

The Impact of Financial Literacy, Fintech, And Hedonistic Lifestyle on Student Financial Behavior in Surakarta-Central Java-Indonesia



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ABSTRACT: Internet technology makes it easier for the younger generation to access information on global developments and is quickly able to adopt technology and keep up with the changing times. The lack of knowledge and provision of students' skills in managing finances can affect the financial behavior of students themselves and risk experiencing financial difficulties in the future and may not achieve prosperity. This research was conducted with the aim of confirming the influence of financial literacy, financial technology and hedonistic lifestyle on students' financial behavior. The research used primary data from 90 students domiciled in Surakarta in January 2025. The collected data were analyzed using multiple regression analysis. The results of the study show that financial literacy and financial technology partially have a positive and significant effect on students' financial behavior. Meanwhile, the hedonistic lifestyle has a negative and significant effect on student financial behavior.

KEYWORDS: financial literacy, financial technology, hedonistic lifestyle, financial behavior

I. INTRODUCTION

Internet technology makes it easier for the younger generation to access information on global developments and is quickly able to adopt technology and keep up with the changing times. The younger generation tends to quickly follow the development of the times which has an impact on behavior that ultimately becomes a lifestyle and habit adhered to. (Ariska, Jusman, & Asriany, 2023). The lack of knowledge and provision of students' skills in managing finances can affect the financial behavior of students themselves and risk experiencing financial difficulties in the future and may not achieve prosperity.

Financial literacy is a concept of understanding basic finance, including budget management, savings, investment, debt, and asset protection. (Salamah, Sadiyah, & Aisyah, 2023). The term financial technology or fintech is a modern financial system that is based on digital technology and integrated with the internet. By maximizing technology in financial services, fintech is formed. (Saleh & F, 2020). Fintech makes it easy to make payments using the internet, anyone who can access the internet can also access fintech. In the view of hedonism, a person tends to buy goods impulsively and does not consider function and only exalts prestige or pleasure, this shows a consumptive lifestyle and tends to waste money. Financial behavior is a person's way of managing, regulating and controlling their personal finances. (Ariska, Jusman, & Asriany, 2023). Financial behavior is the science of economics that studies how individuals respond and respond to information to make an optimal decision considering the risks that exist. (Aji Kusuma, Mulyadi, & Hari Sandi, 2023).

Surakarta is one of the cities in Central Java Province, Indonesia. BPS Surakarta City has released Economic Growth Data for the Third Quarter of 2024. Surakarta City's economy in the third quarter of 2024 grew by 5.77 percent. (Badan Pusat Statistik Kota Surakarta, 2024). BPS Surakarta City announced inflation data for December 2024. Based on the observation results, monthly inflation (Month-to-Month/MTM) in Surakarta City was recorded at 0.53%, while annual inflation (Year-on-Year/YOY) was recorded at 1.50%. This figure shows an increase in the price of goods and services in Surakarta City throughout 2024. The annual inflation in Surakarta City was recorded lower than the annual inflation rate at the Central Java Province and National levels. The annual inflation in Central Java Province in December 2024 was recorded at 1.67%, while national inflation was at 1.57%. Thus, the city of Surakarta recorded the lowest annual inflation in Central Java. (Dinas Kominfo SP Surakarta, 2025)

Some of the factors that contribute to this inflation rate include food prices, transportation, and other sectors that affect people's purchasing power. Although there is an increase in prices for some commodities, the relatively low inflation rate in

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Surakarta City reflects the economic stability of this area compared to other regions. This lower inflation rate from the province and the national shows the success of the City of Surakarta in maintaining the stability of goods and services prices in the midst of economic challenges. This controlled inflation is expected to support people's purchasing power that remains stable, as well as increase public confidence in economic conditions in the city of Surakarta. (Dinas Kominfo SP Surakarta, 2025). Conducive economic conditions in the city of Surakarta can encourage and trigger more active financial behavior from the people of Surakarta, including students. Penelitian ini dilakukan untuk mengkonfirmasi ulang pengaruh literasi keuangan, fintech dan gaya hidup hedonisme terhadap perilaku keuangan mahasiswa secara parsial.

II. LITERATURE REVIEW

A. Financial Behavior

Financial behavior or financial behavior is related to the way a person treats, manages, and utilizes the financial resources he has. (HS & Lestari, 2022). Financial behavior examines how humans actually behave in a financial decision-making, specifically examining how psychology affects financial decisions, companies and financial markets. (Firlianti, Jasman, & Asriany, 2023). Financial behavior is individual behavior in making decisions regarding managing personal finances efficiently and productively for long-term needs. (Siskawati & Ningtyas, 2022)

B. Financial Literacy

Financial literacy is a person's knowledge related to managing their finances, with financial literacy having an impact on improving their welfare. (Sholeh, 2019). A person who has a high level of financial literacy is assumed to have better saving behavior and shopping behavior, because they make effective decisions regarding the use and management of their finances. (Alysa, Muthia, & Andriana, 2024)

C. Financial Technology

Financial technology, abbreviated as fintech, is a combination of financial services and technology that transforms conventional financial transactions into moderate (Siskawati & Ningtyas, 2022). Fintech helps make buying and selling businesses and payment systems more efficient and affordable, but still efficient (Ihsanny, Adawiyah, Arfitsa, & Munajat, 2023). Financial technology seeks to maximize the use of technology in order to implement efficiency in the field of financial services. With that, the use of financial technology can be easily accessed by the public to access financial services. (Lathiifah & Kautsar, 2022)

D. Hedonism Lifestyle

The friendship environment is supported by many entertainment facilities, culinary and campus locations that are not far from the city, especially in the campus area there are already many shopping places and hangout places that are aesthetically packaged typical of young people's favorites, causing students to waste a lot of money. (Fitriyani & Oktavia, 2023). Lifestyle is assessed as part of an individual's identity and is a social recognition that is assessed by society based on their behavior in keeping up with developments in meeting needs. (Lathiifah & Kautsar, 2022). Hedonism lifestyle as a lifestyle where all life activities are directed only to the pleasures of life, most of his time is usually spent outside the house more time and money spent playing, more happy in the crowds centered in the city, often spending money to buy expensive items to satisfy his desires, his style tends to follow others and being the center of attention is his main desire. (Rumianti & Launtu, 2022)

E. Financial Literacy and Financial Behavior

Financial literacy is the knowledge and ability to implement financial management to achieve individual welfare targets. Financial literacy is an important factor for society where having knowledge about finance individuals tend to be wiser in using and managing their finances (Lathiifah & Kautsar, 2022) While financial literacy is related to financial management, in this case the increase and decrease in literacy will be in line with individual financial management. Financial literacy has a positive and significant influence on students' financial behavior. (Ariska, Jusman, & Asriany, 2023). Financial literacy has a positive and significant influence on students' financial behavior. (Haqiqi & Pertiwi, 2022). There are positive and significant results from financial literacy on the personal financial behavior of UNS students in the class of 2018 and 2019. (Yusuf, Sudarno, & Totalia, 2023)

H₁ : Financial literacy has a significant effect on financial behavior

F. Financial Technology and Financial Behavior

Financial technology seeks to maximize the use of technology in order to implement efficiency in the field of financial services. With that, the use of financial technology can be easily accessed by the public to access financial services. So it can be

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interpreted that the purpose of fintech is to make it easier for people to manage finances with various products and services so as to facilitate transactions and also increase people's financial knowledge or literacy. (Lathiifah & Kautsar, 2022) This easy access tends to affect student financial management related to planning, controlling, saving and making financial decisions. (Siskawati & Ningtyas, 2022) The existence of a positive and significant influence of financial technology on student financial behavior. (Ariska, Jusman, & Asriany, 2023). There is a positive influence of the use of fintech payment on students' financial behavior (Ihsanny, Adawiyah, Arfitsa, & Munajat, 2023). There is a significant influence of fintech payments on student financial behavior. (Mukti, Malihah, & Karrimah, 2023)

H₂ : Financial technology has a significant effect on financial behavior

G. Hedonistic Lifestyle and Financial Behavior

Hedonism lifestyle as a lifestyle in which all life activities are directed only to the pleasures of life, most of the time is usually spent outside the house, more time and money is spent playing, more happy in the crowds centered in the city, often spending money to buy expensive items to satisfy his desires, his style tends to follow others and being the center of attention is his main desire. In other words, the hedonistic lifestyle is closely related to the consumptive pattern of the individual. Personal financial management also requires a lifestyle that has priorities. Basically, the power of priority affects how disciplined a person is in managing their finances. Discussing discipline means voluntarily following the rules and being able to adapt to change, so based on this statement, discipline is part of self-control. (Rumianti & Launtu, 2022) Hedonism lifestyle has a positive and significant influence on students' financial behavior. (Ariska, Jusman, & Asriany, 2023). There is a positive and significant influence between the hedonistic lifestyle on the financial management of UNMAS students (Kristina Dewi, Salasa Gama, & Astiti, 2021). The hedonistic lifestyle has a significant influence on financial management. (Rumianti & Launtu, 2022)

H₃ : Hedonistic lifestyle has a significant effect on financial behavior

III. RESEARCH METHOD

The population in this study is students domiciled in the city of Surakarta and the exact number is unknown. To present the area of the city of Surakarta, five areas representing the city of Surakarta were taken which will be used as sampling sites. The number of samples in a study is influenced by the number of indicators multiplied by 5 to 10, then the number of samples in this study is 110 respondents, with the following calculations:

$$\begin{aligned}\text{Sample} &= (\text{number of variables} + \text{number of indicators}) \times 5 \\ &= (4 + 18) \times 5 = 110\end{aligned}$$

The sampling technique used is a non-probability method, namely purposive sampling, with 2 sample criteria, namely students domiciled in the city of Surakarta and using fintech. The data in this study was collected using an online questionnaire (google form) which was distributed to respondents via social media with a questionnaire distribution time of 14 days. There are 18 questions related to the questionnaire which include financial literacy, financial technology, hedonistic lifestyle, and financial behavior

The dependent variable studied was the financial behavior of students The independent variables consisted of financial literacy (X1), financial technology (X2) and hedonistic lifestyle (X3). These variables are abstract so they require defined definitions and operational measures to obtain data. The indicators of financial literacy variables are basic financial understanding, personal financial management, debt, savings and investment (Kusumawardhani, Cahyani, & Ningrum, 2020). Variable indicators of fintech are ease and speed of use, promotions, bonuses and risks of use. (Tewu, Lapijan, & Tielung, 2022). Indicators of a hedonistic lifestyle are buying things because of desire rather than need, buying goods for discounts even though they are not needs, having a sense of pride when using expensive and well-known branded items, solving all problems with money, and never feeling satisfied. (Indarto & Dananti, 2021) Financial behavior indicators are budgeting, saving money, controlling spending, saving and paying obligations on time. (Widyakto, Murtini, Hanifah, & Santoso, 2023). The collected data will be analyzed by multiple regression analysis at a significance level of 5%.

IV. RESULT AND DISCUSSION

A. Respondent

The target number of samples is determined from the number of research indicators multiplied by 5 or a total of 110 respondents. The data collection target is set for 14 days, namely January 12-25, 2025. The questionnaire in the form of a google form was sent through 16 different WA Groups. The number of respondents obtained in that time range was 90 respondents, so that in this study the response rate was 81.81%.

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B. Data Validity Test Results

Table 1. Data Validity Test Results

No	Research Variables	Indicator	Pearson Correlation Values	Sig.	Decision
1.	Financial Literacy (X ₁)	1. X1_1	0.711	0.000	Valid
		2. X1_2	0.465	0.000	Valid
		3. X1_3	0.568	0.000	Valid
		4. X1_4	0.666	0.000	Valid
2.	Financial Technology (X ₂)	1. X2_1	0.850	0.000	Valid
		2. X2_2	0.866	0.000	Valid
		3. X2_3	0.819	0.000	Valid
		4. X2_4	0.811	0.000	Valid
3.	Hedonistic Lifestyle (X ₃)	1. X3_1	0.737	0,000	Valid
		2. X3_2	0.690	0.000	Valid
		3. X3_3	0.661	0.000	Valid
		4. X3_4	0.667	0.000	Valid
		5. X3_5	0.665	0.000	Valid
4.	Financial Behavior (Y)	1. Y_1	0.742	0.000	Valid
		2. Y_2	0.792	0.000	Valid
		3. Y_3	0.690	0.000	Valid
		4. Y_4	0.777	0.000	Valid
		5. Y_5	0.590	0.000	Valid

All question items used in this study were declared valid because they had a sig. less than 0.05.

C. Data Reliability Test Results

Table 2. Data Reliability Test Results

No	Research Variables	Cronbach Values	Alpha	Decision
1.	Financial Literacy	0.661		Reliable
2.	Financial Technology	0.826		Reliable
3.	Hedonistic Lifestyle	0.771		Reliable
4.	Financial Behavior	0.783		Reliable

The questionnaire in this study was declared reliable because each research variable had a Cronbach Alpha value above 0.6

D. Data Normality Test Results

Table 3. Data Normality Test Results

Standardized Residual	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
	0.059	90	0.200

The data is normally distributed because the kis value of the Kolmogorov Smirnov test obtained is above 0.05

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E. Multicollinearity Test Results

Table 4. Multicollinearity Test Results

Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance VIF
1	(Constant)	4.440	1.795		2.474	.015	
	Financial Literacy	.906	.140	.575	6.461	.000	.887 1.128
	Financial Technology	.131	.077	.150	1.709	.091	.915 1.093
	Hedonistic Lifestyle	-.139	.070	-.169	-1.978	.051	.965 1.036
a. Dependent Variable: Financial Behavior							

In the regression model, multicollinearity does not occur because the Tolarence value obtained is greater than 0.1 and the VIF value obtained is less than 10.

F. Heteroscedasticity Test Results

Table 5. Heteroscedasticity Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t Sig.
		B	Std. Error	Beta	
1	(Constant)	-.483	.517		-.934 .353
	Financial Literacy	.051	.040	.139	1.263 .210
	Financial Technology	.021	.022	.102	.947 .346
	Hedonistic Lifestyle	.034	.020	.178	1.693 .094
a. Dependent Variable: Abs_Res					

In the regression model, heteroscedasticity does not occur due to the value of sig. Glacier test obtained over 0.05.

G. Multiple Regression Test Results

Table 6. Multiple Regression Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t Sig.
		B	Std. Error	Beta	
1	(Constant)	4.440	1.795		2.474 .015
	Financial Literacy	.906	.140	.575	6.461 .000
	Financial Technology	.131	.077	.150	1.709 .041
	Hedonistic Lifestyle	-.139	.070	-.169	-1.978 .031
a. Dependent Variable: Financial Behavior					

Based on the results of the multiple regression test, the following regression equation is obtained:

$$Y = 0,575X_1 + 0,150X_2 - 0,169X_3 + e$$

The three independent variables had a significant effect on the dependent variable because the t-test sig value was less than 0.05.

H. Financial Literacy and Financial Behavior

The results of the study show that financial literacy has a positive and significant effect on students' financial behavior. The better the financial literacy, the better the financial behavior of students. The results of the study are consistent with the results of the study Widyakto, Murtini, Hanifah, & Santoso (2023), Alysa, Muthia, & Andriana (2024), Yusuf, Sudarno, & Totalia (2023), Ariska, Jusman, & Asriany(2023), Lathiifah & Kautsar (2022), Siskawati & Ningtyas (2022), Fitriyani & Oktavia, (2023), Haqiqi &

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Pertiwi (2022), Firlianti, Jasman, & Asriany (2023), Ihsanny, Adawiyah, Arfitsa, & Munajat (2023), Kristina Dewi, Salasa Gama, & Astiti (2021), Aji Kusuma, Mulyadi, & Hari Sandi (2023), Sholeh (2019) dan HS & Lestari (2022) However, the results of this study are inconsistent with the results of the study Mukti, Malihah, & Karrimah (2023).

I. Financial Technology and Financial Behavior

The results of the study show that financial technology has a positive and significant effect on student financial behavior. The more financial technology applications, the better the financial management of students. The results of the study are consistent with the results of the study Ariska, Jusman, & Asriany (2023), Lathiifah & Kautsar (2022), Siskawati & Ningtyas (2022), Fitriyani & Oktavia (2023), Ihsanny, Adawiyah, Arfitsa, & Munajat (2023), dan Aji Kusuma, Mulyadi, & Hari Sandi (2023). However, the results of this study are inconsistent with the results of the study Haqiqi & Pertiwi (2022), Firlianti, Jasman, & Asriany (2023)

J. Hedonistic Lifestyle and Financial Behavior

The results of the study show that the hedonistic lifestyle has a negative effect on students' financial behavior. The more hedonistic a student is, the more difficult it is for the student to implement good financial behavior. The results of this study are consistent with the results of the study Widyakto, Murtini, Hanifah, & Santoso (2023), Yusuf, Sudarno, & Totalia (2023), Lathiifah & Kautsar (2022), Kristina Dewi, Salasa Gama, & Astiti (2021), Aji Kusuma, Mulyadi, & Hari Sandi (2023), Rumianti & Launtu (2022) dan HS & Lestari (2022). However, the results of the study are inconsistent with the results of the study Indarto & Dananti (2021) dan Fitriyani & Oktavia (2023).

V. CONCLUSIONS

The results of the study show that partially financial literacy and financial technology have a positive and significant effect on students' financial behavior. Meanwhile, the hedonistic lifestyle has a negative and significant effect on student financial behavior. Students are expected to always improve the quality of good financial management. This can be done by taking Financial Management courses to gain insight into finance and apply it to manage personal finances. You should always use your income or pocket money according to the priority of your needs, don't waste money on things that are less important, reduce hanging out, shopping, traveling and other things that cause consumptive behavior so that finances are always well managed. Use the provisions of habits taught by parents since childhood such as saving, saving and prioritizing the need to live independently and avoid financial deficits in the future.

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