



# The effect of financial literacy and financial technology on students' financial behavior, with self-control as a moderating variable

Ovaldus Lamput<sup>1</sup>, Fida Oktafiani<sup>2</sup>

<sup>1,2</sup>Management Program, Sekolah Tinggi Ilmu Ekonomi YAPAN Surabaya, Indonesia

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## ABSTRACT

The purpose of this study is to determine how financial literacy and financial technology influence students' financial behavior. In addition, this study examines whether the psychological factor of self-control affects the interaction between financial literacy, financial technology, and students' financial behavior. This study uses primary data gathered via a questionnaire and takes a quantitative approach. The sampling technique applied in this study is purposive sampling, involving 98 student respondents. The data were analyzed using IBM SPSS Statistics through the Moderated Regression Analysis (MRA) method. Based on the analysis of the processed data, the results indicate that the independent variables financial literacy and financial technology have a positive and significant effect on the dependent variable, which is students' financial behavior. Meanwhile, the psychological factor of self-control does not influence the interaction between the independent and dependent variables.

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## Corresponding Author:

Ovaldus Lamput,  
Management program,  
Sekolah Tinggi Ilmu Ekonomi YAPAN Surabaya,  
Jl. IKIP Gunung Anyar Blok E No.152-154 & 197-198, Gn. Anyar, Surabaya, Jawa Timur, 60295, Indonesia  
Email: ovallamput15@gmail.com

## 1. INTRODUCTION

Advances in information technology and digitalization have transformed the way people manage their finances, including among college students. The availability of financial technology services such as e-wallets, digital payments, and online loans makes it easy to conduct financial transactions quickly and conveniently. However, the convenience of technology-based services such as "Pay Later" has the potential to encourage consumerist behavior, impulsive buying, and the use of financial services without careful consideration (V. A. Putri et al., 2025). As a young generation beginning to achieve financial independence, students are expected to possess the ability to manage their finances wisely so they can make rational financial decisions.

The phenomenon of excessive spending among today's college students is influenced by the rise of digital lifestyles, hedonism, and the Fear of Missing Out (FOMO), which drives individuals to follow trends without considering their financial circumstances. Additionally, the growing use of financial technology has made it easier to access online transactions and loans, which can lead to financial problems if not balanced by sound financial literacy (Triyana et al., 2024). Data from the 2025 National Survey on Financial Literacy and financial Inclusion indicates that the financial inclusion index has risen more significantly than the financial literacy index (Otoritas Jasa Keuangan, 2026). This situation highlights a persistent gap between financial understanding and financial behavior among the public, including college students. This gap arises

because access to financial services is expanding faster than financial literacy. The ease of using financial technology, the influence of digital lifestyles, aggressive marketing of financial services, and the still-low level of financial literacy mean that many students are able to access various digital financial products but lack the necessary skills to manage their finances and understand the risks associated with using these services. This situation has the potential to lead to imprudent financial behavior, such as excessive consumption, impulsive purchases, and uncontrolled use of digital credit facilities.

According to the Otoritas Jasa Keuangan (2024), Financial literacy encompasses the understanding, abilities, and self-assurance that shape people's perspectives and actions regarding sound financial choices and money management to attain financial stability. Chen and Volpe, as cited in Sahgal (2024), define financial literacy as the capability to comprehend basic financial principles and utilize them effectively in managing finances and making financial choices. Financial literacy plays a crucial role in managing money in daily life, including financial planning, budgeting, monitoring, controlling, and maintaining financial resources. In addition, individuals with higher financial literacy levels tend to demonstrate better financial behavior, such as monitoring monthly expenditures, maintaining emergency savings, and fulfilling financial obligations in a timely manner (Avivah & Oktafiani, 2023). One of the main factors influencing students' financial behavior is financial literacy. Individuals with a good understanding of financial literacy often manage their finances wisely, including managing expenditures, making informed financial decisions, and preparing budgets effectively. Research by Ariska et al. (2023) indicate that financial literacy significantly influences students' financial behavior. In addition, the findings of another study conducted by Muis F Hong et al. (2024) reveal that financial literacy influences only some aspects of students' financial behavior, while others are influenced by factors such as psychological factors and advancements in financial technology.

Shela Aprelia & Aris Eddy Sarwono (2025) define financial technology as the application of technology to optimize digital financial services in everyday financial activities. Financial technology is intended to overcome obstacles in accessing formal financing, reduce transaction costs, address limitations in financial infrastructure, and provide efficient and useful financial products and services. Bank Indonesia (2020) defines financial technology as the integration of technology and financial services that has transformed conventional business models into more modern and digital-based systems. Through financial technology, payment transactions can be conducted electronically without direct physical interaction or the use of cash. The use of financial technology influences students' financial behavior through several mechanisms, namely easy access to financial services, transaction speed, real-time availability of financial information, and various digital incentives offered by financial technology service providers. These conveniences enable students to conduct transactions and manage their finances more efficiently. Additionally, transaction tracking and balance monitoring features can help students make better financial decisions. However, various promotions such as cashback, discounts, and pay later services also have the potential to encourage excessive spending and impulsive purchases if not used wisely. A study conducted by Laoli et al. (2025) found that financial technology positively and significantly influences students' financial behavior, but research by Manuhutu et al. (2025) shows that high intensity of financial technology use can increase impulsive purchasing behavior.

Self-control constitutes an important psychological factor that influences students' financial behavior, alongside financial literacy and financial technology. Individuals possessing strong self-control are generally more capable of resisting impulsive spending behavior and demonstrate greater discipline in managing their finances. According to Sahgal (2024), self-control refers to an individual's capacity to regulate attitudes and behaviors in response to environmental conditions and societal expectations. Individuals possessing strong self-control tend to demonstrate better emotional regulation and more rational decision-making. According to Baumeister (2018), self-control is an individual's ability to regulate their thoughts, emotions, and behavior in order to achieve long-term goals. Individuals with high self-control tend to be better able to avoid impulsive actions and make more rational decisions compared to those with low self-control. Based on this theory, self-control is expected to moderate the relationship between financial literacy and financial behavior, as well as the relationship between financial technology and financial behavior. The

higher a person's level of self-control, the greater the likelihood that financial knowledge and the use of financial technology can be translated into positive financial behavior. Nevertheless, empirical findings concerning the role of self-control as a moderating variable remain inconsistent. The association between financial behavior and financial literacy is thought to be strengthened by self-control (Ramdan & Supriyono, 2023), whereas Winda Puspa Sari & Nikmah (2023) found that self-control does not moderate this relationship. Another finding by Avivi et al. (2026) reveals that self-control has a negative effect on consumer behavior. Furthermore, Seren (2025) reported that self-control was unable to moderate the interaction of financial technology and financial behavior. The differences in these findings highlight a research gap that serves as an important basis for further research.

Given these circumstances, this study was conducted among students at Sekolah Tinggi Ilmu Ekonomi YAPAN Surabaya, an economics and business-focused university that has incorporated a personal financial planning course into its Outcome-Based Education (OBE) curriculum. Students at Sekolah Tinggi Ilmu Ekonomi YAPAN Surabaya were selected as research subjects because they are part of a generation that actively uses digital financial services while also receiving financial education through the Personal Financial Planning course. Furthermore, as future economic actors, students are expected to possess adequate financial knowledge and be capable of making responsible financial decisions amid an increasingly uncertain financial environment. Therefore, examining the financial behavior of students at Sekolah Tinggi Ilmu Ekonomi YAPAN Surabaya provides valuable insights into how financial literacy and financial technology shape financial behavior in the digital age. This study examines whether financial behavior can be influenced by financial literacy and financial technology, and also examines whether self-control plays a role in that interaction. The researchers hope that this study will contribute to the development of management science, particularly in the field of finance, particularly regarding students' financial behavior in the digital age, as well as serve as an evaluation tool for educational institutions to improve students' financial literacy and control more effectively.

## 2. RESEARCH METHOD

This study adopts a quantitative research method grounded in the positivist paradigm. According to Sugiyono (2020), quantitative research is utilized to examine particular populations or samples through the use of research instruments and quantitative or statistical data analysis in order to test predetermined hypotheses. Furthermore, this study applies an associative quantitative approach to determine how the independent variables influence the dependent variable, as well as to examine whether self-control plays a role in that interaction.

The population of this study comprises Management students at Sekolah Tinggi Ilmu Ekonomi YAPAN. The respondents in this study were selected using purposive sampling based on two main criteria. First, the respondents were current students in the Management program at Sekolah Tinggi Ilmu Ekonomi YAPAN Surabaya who had taken the Personal Financial Planning course and were therefore considered to have a basic understanding of financial management. Second, the respondents were users of financial technology services, such as e-wallets, mobile banking, QRIS, or other digital payment apps used in their daily financial activities. Based on these criteria, 98 students who met the criteria were selected as respondents. Therefore, the sample in this study is expected to adequately represent the target population, as it comprises 50% of the total student population in the management program at Sekolah Tinggi Ilmu Ekonomi YAPAN Surabaya.

This study used primary data obtained by distributing a questionnaire to respondents via Google Forms. The research instrument employed a Likert scale ranging from 1 to 5 to measure respondents' perceptions of each research variable. To measure each research variable, several indicators were used, developed based on theory and prior research. Financial literacy was measured using indicators of general knowledge regarding personal finances, savings and loans, insurance, and investments (Chen & Volpe 1998, cited in Sahgal, 2024). Financial technology is measured through usefulness, ease of use, website design, system availability, privacy, and safety (Andiani & Maria, 2023). Financial behavior is measured through financial planning, budgeting,

financial management practices, and saving habits (Putriasari, 2025). Self-control is measured through behavioral control, cognitive control, and decision control (Averill 1973 in Sahgal, 2024).

The data were analyzed using SPSS version 29 to assess data validity, the consistency of respondents' answers, the quality of the regression model, and to test the hypotheses. In addition, Moderated Regression Analysis (MRA) was used to examine whether self-control influences the relationship between the independent and dependent variables.

### **3. RESULTS AND DISCUSSIONS**

The data for this study were collected from 98 students who served as respondents. The following is a description of the respondents based on their characteristics:

#### **Characteristics by Gender**

The demographic breakdown of respondents by gender indicates that 45 respondents (45,92%) were male and the remaining 53 (54,08%) were female. These data show that the respondents in this study were predominantly female.

#### **Characteristics by Semester**

A total of 47 respondents (47,96%) in this study were second-semester students, while the remaining 51 (52,04%) were fourth-semester students. These figures indicate that most of the participants in this study were fourth-semester students.

#### **Characteristics by Age**

The respondents in this study were between the ages of 17 and 29. The data above shows that the largest group of respondents consisted of 20 year old college students, numbering 32 (32,65%), while the smallest groups consisted of 17, 24, and 29 year old college students, with only one respondent in each group (1,02%).

#### **Analysis**

##### **Validity Test**

The research data validation process was conducted using SPSS version 29 with a two-tailed test and a significance level of 5%, resulting in a table R value of 0,1986. Each questionnaire item was deemed valid if its R value was greater than or equal to the table R value. The results of the validity tests for each variable indicate that all items in each variable were found to be valid. The calculated R values for the Financial Literacy variable ranged from 0,552 to 0,768, the Financial Technology variable ranged from 0,604 to 0,795, the Financial Behavior variable ranged from 0,590 to 0,829, and the Self-Control variable ranged from 0,606 to 0,772. All items for each variable had a calculated R value greater than 0,1986, which is the table R value. The results indicate that the data collected in this study is valid.

##### **Reliability Test**

According to (Ghozali, 2018) A variable is considered reliable and consistent if its Cronbach's alpha value is greater than or equal to the standard value of 0,60. All questions for each variable are consistently reliable. This is demonstrated by the Cronbach's Alpha values for each variable being greater than 0,60, The Financial Literacy (X1) obtained a coefficient of 0.888, the Financial technology (X2) 0.897, the Financial Behavior variable (Y) 0.887, and the Self-control variable (Z) 0.894.

##### **Classical Assumption Test**

Normality Test, a normality test was conducted to assess whether the data used in this study are normally distributed, using the one-sample Kolmogorov-Smirnov test. The results of the analysis show that the Asymp. Sig. (2-tailed) value is 0,200. Based on these results, it can be concluded that the data in this study are normally distributed because this value exceeds the threshold of 0,05.

Multicollinearity Test, the test results indicate that there is no multicollinearity in the regression model. This is evidenced by the fact that the tolerance values for each variable exceed the standard threshold of 0,10. Additionally, the VIF values are below the standard threshold of 10.

Heteroscedasticity Test, the significance values are 0,834 for financial literacy (X1), 0,355 for financial technology (X2), and 0,178 for self-control (Z). Since all p-values exceed 0,05, the regression model shows no evidence of heteroscedasticity.

### Hypothesis Testing

Test of the Coefficient of Determination

**Table 1.** Results of the test of the coefficient of determination ( $R^2$ )

Model Summary				
R	R Square	Adjusted R Square	Std. Error of the Estimate	
0,706	0,499	0,488	3,95540	

Based on the results in Table, the R-squared value is 0,499. This means that the independent variables, financial literacy and financial technology account for 49,9% of the variation in the dependent variable, which is students' financial behavior. The remaining 50.1% of the variation in students' financial behavior may be explained by other factors not included in this study, such as lifestyle, parental financial education, peer influence, financial attitude, allowance level, locus of control, and social media exposure. These factors may also contribute to shaping students' financial decisions and behaviors in the digital era.

T Test

**Table 2.** Results of the t test

Model	Coefficients			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	9,265	3,283		2.822	0,006
X1	0,433	0,085	0,507	5.128	0,001
X2	0,251	0,097	0,256	2.595	0,011

In this hypothesis test (t-test), variable X is said to have an effect on variable Y if the calculated t-value is greater than the t table value (calculated  $t >$  critical t), with a t table value of 1,984984. The following is an analysis based on the table:

Hypothesis testing of the effect of financial literacy on financial behaviour. Based on the test results, financial literacy has a t-value greater than 1,984984. Furthermore, it has a significance level of 0.001, which is lower than 0.05. These results indicate that financial literacy has a positive and significant effect on the financial behavior of Management students at Sekolah Tinggi Ilmu Ekonomi YAPAN.

Hypothesis testing on the effect of fintech on financial behaviour. The results of the analysis show that the financial technology variable (X2) has a t-value of 2,595. This calculated value is greater than the critical value of 1,984984. The significance level is 0.011, which is less than 0,05. This finding demonstrates that financial technology exerts a positive and significant influence on the financial behavior of Management students at Sekolah Tinggi Ilmu Ekonomi YAPAN.

MRA Test

**Table 3.** MRA test results

Model	Coefficients			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	31,420	14,975		2,098	0,039
X1	0,000	0,425	0,000	0,000	1,000
X2	-0,433	0,590	-0,443	-0,734	0,465
Z	-0,018	0,365	-0,019	-0,050	0,961
X1Z	0,004	0,011	0,367	0,365	0,716
X2Z	0,011	0,014	0,877	0,817	0,416

Hypothesis testing, self-control as a moderator variable in the effect of financial literacy on financial behavior. This result indicates that self-control is unable to moderate the relationship between financial literacy and students' financial behavior, as the significance value obtained exceeds the threshold of 0,05.

Hypothesis testing, Self-control as a moderator variable in the effect of financial technology on financial behavior. With self-control as a moderator, the effect of financial technology on students' financial behavior has a significance value of 0.416, a value that exceeds the significance threshold of 0.05, indicating that self-control does not influence the relationship between financial technology and financial behavior.

### Discussion

The Effect of Financial Literacy on Financial Behavior, the results of the hypothesis testing demonstrate that financial literacy significantly influences students' financial behavior. This is evidenced by the calculated t-value for the financial literacy variable (X1), which is 5.128, greater than 1,984984, the t-table value. Furthermore, the significance value of 0.001 is smaller than the threshold of 0,05. Thus, the first hypothesis (H1) is accepted, financial literacy influences students' financial behavior. Based on these findings, financial literacy plays a crucial role in shaping students' financial behavior. The greater a person's understanding of financial literacy, the wiser one becomes in making financial decisions. Students who understand financial literacy tend to make rational financial decisions, resulting in organized and well-managed finances. Similar findings were reported by other researchers, including Ariska et al. (2023), Ramdan & Supriyono (2023), Harahap & Tolentino (2025), Azizah (2024), Khofifah et al. (2022), and Sufyati & Alvi (2022).

The Effect of Financial Technology on Financial Behavior, according to the research findings, financial technology has been shown to influence students' financial behavior. This is evidenced by a t-value of more than 1,984984 and a significance level of less than 0,05. The results indicate that the second hypothesis (H2) is accepted, namely that financial technology has an influence on students' financial behavior. A sufficient understanding of financial technology tends to foster disciplined and measured financial behavior. The same findings were reported by Ulya et al. (2024) Laoli et al. (2025), Putri et al. (2025), Winda Puspa Sari & Nikmah (2023), and Khofifah et al. (2022), which demonstrated that financial technology positively and significantly influences financial behavior. This indicates that more effective financial management stems from a better understanding and utilization of financial technology.

Self-control as a moderating variable in the effect of financial literacy on financial behaviour, the results of the data analysis using SPSS version 29 demonstrate that self-control is unable to moderate the interaction between financial literacy and students' financial behavior. This finding is supported by the significance value of 0,716, which exceeds the 0.05 significance threshold. Given these results, the third hypothesis (H3) is rejected because self-control does not play a role in strengthening or weakening the influence of financial literacy on students' financial behavior. These findings suggest that financial literacy has a direct impact on financial behavior, independent of students' level of self-control. Therefore, improving students' financial literacy remains crucial for fostering healthy financial behavior. The findings of this study are in line with those of Winda Puspa Sari & Nikmah (2023) and Sari (2023) who reported that self-control was unable to moderate the relationship between financial literacy and saving behavior.

Self-control as a moderating variable in the effect of financial technology on financial behaviour. According to the research findings, self-control does not play a role as a moderator variable in the interaction between financial technology and students' financial behavior, because its significance level is greater than 0,05. Thus, the fourth hypothesis (H4) cannot be accepted because the relationship between financial technology and students' financial behavior is neither strengthened nor weakened by self-control. This means that the impact of financial technology on financial behavior tends to be direct and consistent among college students, even though their levels of self-control vary. Therefore, the effectiveness of financial technology in shaping financial behavior depends more on how it is used and on users' financial knowledge than on self-control. These findings are consistent with previous research conducted by Seren (2025).

Self-control often has no effect on the relationship between financial technology and financial behavior because the convenience, speed, and temptations of digital promotions (e-commerce/e-wallets) are far stronger than an individual's ability to exercise self-restraint. Financial technology is designed to facilitate transactions, which triggers impulsive behavior and makes self-control insufficient to curb consumption desires.

#### 4. CONCLUSION

Financial literacy and financial technology have a positive and significant influence on the financial behavior of management students at Sekolah Tinggi Ilmu Ekonomi YAPAN. However, self-control is unable to moderate the relationship between financial literacy and financial technology on the financial behavior of management students at Sekolah Tinggi Ilmu Ekonomi YAPAN. This study reinforces the evidence that financial literacy and financial technology influence the formation of sound financial behavior and confirms that self-control does not always serve as a buffer in financial decision-making. These findings indicate that universities, as learning institutions for students, play a crucial role in improving students' financial behavior by enhancing financial literacy and promoting the prudent use of financial technology. Universities can develop curricula that include material on personal financial management, financial planning, investing, and an understanding of the risks associated with using digital financial services. Additionally, universities can organize financial literacy seminars, training on the use of digital financial applications, and collaborate with financial institutions and regulators such as the Financial Services Authority. Constraints of this study involve a relatively small sample and the use of data management applications that are not yet sufficiently effective, particularly in measuring moderation variables. Future researchers are encouraged to examine other psychological variables that may influence students' financial behavior, such as financial attitudes, locus of control, financial self-efficacy, materialism, impulsive spending tendencies, fear of missing out (FOMO), and financial stress. These variables can provide a deeper understanding of the psychological factors shaping financial behavior in the digital age and help explain variations not identified by current research models.

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