776	Valid

Variabel	Instrument Items	R-Count	R-Table	Information
	FM2	0,787	0,1776	Valid
	FM3	0,691	0,1776	Valid
	FM4	0,839	0,1776	Valid
	FM5	0,561	0,1776	Valid
	FM6	0,835	0,1776	Valid
	FM7	0,749	0,1776	Valid
	FM8	0,768	0,1776	Valid

4.5 Reliability Test

Table 6. Reliability Test

Variables	Cronbach's Alpha	Critical Values	Information
<i>Financial Literacy (FL)</i>	0.910	0.70	Reliable
<i>Financial Planning (FP)</i>	0.748	0.70	Reliable
<i>Fintech Payment (FP)</i>	0.905	0.70	Reliable
<i>Financial Management (FM)</i>	0.877	0.70	Reliable

Reliability tests in Table 6 showed that all research instruments have Cronbach's Alpha values above 0.70, indicating that each indicator of the variables financial literacy, financial planning, fintech payment, and financial management has a very good level of internal consistency. This finding is significant because it demonstrates that all questionnaire items are reliable and can be trusted for further analysis.

4.6 Hypothesis Test

Table 7. Hypothesis Test

Variables	B	Std. Error	Sig	Conclusion
(Constant)	4,504	3,006	1,45	
Financial Literacy (FL)	-,131	,061	,036	H1 accepted
Financial Planning (FP)	,592	,075	,000	H2 accepted
Fintech Payment (FP)	,149	,049	,003	H3 accepted

The results of the hypothesis test in Table 7 show that financial literacy has a significant but negative effect on students' financial management ($p = 0.036$), financial planning has a positive and significant effect ($p = 0.000$), and fintech payment also has a positive and significant effect ($p = 0.003$). Thus, all three variables affect students' financial management, with financial planning being the most dominant factor in enhancing students' ability to manage their finances. This equation is used to test the first, second, and third hypotheses partially on students' financial management.

From the data processing results, it is known that:

- The calculated t-value for each variable is greater than the table t-value of 1.6588,

- And all significance values are < 0.05 . This indicates that all three variables, namely

Financial Literacy, Financial Planning, and Fintech Payment have a positive and significant partial effect on Financial Management. Thus, the first, second, and third hypotheses can be accepted in this study.

4.7 Determinant Test / R^2

The analysis results show a coefficient of determination (R^2) value of 0.487, which means that the three independent variables in this study together are able to explain 48.7% of the influence on financial management. In contrast, the remaining 51.3% is influenced by other factors outside the model being studied.

5 Discussion

The results of the study indicate that financial literacy has a significant negative effect on students' financial management ($\beta = -0.131$; $p = 0.036$). The results show a negative impact due to overconfidence bias, where increased knowledge actually makes students feel overconfident in making financial decisions. This suggests that an increase in financial literacy does not necessarily lead to an improvement in the ability to manage finances effectively. Students who feel they "know more" financially tend to take riskier decisions or engage in impulsive consumption due to the overconfidence effect. This condition shows that financial knowledge alone is not sufficient to form healthy financial behavior; it must be balanced with good financial attitudes and self-control. These findings are consistent with the research results of [38] and [31], which explain that financial literacy does not have a significant direct effect on individual financial management. They argue that financial literacy often only increases cognitive knowledge, but has not yet touched on behavioral and habitual aspects in everyday financial practices. However, the results of this study differ from the findings of [10] and [39], which concluded that financial literacy has a positive and significant impact on financial management. This difference is likely due to the respondents' demographic factors, social environment, and level of exposure to financial technology, where students with high digital access tend to take more risks due to overconfidence in their financial knowledge. Therefore, improvements in financial literacy should also be accompanied by financial behavior education and strengthening of financial attitudes so that students not only understand financial concepts but are also able to apply them wisely.

Furthermore, the research results show that financial planning has a positive and significant effect on students' financial management ($\beta = 0.592$; $p = 0.000$). Financial planning is the most dominant factor. This aligns with the Theory of Planned Behavior (TPB), particularly the aspect of perceived behavioral control, which supports spending control and future planning. These findings indicate that students who habitually make financial plans, set spending priorities, and prepare budgets tend to have better financial management skills. With careful planning, students can avoid consumptive behavior, prioritize essential needs, and set aside funds for savings or future investments. These

findings are consistent with the research results of [40] and [41], which emphasize that financial planning has a significant influence on individual financial management. They stated that good planning will encourage individuals to be more disciplined in recording income and expenses, thereby making financial decisions more rational. These results indicate the importance of establishing financial habits early through education and the habituation of creating personal financial plans among students. In addition, the research results also show that fintech payment has a positive and significant effect on students' financial management ($\beta = 0.149$; $p = 0.003$). Fintech payment facilitates cash flow monitoring through digital features such as transaction history, automatic recording, and real-time balance. However, the potential for consumerism remains if not balanced with adequate literacy. This means that the higher the intensity of using digital financial services such as OVO, DANA, and GoPay, the better students' ability to monitor expenses and improve financial efficiency. Fintech payment provides convenience for students to record transactions, monitor balances in real-time, and manage cash flow more systematically. However, this convenience can also pose a risk of consumptive behavior if not accompanied by adequate financial literacy. Therefore, the ability to use fintech payment wisely becomes key for financial technology to provide maximum benefits truly. These findings are in line with the results of research by [42] and [43], which show that fintech payment, financial knowledge, and income have a positive and significant effect on students' financial management behavior. The results also confirm that financial literacy plays an important role in helping students optimize the use of fintech payment services to enhance their ability to manage personal finances effectively. The majority of students in Yogyakarta actively use e-wallets, but their financial habits are not yet consistent. There is a knowledge-behavior gap, meaning students understand financial theory but don't always apply it in their daily lives. Thus, it can be concluded that the integration of financial planning, financial literacy, and prudent use of fintech payment services will have a positive impact on students' ability to organize and manage their finances in the digital era.

6 Conclusion

Based on the results of previous research and discussions regarding the influence of financial literacy, financial planning, and fintech payments on student financial management, financial literacy has a negative and significant effect on student financial management. This means that the higher a student's level of financial literacy, the better their ability to manage personal finances wisely and responsibly, but self-control is required. Financial planning has a positive and significant effect on student financial management. This indicates that students who have a habit of making financial plans are better able to manage expenses, save, and achieve financial goals more efficiently. Fintech payments have a positive and significant effect on student financial management. This means that the use of financial technology such as e-wallets and digital payment applications can help students manage their finances more practically and systematically. Simultaneously, the three independent variables, financial literacy, financial planning, and fintech payments, have a significant effect on student financial management. This indicates that a single factor does not influence students' ability to

manage their finances, but rather is the combined result of financial understanding, financial planning habits, and the use of modern financial technology.

The results confirm that integrating financial literacy, financial planning habits, and wise use of fintech can improve students' financial management skills. Universities are advised to provide budgeting training, while fintech providers can strengthen spending control features. This study was limited to students in the Special Region of Yogyakarta (DIY) and used a convenience sampling method, so the results cannot be widely generalized. Furthermore, measuring financial behavior through self-reporting has the potential to contain bias. Future research is recommended to add variables such as financial attitude, self-control, or risk tolerance. The use of mixed methods can also provide a more in-depth picture of students' financial behavior.

References

- [1] I. Rosita, O. R. Fitri, and D. Haryadi, "Assessment of lifestyle and financial experience on student financial management behavior," vol. 7, no. 1, pp. 510–515, 2024.
- [2] K. Nazah, M. Syahlina, G. Salsabila, H. Munthe, and N. Banuari, "Enrichment : Journal of Management Efforts to Improve Student Financial Management Behavior through Lifestyle and Financial Knowledge and Financial Attitude," vol. 12, no. 4, 2022.
- [3] A. Dewi and S. Dina, "The Influence of Factors on Students ' Financial Management : SEM Approach," vol. 05, no. 02, pp. 231–246, 2024.
- [4] S. Nanga, J. C. Kotte, F. Ekonomi, and U. K. Immanuel, "Pengaruh Literasi Keuangan , Pendidikan Keuangan di Keluarga , Uang Saku Mahasiswa Terhadap Pengelolaan Keuangan Mahasiswa Fakultas Ekonomi Yogyakarta," vol. XVIII, no. 1, pp. 61–73, 2024.
- [5] T. Erawati and A. M. Santus, "Student Financial Management Behavior : Factors Potential," vol. 5, no. 4, pp. 3436–3444, 2024.
- [6] N. H. Salsabila, T. S. Hadi, and N. Tambunan, "3 1,2,3," vol. 5, no. 2, pp. 578–586, 2024.
- [7] N. W. Choirina and S. S. Prasetya, "Pengaruh Aplikasi Pengelolaan Keuangan pada Pengembangan Kompetensi Mahasiswa dalam Meminimalisir Pengeluaran Pribadi," vol. 3, 2025.
- [8] P. Sofiyani, H. Saraswati, N. Hillalliyati, and S. Shumalee, "THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL BEHAVIOR ON STUDENTS ' FINANCIAL PLANNING AT THE," vol. 7, no. 2, 2024.
- [9] N. S. Aprilia, E. Nabila, U. Masrifah, and C. Pumama, "Analisis Penguasaan Literasi Keuangan , Digital Payment dan Kemampuan Penyusunan Laporan Keuangan terhadap Kinerja UMKM di Mojokerto (Literature Review)," vol. 2, no. 1, pp. 68–75, 2025.
- [10] F. Artha Aulia and K. Wibowo Adi, "Pengaruh literasi keuangan, perencanaan keuangan, dan sikap keuangan terhadap pengelolaan keuangan," *Value Added Maj. Ekon. dan Bisnis*, vol. 19, no. 1, pp. 1–9, 2023.
- [11] M. P. Sari, E. Irdhayanti, A. History, P. Perencanaan, S. Keuangan, and P. Keuangan, "PERENCANAAN KEUANGAN PADA MAHASISWA," vol. 1, no. November, 2022.
- [12] D. Leniwati, P. R. Brilyan, and D. Wahyuni, "PLANNED BEHAVIOR ON STUDENT ' S INTEREST IN USING," vol. 11, no. 3, pp. 467–482, 2021, doi: 10.22219/jrak.v11i3.17903.
- [13] J. M. Sahombu, S. F. Siboro, Y. A. Ferdianto, and A. Frimayasa, "The Role of Financial Literacy and Technology Readiness in Encouraging the Use of Fintech for Financial Planning Among Generation Z," vol. 5, no. 02, pp. 497–507, 2025, doi: 10.58471/jms.v5i02.

- [14] F. Kusumar, A. S. Mendari, U. Katolik, and M. Charitas, "FINTECH PAYMENT : PENGARUHNYA PADA PERILAKU MANAJEMEN," vol. 19, no. 1, pp. 69–76, 2021.
- [15] N. Betharini, "PENGUNAAN FINTECH PAYMENT TERHADAP PERILAKU," vol. 2, pp. 1416–1429, 2023.
- [16] V. W. Mukti, R. Rinofah, and R. Kusumawardhani, "Volume . 19 Issue 1 (2022) Pages 52-58 AKUNTABEL : Jurnal Akuntansi dan Keuangan ISSN : 0216-7743 (Print) 2528-1135 (Online) Pengaruh fintech payment dan literasi keuangan terhadap perilaku manajemen keuangan mahasiswa The influence of fintech payments and financial literacy on student financial management behavior," vol. 1, no. 1, pp. 52–58, 2022, doi: 10.29264/jakt.v19i1.10389.
- [17] S. T. Naskar, J. Maria, and M. Lindahl, *Forty years of the theory of planned behavior : a bibliometric analysis (1985 – 2024)*, no. 0123456789. Springer International Publishing, 2025. doi: 10.1007/s11301-025-00487-8.
- [18] D. I. B. E. I. Sultra, "Analisis literasi keuangan sebagai mediasi dalam pengaruh sosiodemografi terhadap keputusan investasi saham di bei sultra 1," vol. 17, no. 1, pp. 108–119, 2025.
- [19] I. P. A. Mulyawan, K. Martina, D. Putri, and I. G. A. Pradnyadari, "Financial Literacy : A Case Study On College Students," vol. 5, no. 02, pp. 391–404, 2025, doi: 10.58471/jms.v5i02.
- [20] S. Leong and H. Cheng, "Empowering financially responsible students : A systematic literature review on the role of lecturers and sustainable pedagogies in financial literacy education," *Clean. Responsible Consum.*, vol. 17, no. March, p. 100288, 2025, doi: 10.1016/j.clrc.2025.100288.
- [21] M. Hafidh and S. A. Cindiyasari, "Analisis Pengaruh Perencanaan Keuangan , Pengalaman Investasi dan Risk Tolerance Terhadap Keputusan Investasi Mahasiswa di Bandar Lampung," vol. 5, no. 5, pp. 992–1004, 2024.
- [22] A. S. Putra and Y. Martok, "Jurnal Pengabdian Harapan Bangsa Peningkatan Kesadaran Perencanaan Keuangan Pribadi Melalui Pelatihan Platform Digital Untuk Karyawan CV Kencana Jurnal Pengabdian Harapan Bangsa," vol. 3, no. 1, pp. 388–392, 2025, doi: 10.56854/jphb.v3i1.281.
- [23] H. Dalimunthe, "Sosialisasi Financial Planning Untuk Kalangan Remaja Pada Siswa / i Sekolah Menengah Pertama Swasta Muhammadiyah 1 Medan," vol. 5, no. 1, pp. 203–211, 2025.
- [24] S. Rofiah, D. Setiyadi, E. Retnoningsih, K. Sandradewi, and U. I. Mandiri, "Infotech: journal of technology information," vol. 9, no. 1, pp. 77–84, 2023.
- [25] L. R. Putri, A. S. Anwar, I. S. Wahjono, and U. M. Surabaya, "Journal of Innovative and Creativity Pengaruh Financial Technology (Fintech) terhadap Perilaku Konsumtif pada Generasi Milenial melalui Penggunaan," vol. 5, no. 2, pp. 660–675, 2025.
- [26] Y. E. Cahyani and U. M. Gresik, "Peningkatan Kinerja Keuangan Melalui Remunerasi Berbasis Sistem Informasi Akuntansi dan Pengelolaan Keuangan," vol. 3, 2025.
- [27] R. Y. Citra and E. F. Komara, "PENGARUH LITERASI KEUANGAN , FINTECH PAYMENT DAN PERILAKU KONSUMTIF TERHADAP PERILAKU PENGELOLAAN," vol. 14, pp. 696–708, 2025, doi: 10.34127/jrlab.v14i1.1393.
- [28] A. N. K. Khotimah, "(1) , 2)," vol. 09, no. 01, pp. 1–16, 2025.
- [29] C. Pramithasari and P. A. Wibowo, "Pengaruh Literasi Keuangan terhadap Pengelolaan Keuangan melalui Locus of Control dan Self-Efficacy (The Influence of Financial Literacy on Financial Management through Locus of Control and Self-Efficacy)," vol. 6, no. 1, pp. 231–249, 2025.
- [30] S. Veriwati, D. T. Relita, and E. D. Pelipa, "No Title".
- [31] S. Robihah, A. Maliyah, and U. Widyastuti, "THE EFFECT OF FINANCIAL LITERACY ON FINANCIAL MANAGEMENT BEHAVIOR WITH FINANCIAL

- RISK ATTITUDE AND FINANCIAL TECHNOLOGY AS MEDIATING VARIABLES,” vol. 2, no. 2, pp. 2339–2357, 2025.
- [32] S. Febrianto, T. Alat, P. P. Sari, and A. Maulida, “Pengaruh Locus of Control , Sikap Keuangan , dan Perencanaan Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa,” pp. 191–204, 2025.
- [33] Rizqi, “Syntax Literate : Jumal Ilmiah Indonesia p – ISSN : 2541-0849 KAMPUS UPI TASIKMALAYA Peran Penggunaan Fintech Payment Terhadap Perilaku Pengelolaan Keuangan Mahasiswa kewirausahaan di Kampus UPI Tasikmalaya Pendahuluan Perilaku konsumen adalah sebuah pro,” vol. 9, no. 8, 2024.
- [34] A. R. Hidayati and D. S. Nugroho, “Effect of Financial Literacy and Fintech Payment of Financial Management Behavior with Internal Locus of Control as Moderator,” vol. 1, no. 02, pp. 221–229, 2023.
- [35] U. Bhayangkara and J. Raya, “Faktor-Faktor Yang Mempengaruhi Keputusan Investasi Ditinjau dari Profitabilitas , Literasi Keuangan dan Resiko Toleransi : Literature Review,” vol. 2, no. 2, pp. 458–464, 2023.
- [36] M. P. Sari and E. Irdhayanti, “Pengaruh Pengetahuan Perencanaan Keuangan dan Sikap Keuangan terhadap Perencanaan Keuangan pada Mahasiswa,” vol. 1, no. 2, pp. 103–118, 2023.
- [37] Azzahra, “Al-Kharaj : Jumal Ekonomi , Keuangan & Bisnis Syariah Al-Kharaj : Jumal Ekonomi , Keuangan & Bisnis Syariah,” vol. 6, pp. 2581–2592, 2024, doi: 10.47467/alkharaj.v6i2.4727.
- [38] A. K. Merter and Y. S. Balcioğlu, “Borsa Istanbul Review Financial literacy and decision-making : The impact of knowledge gaps on financial outcomes,” *Borsa Istanbul Rev.*, no. April, 2025, doi: 10.1016/j.bir.2025.07.010.
- [39] S. Suminah, S. Suwanto, S. Sugihardjo, and S. Anantanyu, “Heliyon Determinants of micro , small , and medium-scale enterprise performers ’ income during the Covid-19 pandemic era,” *Heliyon*, vol. 8, no. 7, p. e09875, 2022, doi: 10.1016/j.heliyon.2022.e09875.
- [40] A. M. Saraswati and A. W. Nugroho, “Perencanaan Keuangan dan Pengelolaan Keuangan Generasi Z di Masa Pandemi COVID-19 melalui Penguatan Literasi Keuangan,” vol. 24, no. 2, pp. 309–318, 2021.
- [41] P. A. Rodríguez-correa *et al.*, “Financial literacy among young college students .,” pp. 1–27, 2025.
- [42] I. H. Moorjati and D. Hertina, “The Influence of Financial Technology Payment , Financial Knowledge , and Income on Financial Management Behavior (Case Study : College Students in Subang),” vol. 6, no. 2, pp. 1204–1217, 2025.
- [43] S. I. Chatrine, M. I. Sari, and B. Wijyantini, “Pengaruh Fintech Payment Terhadap Perilaku Manajemen Keuangan Mahasiswa di Kabupaten Jember,” no. 3, pp. 1–16, 2025.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

