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The Influence of Financial Literacy and Lifestyle on Use of *Fintech Payment* For Students University Faculty of Social Sciences Universitas Pembangunan Panca Budi

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Abstract: The development of digital financial technology in payments has changed the behavior of financial transactions, especially among the younger generation. This study aims to find out and analyze the influence of Financial Literacy and Lifestyle on the use of *fintech payment* in students of the Faculty of Social Sciences, Panca Budi Development University. This type of research is an associative research with a quantitative approach, using questionnaires as a data collection tool. The sample in this study consisted of 70 students majoring in Management at Panca Budi Development University, which was determined using slovin calculations. For data analysis, multiple linear regression was used with the help of SPSS software version 23. The results of the study show that partially, Financial Literacy does not affect the use of *Fintech Payment*, while Lifestyle has a significant positive influence on the use of *Fintech Payment*. Simultaneously, Financial Literacy and Lifestyle have a positive and significant influence on the use of *Fintech Payment* for Management Students at Panca Budi Development University. This research model is able to explain 29.7% of the variations in the use of *fintech payments*.

Keywords: Financial Literacy, Lifestyle, Fintech Payment

Introduction

The development of digital technology has now penetrated almost all aspects of human life, ranging from shopping, transportation, tourism, donations, to various other economic activities that can now be done digitally (Aulia et al., 2020). Based on a recent report from Google, Temasek, and Bain & Company (2023), the transaction value of Indonesia's digital economy is expected to reach $130 billion by 2025, with *Fintech* as one of the main drivers. This phenomenon shows a major change in the way people, especially the younger generation, interact with financial services.

Financial technology, or *Fintech*, has become a major driver in the digital revolution in Indonesia's financial sector. *Fintech* It has changed the way the financial system works, creating innovations in products, services, technologies, and financial systems, as well as generating new products, services, technologies, and business patterns that greatly affect the stability of monetary and financial systems, while improving efficiency, smoothness, security, and reliability in digital payments (Aulia et al, 2020).

In the context of regulation, according to the Annual Members Survey 2024 quarter 1 report from the Association *Fintech* Indonesia (AFTECH), number of companies *Fintech*

registered with this association reaches 397 companies. Where *Fintech* payment systems 47 companies or 15.8%.

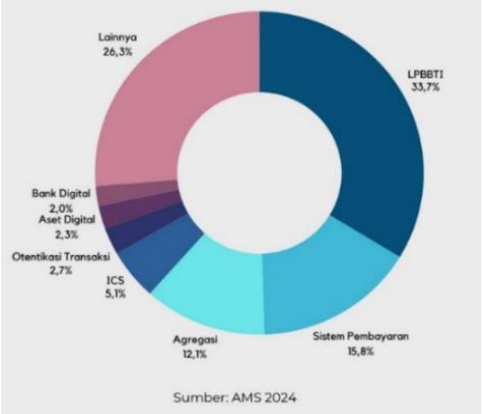

Figure 1. AFTECH 2024 Member Chart

Students, who are representatives of the original digital generation, are an important group in the implementation and use of *Fintech Payment*. Associative Report Fintech Indonesia (AFTECH) in 2023 noted that 72% of users *Fintech* aged between 18 and 35 years, of which students make up 38% of the total use. With the diversity of backgrounds of students of the Panca Budi Development University (UNPAB), especially the Management Study Program, it offers a perfect example to research the behavior of using *Fintech Payment* among young people.

Financial literacy is an important element in the use of *Fintech* who are responsible. Where the OECD describes Financial Literacy as a combination of awareness, understanding, ability, attitude, and action needed to make the right financial decisions and achieve financial well-being. Lusardi (2019) in his study (Ananda et al, 2023) showed that Financial Literacy has an effect on several aspects, one of which is long-term financial decision-making. The 2024 Indonesian National Survey on Financial Literacy and Inclusion revealed that since 2013, the Financial Literacy index of Indonesian citizens has increased from 21.84% to 65.43%. The latest research by Pious (2020) shows that Financial Literacy has a significant positive influence on the use of *Fintech*, with a significance value of 0.030 < 0.05.

Student Lifestyle Patterns also play an important role in admissions *Fintech Payment*. A report from Statista (2024) shows that the use of digital wallets in Indonesia has reached 70.6% in 2023 and is expected to rise to 74.9% by 2027, with 79% of users in the age range of 18 to 34 years old. The FOMO (Fear Of Missing Out) phenomenon also plays a role, where 68% of respondents in the IDN Research Institute survey (2024) admitted that they often feel left behind if they do not keep up with the latest technological developments. An increase from 63% the previous year. Meanwhile, a study by Nurhaeni and Erin (2023) revealed that Lifestyle has a significant effect on the use of *Fintech Payment* with a coefficient of determination (R^2) of 0.54, indicating that 54% variation in use *Fintech Payment* can be explained by the Lifestyle factor.

The formulation of the problem in this study includes the ways of Financial Literacy and Lifestyle of Management Study Program Students at Panca Budi Development University, as well as the impact of each variable on the use of *Fintech Payment* either separately or simultaneously.

Literature Review

Theory of Planned Behavior (TPB)

The toeri used in this study is Theory of Planned Behavior. This theory is derived from the theory of action (Theory of Reasoned Action) who consider that behavior is influenced by the individual's desire to carry out a particular behavior, (Ajzen in Seni et al, 2017). This theory is built on the assumption that humans act with consciousness and consider all available information. If there is a good view of the support of those around him and a view of the ease with which there are no obstacles to action, then a person's desire to act will increase.

Financial Literacy

Financial Literacy is an important knowledge and skill in the financial sector so that individuals can understand and avoid financial problems (Ardian et al, 2023). In a study (Margaretha & Pambudhi, 2019), Financial Literacy is summarized as a person's ability to manage future funds, based on short-term and long-term choices, resulting in better financial management. In a study conducted by Sari et al (2023), OJK explained that Financial Literacy includes understanding (knowledge), ability (Skill), and confidence (competence) that can influence behavior and responses to improve the quality of decision-making and financial management in order to achieve welfare.

In a study by Irawan & Setiawan (2018), it was revealed that there are various factors that affect financial literacy, such as financial literacy (financial knowledge), financial behavior (Financial Behaviour), and attitude (attitudes). The indicators of Financial Literacy according to Latifiana (2016) are: 1) Savings, understanding savings products as a way to save money for future use. 2) Loans/credit, utilizing credit facilities as a tool to meet economic needs. 3) Investment, buying an item with the expectation that it can be resold in the future at a higher price than at the time of purchase. 4) Risk, being aware of the risks associated with the use of certain financial instruments.

Lifestyle

The way of life is related to the way they use their time, energy, and money for things that they consider to be spinning, Silvya (2019). Sathish and Rajamohan (2012) argue that the hdiup style encompasses a person's various activities, interests, and thoughts, thus serving as a representation of their personal life. Lifestyle is often an integral part of an individual's identity. The way a person dresses, behaves, and interacts with others can reflect their way and what they value.

Sunarto's (2009) study in Silvya's (2019) research examines lifestyle indicators that include individual lifestyles, spending habits, and how they manage their time. The Lifestyle Dimension is a grouping of customers that is determined by their involvement in the activity, their preference for a particular interest and the point of view (opinion) they show.

Fintech Payment

Fintech, As a term, it is a merger between the financial and technology sectors. This refers to the industrial transformation that emerges from the fusion of financial services and information technology (Suyanto & Kurniawan, 2019). Fintech payment is a tool that allows users to make payment transactions by utilizing internet networks and electronic devices, (Prastika, 2019). Fintech payment which is popularly referred to today as e-payment is a financial transaction mechanism that uses platform based on the internet as an intermediary medium.

The indicators for Fintech Payment 1) Speed: instant transactions, real-time process, fast response, minimized waiting time. 2) System efficiency: automatically processed, reduced operational costs, high accuracy. 3) Ease of accessibility: accessible 24/7, without geographical restrictions, easy to use, available on digital platforms, and providing a sense of security (Prastika, 2019).

Material and Methods

In order to assess how much impact Financial Literacy and Lifestyle have on the use of *Fintech Payment*, it is clear that data from respondents is needed. Therefore, the research method applied in this study is quantitative with an associative approach *multivariate* and descriptive. The data analysis stage is an important part of the research process, where Manullang & Pakpahan (2014) explain that quantitative data analysis is related to data consisting of certain numbers. For quantitative analysis, various statistical methods are used. According to Sugiyono (2019), associative *multivariate* refers to the formulation of a problem that focuses on the relationship between two or more variables. A descriptive approach is used to analyze data by describing the results of the research.

The quantitative data used comes from primary data, the researcher will apply data collection techniques through questionnaires. The population in this study is 236 active Regular 1 students of the Management Study Program, Faculty of Social Sciences, Panca Budi Development University for the class of 2021, with a sample of 70 students determined using the slovin formula. The sampling methods used in this study are *Nonprobability Sampling* which according to Manullang & Pakpahan (2014) is referred to as *Accidental Sampling*. This technique refers to the method of determining a sample based on the coincidence of interacting with the researcher can be used as a sample if the person encountered is considered suitable as a source of information.

The testing of the research instrument was carried out through data quality testing which included validity tests and reliability tests using the Alpha Cronbach formula. The method applied to the data analysis consists of classical assumption test and multiple regression analysis. The hypothesis test uses the t test (partial) to test the influence of independent variables individually and the F test (simultaneous) to test the influence of independent variables together on the dependent variables. The hypothesis tested is: there is an influence of Financial Literacy and Lifestyle on the use of *Fintech payment* both partially

and simultaneously. To provide an explanation of the strong relationship between x and y, the Coefficient of Determination (R2) measurement is used. If the value of r = -1, this indicates a perfect negative correlation, which means that every time one variable increases, the other variable decreases. On the other hand, if r is obtained to reach 1, then there is a perfect positive correlation, which indicates a positive relationship between the variables. The strength of this relationship can be analyzed through the value of the correlation coefficient; If the correlation coefficient is 0, then it can be concluded that no relationship is established.

Results and Discussion

Data Quality Test

Validity Test (Eligibility)

To assess whether the items in the statement list (questionnaire) are acceptable, it is very important to carry out validity testing. If the validity level of each question exceeds 0.30, then the question item is considered valid (Sugiyono, 2019).

Table 1. Results of the Validity Test of Financial Literacy Variables (X1)

Item-Total Statistics				
	Scale Mean if Item Deleted	**Scale Variance if Item Deleted**	**Corrected Item-Total Correlation**	**Cronbach's Alpha if Item Deleted**
X1.1	27.6571	9.156	**.367**	.798
X1.2	27.5571	9.149	**.500**	.777
X1.3	27.8571	8.617	**.620**	.759
X1.4	28.1286	8.172	**.551**	.769
X1.5	28.2143	8.866	**.441**	.786
X1.6	28.0714	8.473	**.562**	.766
X1.7	27.8143	9.632	**.445**	.785
X1.8	28.0000	8.290	**.611**	.758

Source: SPSS Version 23 Processing Results

Table 2. Results of Validity Test of Lifestyle Variables (X2)

Item-Total Statistics				
	Scale Mean if Item Deleted	**Scale Variance if Item Deleted**	**Corrected Item-Total Correlation**	**Cronbach's Alpha if Item Deleted**
X2.1	21.2143	4.953	**.406**	.647
X2.2	21.6143	4.820	**.387**	.653
X2.3	21.7143	4.874	**.333**	.673
X2.4	21.6571	4.460	**.476**	.622
X2.5	21.6000	4.736	**.461**	.629
X2.6	21.4143	4.739	**.432**	.638

Source: SPSS Version 23 Processing Results

Table 3. Results of Validity Test of *Fintech Payment* Variables (Y)

Reliability Statistics			
Variable	**Cronbach's Alpha**	**N of Items**	**Information**
Financial Literacy (X1)	**.798**	8	Reliable
Lifestyle (x2)	**.685**	6	Reliable
Fintech payment (Y)	**.891**	6	Reliable

Source: SPSS Version 23 Processing Results

Of all the tables shown in *Output* SPSS, it is known that the validity value can be seen in the *Corrected Item-Total Correlation* which shows the relationship between the value of each item and the total score on the list of answers from the respondents. The results of the validity test for all variables with 20 statements can be declared valid because all coefficient values are higher than 0.30.

Reliability Test (Reliability)

According to Sugiyono (2019), the reliability test refers to the extent to which the measurement results applied to the same object can provide consistent data. A questionnaire is said to *reliable* or reliable, if a person's response to a statement remains the same and does not change over time, and is not random. In this study, to find out whether the questionnaire is realistic or not, Cronbach's Alpha method is used.

Table 4. Reliability Test Results

Item-Total Statistics				
	Scale Mean if Item Deleted	**Scale Variance if Item Deleted**	**Corrected Item-Total Correlation**	**Cronbach's Alpha if Item Deleted**
Y1	22.4429	6.076	**.649**	.881
Y2	22.4286	6.075	**.729**	.869
Y3	22.5571	5.816	**.692**	.875
Y4	22.4714	5.789	**.763**	.863
Y5	22.5286	5.876	**.697**	.874
Y6	22.3571	6.088	**.738**	.868

Source: SPSS Version 23 Processing Results

From table 4 above, it can be seen that the value of *Chronbach's Alpha* for all the variables studied, namely Financial Literacy, Lifestyle and *Fintech Payment* greater than 0.60. Thus, it can be concluded that the results of the overall reliability test are reliable/reliable.

Classical Assumption Test

Normality Test

According to Ghozali (2017), the normality test was carried out to see whether the independent variables and dependent variables in the regression model had a normal distribution or not.

Histogram

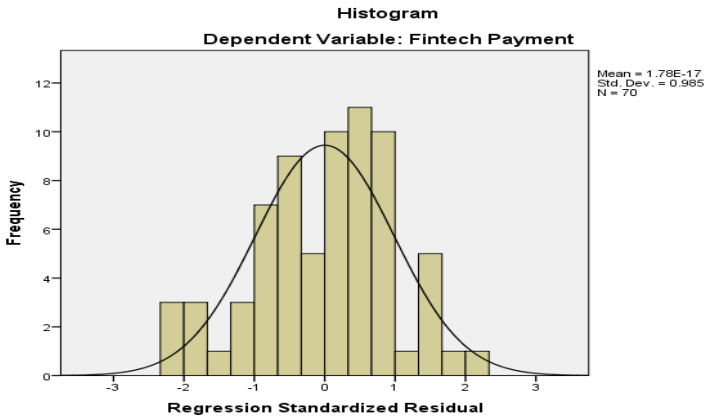

Figure 2. Histogram Chart Test Results
Source: SPSS Version 23 Processing Results

Based on the data in Figure 2, the histogram graph test shows that the histogram graph shows a normal data distribution pattern. This can be seen from the symmetrical shape of the curve, without leaning to the left or right. Thus, it can be concluded that the regression model applied meets the normality requirements.

Probality Plot

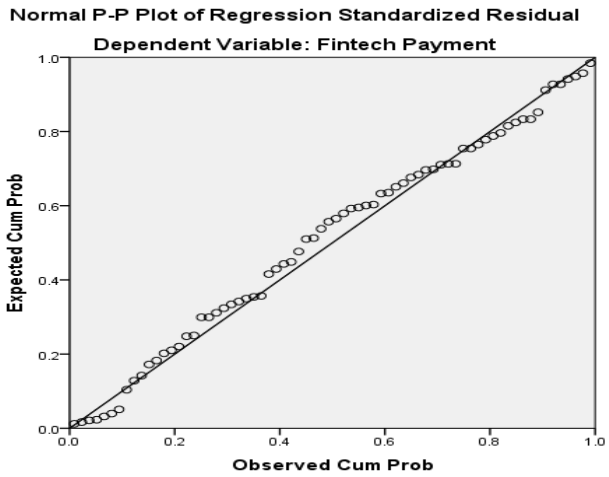

Figure 3. Probability Plot Test Results (P-plot)
Source: SPSS Version 23 Processing Results

Based on the data in figure 3 above, it can be seen that the dots are scattered around the diagonal line according to the data on the diagonal line. Therefore, it can be concluded that the data has a normal distribution.

Kolmogorov Smirnov test

By using the test *Kolmogorov-Simrnov (K-S) Nonparametric statistics*. If the sig value is > 5%, it means that the data has a normal distribution. Results of normality tests using the *Statistics* can be found in the table below:

Table 5. Kolmogorov-Smirnov normality test results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		70
Normal	Mean	.0000000
Parametersa,b	Std. Deviation	2.392239
Most Extreme	Absolute	.072
Differences	Positive	.052
	Negative	-.072
Test Statistic		.072
Asymp. Sig. (2-tailed)		**.200c,d**
a. Test distribution is Normal.		

Source: SPSS Version 23 Processing Results

Based on the data in table 5 above, it can be seen that the magnitude of the significant value in Asymp Sig. (2-tailed) is 0.200. This indicates that the Asymp Sig. (2 tailed) > 0.05, which means that the residual is normally distributed.

Multicollinearity Test

The multicollinearity test was carried out to identify whether there was a relationship between independent variables in the regression model, (Ghozali, 2017). An effective regression model should not show a relationship between independent variables. To test Multicollinearity, it is necessary to check the value of *tolerance* and *Variance Inflation Factor* (VIF). Value *tolerance* should not be less than 0.1 and the value (VIF) should not exceed 10, so it can be concluded that the model is free from multicollinearity.

Table 6. Multicollinearity Test Results

Coefficients		
Type	**Collinearity Statistics**	
	Tolerance	**VIF**
Financial Literacy	**.863**	**1.159**
Lifestyle	**.863**	**1.159**

a**.** Dependent Variable: *Fintech payment*

Source: SPSS Version 23 Processing Results

Based on the data in Table 6, it can be seen that the value of *tolerance value* for all independent variables is not less than the fixed value of 0.1 and the VIF value for all independent variables is no more than the fixed value of 10. Thus, the data in this study shows that Financial Literacy and Lifestyle do not experience multicollinearity problems.

Heteroscedasticity Test

The way to detect heteroscedasticity can be done by looking at patterns in *scatterplot* which shows the relationship between the predicted value of the bound variable (ZPRED) and its residual value (SRESID). If the pattern is visible in *scatterplot* appear random, then it can be concluded that heteroscedasticity does not occur.

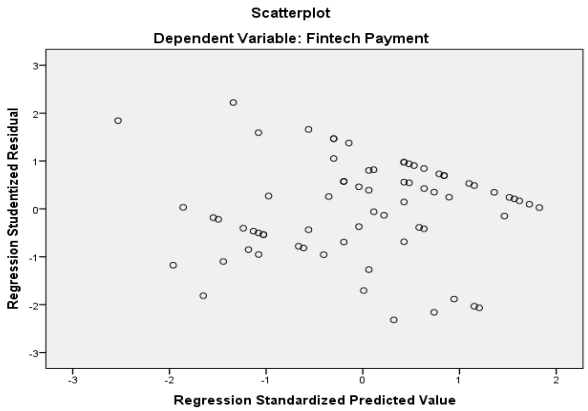

Figure 4. Heteroscedasticity Test Results
Source: SPSS Version 23 Processing Results

Based on the data in figure 4 above, it can be seen that the dots are scattered randomly without forming a specific pattern, and show a distribution both above and below the number 0 on the Y axis.

Multiple Linear Regression

Linear regression analysis discusses the study of the connection between dependent (bound) variables and independent (independent) variables. The results of the multiple linear regression analysis on the data of this study can be seen in the following table.

Table 7. Multiple Linear Regression Test Results

Coefficientsa						
Type		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	**8.930**	3.497		2.553	.012
	Financial Literacy	**.084**	.094	.097	.896	.373
	Lifestyle	**.593**	.124	.520	4.791	.000
a. Dependent Variable: *Fintech payment*						

Source: SPSS Version 23 Processing Results

Based on the table above, the multiple linear regression equation can be formulated as follows:

Y= 8.930 + 0.084X1 + 0.593X2 + *e*

The following is a description of the regression equation as follows:

a. The constant value is 8,930, indicating a positive sign and a significance of 0.012 which means that if the use of Financial Literacy and Lifestyle is considered zero, then the use of *fintech payment* is 8,930 units.
b. The regression coefficient value for Financial Literacy shows a positive number of 0.084 but is not significant, which means that if the higher the value of financial literacy, it has no effect on the use of *fintech payments.*
c. The regression coefficient value for the Lifestyle variable shows a positive number of 0.593. This means that if the Lifestyle usage variable increases by one unit, then *fintech payments* will increase by 0.593 units.

Hypothesis Test

Partial Test (t-Test)

The t-test basically shows how much influence one independent variable can have a partial impact on changes in dependent variables.

The t-table value is determined by using the t-table value distribution table. The value of df1 = 0.05, df2 = n – k.

Where:

k : is the number of variables (free + bound)

n : is the total observations/samples that form the regression. In this study, there are 2 independent variables and 1 bound variable, so that the value k = 3, the value of df1 = 0.05 and the value of df2 = 67 (70-3). Based on the t-table value distribution table, the t-table value = 1.996.

Table 8. Results of Hypothesis Test by Partial Test (t-Test)

Coefficientsa					
Type	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	B	**Std. Error**	**Beta**		
(Constant)	8.930	3.497		**2.553**	**.012**
Financial Literacy	.084	.094	.097	**.896**	**.373**
Lifestyle	.593	.124	.520	**4.791**	**.000**
a. Dependent Variable: *Fintech payment*					

Source: SPSS Version 23 Processing Results

Based on the results of the partial test in the table above, it can be seen that the test results for each independent variable are as follows:

a. The results of the t-test for Financial Literacy (X1) and the use of *Fintech payment* (Y) resulted in a tcount value of 0.896 < ttable of 1.996 with a significance value of 0.373 > 0.05. This indicates that the H1 hypothesis is rejected, or in other words, Financial

Literacy does not affect the use of *fintech payments*. This means that a high level of Financial Literacy does not affect the use of *fintech payments* among students. Financial decisions are determined by awareness, knowledge, skills, attitudes and behaviors, all of which are part of financial literacy. This finding is in line with research by (Nurhaeni & Soleha, 2023) which confirms that financial literacy has no effect on the use of *Fintech Payment* (digital wallets).

b. The test results for the Lifestyle variable showed that the tcount value was 4,791 > the table was 1,996 with a significant value of 0.00 < 0.05. This shows that the H2 hypothesis is accepted, meaning that Lifestyle has a positive and partially significant influence on the use of *fintech payments*. These findings support a previous study by Putra & Julianto (2021), which found that Lifestyle has a positive and significant impact on the use of digital wallets (*fintech payments*).

Simultaneous Test (Test F)

The statistical test F basically aims to find out whether all the independent variables included in the model have a simultaneous influence on the dependent or bound variables. The F-table value is obtained through the use of a distribution table for the F-table value. The value df1 = k -1, df2 = n – k.

Where:

k : is the number of variables (free + bound)

n : is the number of observations/samples that form regressions.

In this study, there are 2 independent variables and 1 bound variable so that the value k = 3, the value of df1 = 2 (3-1) and the value of df2 = 67 (70-3). Based on the distribution table of the F-table value, the value of F-table = 3.19 was obtained. The results of the simultaneous tests in this study will be shown in the following table:

Table 9. Results of Hypothesis Testing by Simultaneous Test (Test F)

ANOVAa

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	183.998	2	91.999	**15.610**	**.000b**
	Residual	394.874	67	5.894		
	Total	578.871	69			

a. Dependent Variable: *Fintech payment*

b. Predictors: (Constant), Lifestyle, Financial Literacy

Source: SPSS Version 23 Processing Results

Based on the results of the simultaneous test shown in Table 9, with an Fcal value of 15,610 > Ftabel of 3.19 and a significance of 0.000 < 0.05, the H3 hypothesis is accepted. This shows that there is a positive and significant influence of the simultaneous use of Financial Literacy and Lifestyle on the use of *Fintech Payment.*

Determination Coefficient Test (R2)

The Coefficient of Determination (R2) test aims to assess the extent to which the model can explain variations in dependent variables. The strength of the relationship between the variables to be studied can be expressed in the correlation coefficient. The largest positive correlation coefficient = 1, while the lowest is 0, and for the largest negative correlation coefficient = -1.

Table 10: Determination Coefficient Test Results (R2)

Model Summaryb

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	**.564a**	.318	**.297**	2.42768

a. Predictors: (Constant), Lifestyle, Financial Literacy

b. Dependent Variable: *Fintech payment*

The results of the determination test based on the table above can be explained as follows:

a. The adjusted R Square *value* obtained is 0.297 which shows that 29.7% of the use of *fintech payments* can be obtained and explained by Financial Literacy and Lifestyle. Meanwhile, the remaining 70.3% was influenced by various other factors that were not covered in this study.
b. The R value obtained is 0.564 which indicates that there is a strong or close relationship between Financial Literacy (X1) and Lifestyle (X2) towards the use of *fintech paymnet* (Y). This happens because the resulting R value is in the *value range* of 0.4-0.59. The higher the R value, the closer the relationship between the independent variable and the dependent variable, as shown in table 10 above.

Conclusion

The results of the study show that the Financial Literacy variable has no effect on the use of *Fintech Payment* to UNPAB Management Students. Meanwhile, Lifestyle has a positive and significant influence on the use of *Fintech Payment* to UNPAB Management Students. In addition, the variables of Financial Literacy and Lifestyle simultaneously affect the use of *Fintech Payment* to UNPAB Management Students. The next research is expected to add samples outside the UNPAB Management Study Program, it is expected to also include additional research variables in the form of financial inclusion, and it is expected to conduct direct interviews with respondents.

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