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The Influence of Financial Technology (Fintech) and Financial Literacy on the Financial Behavior of Economics Education Students

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Abstract: The development of fintech has changed people's financial transaction patterns, including among students. This condition requires adequate financial literacy skills so that financial behavior can be managed wisely and responsibly. This study aims to determine the effect of fintech and financial literacy on the financial behavior of Economics Education students. This study uses a quantitative, descriptive research approach. The population consisted of 240 Economics Education students from the 2022–2024 intake. This study used proportionate stratified random sampling, with a sample of 71 students obtained using the Slovin formula. Data collection methods included library research and field research. The study used classical assumption testing, multiple linear regression analysis, and hypothesis testing. The results showed that fintech did not affect students' financial behavior. Financial literacy significantly influences students' financial behavior. There is a significant influence of fintech and financial literacy on students' financial behavior, while the rest is influenced by other variables outside the study.

Keywords: *financial behavior; financial literacy; financial technology*

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INTRODUCTION

The rapid development of digital technology has significantly transformed many aspects of human life, including the economy and finance. The growing use of online businesses, digital payment systems, and financial applications reflects society's increasing dependence on technology in everyday financial activities. This also affects students, who are expected to manage their finances wisely to avoid consumptive behavior and future financial problems (Upadana & Herawati, 2020; Putri & Susanti, 2024). Financial literacy is an important factor in helping individuals make appropriate financial decisions. A strong understanding of financial concepts, budgeting, saving, and financial management helps students manage their income and expenses more effectively. Students with adequate financial literacy tend to control spending better and maintain their financial well-being (Landang et al., 2021; Meilinda & Mahmud, 2020). In addition, financial behavior can be influenced by the development of financial technology (fintech), which offers practical, flexible transaction services through digital platforms such as e-wallets and online payment applications (Herawati et al., 2019; Siahaan, 2024).

The increasing use of fintech among university students shows that digital financial services have become part of students' daily lifestyles. Applications such as OVO, GoPay, Dana, and ShopeePay are widely used because they make transactions convenient, efficient, and flexible. Previous studies show that fintech and financial literacy can influence students' financial behavior. However, several studies still report inconsistent findings regarding the extent of this influence. Therefore, this study aims to analyze how financial technology (fintech) and financial literacy influence the financial behavior of economics education students and to clarify the relationship between these variables. Fintech has become part of students' daily lives, as shown by their preference for digital wallets such as OVO, GoPay, Dana, and ShopeePay (Al Khusaini et al., 2026). Sari and Nikmah (2023) stated that fintech is the second factor likely to influence students' financial behavior. Advances in technology make it easier for students to conduct transactions anytime and anywhere. Through fintech, students can complete various financial transactions online without carrying cash (Mukti et al., 2022). Fintech-based payments significantly influence students' financial decision-making. The frequency and motivation for using fintech have been shown to significantly affect students' financial management, particularly in terms of the habit of regularly recording expenses and planning a structured financial budget (Gulo & Hendrajaya, 2025).

Although fintech offers convenience, speed, and efficiency, its improper use can lead to excessive spending and poor financial management. This issue is supported by data from the National Financial Literacy Survey by OJK and BPS in 2024, which shows that Indonesia's financial literacy index reached 65.43%, while Aceh Province recorded only 49.87%, indicating disparities in financial understanding that may affect financial behavior, including among students (Mulasiwi & Julialevi, 2020). Previous studies have shown varying results

regarding the influence of fintech and financial literacy on financial behavior. Anggraini and Machpudin (2018) found that both variables significantly influence students' financial behavior. Similarly, Andiani and Maria (2023) found that fintech affects financial behavior, but without adequate financial literacy, it may lead to excessive consumption. Meanwhile, Siahaan (2024) found that financial literacy significantly affects financial behavior, while fintech does not. These findings indicate the importance of financial literacy in supporting responsible financial behavior among students. Andiani and Maria (2023) examined literature on Generation Z from various journals published between 2021 and 2022. The study found that financial technology development significantly affects financial behavior among Generation Z students. However, without adequate financial literacy, fintech use may lead to excessive consumption patterns. Therefore, a strong understanding of financial concepts is essential when using financial technology.

METHODS

This study used a quantitative, explanatory research design to examine how financial technology (fintech) and financial literacy influence students' financial behavior. The study was conducted at the Department of Economics Education, Faculty of Teacher Training and Education, Syiah Kuala University. The population consisted of 240 students from the 2022–2024 cohorts. The sample size was determined using the Slovin formula with a 10% error tolerance level, resulting in 71 respondents. The respondents were selected using proportional stratified random sampling to ensure proportional representation from each cohort (Sugiyono, 2020).

Data were collected using a questionnaire distributed directly to respondents. The questionnaire applied a Likert scale ranging from 1 to 5, where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. The fintech variable was operationally defined as students' use and perception of digital financial services, including ease of use, efficiency, and transaction flexibility. The financial literacy variable referred to students' understanding and ability to manage financial matters such as budgeting, saving, and financial planning. Meanwhile, the financial behavior variable referred to students' habits and actions in managing daily finances responsibly.

The research instrument was adapted from previous studies. The fintech variable consisted of 21 statement items adapted from Putri (2022). The financial literacy variable consisted of 15 statement items adapted from Viestana and Arfiansyah (2023). Meanwhile, the financial behavior variable consisted of 20 statement items adapted from Avivah (2024). The study tested validity and reliability using Product-Moment correlation and Cronbach's Alpha, with a minimum reliability coefficient of 0.60 (Arikunto, 2016).

The data analysis techniques included descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and multiple linear regression to examine the effect of fintech and financial literacy on financial behavior. Hypothesis testing was conducted using the t-test for partial effects and the F-test for simultaneous effects at a significance level of 5%. In addition, the coefficient of determination (R^2) was used to assess the independent variables' contribution to the dependent variable.

RESULT AND DISCUSSION

Table 1. Validity Test

Statement	Variable	$r_{statistic}$	r_{table}	Description
1	Fintech (X1)	0.591	0.2335	Valid
2		0.580	0.2335	Valid
3		0.713	0.2335	Valid
4		0.726	0.2335	Valid
5		0.567	0.2335	Valid
6		0.534	0.2335	Valid
7		0.746	0.2335	Valid
8		0.289	0.2335	Valid
9		0.512	0.2335	Valid
10		0.666	0.2335	Valid
1	Financial Literacy (X2)	0.643	0.2335	Valid
2		0.656	0.2335	Valid
3		0.448	0.2335	Valid
4		0.614	0.2335	Valid
5		0.573	0.2335	Valid
6		0.432	0.2335	Valid
7		0.608	0.2335	Valid
8		0.600	0.2335	Valid
9		0.640	0.2335	Valid

Statement	Variable	$r_{statistic}$	r_{table}	Description
1	Financial Behavior (Y)	0.497	0.2335	Valid
2		0.617	0.2335	Valid
3		0.546	0.2335	Valid
4		0.558	0.2335	Valid
5		0.534	0.2335	Valid
6		0.644	0.2335	Valid
7		0.685	0.2335	Valid
8		0.470	0.2335	Valid
9		0.642	0.2335	Valid
10		0.530	0.2335	Valid
11		0.591	0.2335	Valid
12		0.548	0.2335	Valid

The validity test was conducted using the Statistical Package for the Social Sciences (SPSS) program to ensure more accurate results. An item is considered valid if the r-value (r-calculated) is greater than the r-table value at a significance level of 0.05. Based on the results of the validity test presented in Table 1, all statement items have an ($r_{statistic}$) value greater than the (r_{table}) value of 0.2335 at a significance level of 5%. This indicates that each statement item measures the intended research variables accurately and consistently. Therefore, all questionnaire items for the fintech, financial literacy, and financial behavior variables are valid and suitable for use as research instruments in the data collection process. The reliability test assesses the consistency of the instruments declared valid. An instrument is considered reliable if the Cronbach's Alpha value is greater than 0.6. The test results are presented in Table 2.

Table 2. Reliability Test

Variable	Cronbach's Alpha	N of Items
Fintech (X1)	0.796	10
Financial Literacy (X2)	0.713	9
Financial Behavior (Y)	0.807	12

Based on the reliability test results presented in Table 2, all variables obtained Cronbach's Alpha values above the minimum reliability standard of 0.60. The Fintech (X1) variable obtained a Cronbach's Alpha value of 0.796, the Financial Literacy (X2) variable obtained 0.713, and the Financial Behavior (Y) variable obtained 0.807. These results indicate that all statement items within each variable have good internal consistency and can produce stable, consistent measurements. In addition, the number of items in each variable also supports the instrument's reliability: 10 items for fintech, 9 items for Financial Literacy, and 12 items for Financial Behavior. Therefore, the questionnaire instruments used in this study are considered reliable and suitable for collecting research data. In this study, the normality test was conducted using the Kolmogorov-Smirnov method, with the testing criteria that if the significance value is greater than 0.05, the data are considered to be normally distributed. Conversely, if the significance value is less than 0.05, the data are not normally distributed. The normality test results conducted by the researcher using SPSS version 18 are shown in Table 3.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		71
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	4.26409080
Most Extreme Differences	Absolute	0.117
	Positive	0.117
	Negative	-0.091
Kolmogorov-Smirnov Z		0.985
Asymp. Sig. (2-tailed)		0.286

Based on Table 3, the Kolmogorov-Smirnov test produced an Asymp. Sig. (2-tailed) value of 0.286, which is greater than the significance level of 0.05. This indicates that the regression model's residuals are normally distributed. In addition, the Kolmogorov-Smirnov Z value of 0.985 also supports the conclusion that the residuals do not deviate significantly from a normal distribution. Therefore, the regression model used in this study fulfills the normality assumption and is appropriate for further statistical analysis, including multiple

linear regression and hypothesis testing. Meeting the normality assumption is important because normally distributed data improve the accuracy and reliability of regression estimates and make conclusions from hypothesis testing more valid and trustworthy. This is also supported by the Normal Probability Plot graph in Figure 1.

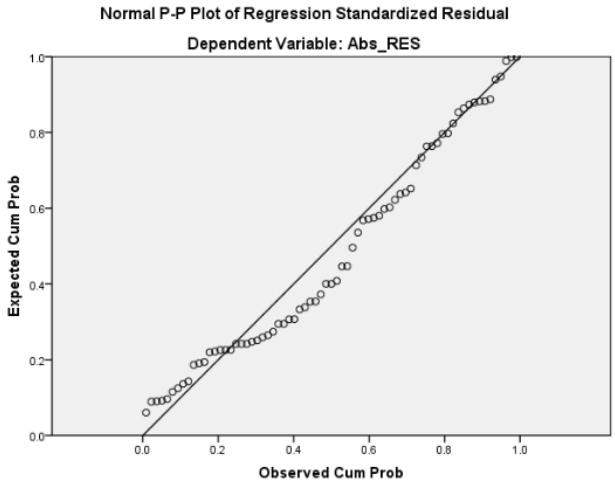


Figure 1. Normal Probability Plot

Based on Figure 1, the data points cluster closely around the diagonal line and generally follow its direction. This pattern indicates that the residuals are normally distributed and that there is no significant deviation from the normality assumption. The closer the data points are to the diagonal line, the better the residuals fit a normal distribution. Therefore, the regression model used in this study fulfills the normality assumption and is considered appropriate for further statistical analysis. In contrast, if many data points were far from the diagonal line or formed an irregular pattern, it would indicate a non-normal distribution, which could reduce the accuracy and validity of the regression analysis and hypothesis testing results.

Multicollinearity can be identified through the VIF value; if VIF > 10, it indicates its presence. Based on the multicollinearity test results, the Fintech and Financial Literacy variables each have a tolerance value of 0.586, which exceeds the minimum requirement of 0.10. In addition, both variables have a Variance Inflation Factor (VIF) of 1.705, which is below the maximum threshold of 10. These results indicate no strong correlation among the independent variables in the regression model. Therefore, it can be concluded that the model does not experience multicollinearity problems and fulfills the multicollinearity assumption. This condition is important because the absence of multicollinearity allows each independent variable to explain its effect on the dependent variable more clearly and accurately. Conversely, multicollinearity can cause unstable regression coefficients, increase standard errors, and reduce the accuracy and reliability of the regression results. The heteroscedasticity test aims to determine whether residual variance differs across observations. If the significance value is < 0.05, heteroscedasticity occurs; if > 0.05, it does not. The results are shown in Table 4.

Table 4. Heteroscedasticity Test

Coefficients[a]						
Model	**Unstandardized Coefficients**		**Standardized Coefficients**		t	**Sig.**
	B	**Std. Error**	**Beta**			
1	(Constant)	0.588	2.285		0.257	0.798
	Fintech	0.053	0.065	0.129	0.824	0.413
	Financial Literacy	0.026	0.084	0.049	0.312	0.756

Based on Table 4, the Fintech variable obtained a significance value of 0.413, while the Financial Literacy variable obtained a significance value of 0.756. Both values are greater than the 0.05 significance level, indicating that the independent variables do not exhibit heteroscedasticity. This means the variance of the residuals is relatively constant across all observations, so the regression model meets the heteroscedasticity assumption. The absence of heteroscedasticity indicates that the regression model provides more accurate and reliable estimates of the influence of fintech and financial literacy on financial behavior. In addition, stable residual variance helps ensure that the standard errors, regression coefficients, and hypothesis testing results are not biased. Conversely, if heteroscedasticity occurs, the regression analysis may produce inefficient estimates and reduce the accuracy of the study's conclusions. Multiple linear regression analysis is used to determine the extent to which the independent variables, fintech (X1) and financial literacy (X2), influence the dependent variable, financial behavior (Y). The analysis results are shown in Table 5.

Table 5. Multiple Linear Regression Analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.040	4.172		1.687	0.096
	Fintech	0.096	0.118	0.083	0.810	0.421
	Financial Literacy	1.047	0.153	0.703	6.826	0.000

Based on the calculation results presented in Table 5, the multiple linear regression equation is obtained as follows:

$$Y = a + b1X1 + b2X2 + e$$
$$Y = 7.040 + 0.096\ X1 + 1.047\ X2 + e$$

Based on the multiple linear regression equation above, it can be interpreted that the constant value $(\alpha)$of 7.040 indicates that when the fintech and financial literacy variables are held constant (or set to zero), financial behavior has a baseline value of 7.040. This shows that financial behavior is also influenced by other factors outside the variables examined in this study. The regression coefficient of the Fintech variable $(X_1)$is 0.096 with a positive direction. This means that a one-unit increase in fintech is predicted to increase financial behavior by 0.096 units, holding other variables constant. However, the significance value of 0.421 is greater than 0.05, indicating that fintech does not have a significant effect on students' financial behavior. This finding suggests that although fintech provides convenience and flexibility in financial transactions, its use alone is not sufficient to influence students' financial behavior significantly. The regression coefficient of the Financial Literacy variable $(X_2)$is 1.047 with a positive direction. This indicates that a one-unit increase in financial literacy is predicted to improve financial behavior by 1.047 units, holding other variables constant. In addition, the significance value of 0.000 is less than 0.05, indicating that financial literacy has a positive and significant effect on students' financial behavior. This result shows that students with better financial knowledge and understanding tend to manage their finances more responsibly and make appropriate financial decisions. The variable $e$represents other factors outside this study that may also influence financial behavior but were not included in the regression model. These factors may include lifestyle, peer influence, family environment, income level, self-control, and other psychological or social factors.

The coefficient of determination (R^2) test is conducted to determine the extent to which the independent variables can explain the variation or influence on the dependent variable. The regression model obtained an (R) value of 0.760, indicating a strong relationship between the independent variables, namely fintech and financial literacy, and the dependent variable, financial behavior. In addition, the (R-Square) value of 0.577 indicates that 57.7% of the variation in students' financial behavior can be explained by the fintech and financial literacy variables included in this study. Meanwhile, the remaining 42.3% is influenced by other factors outside the regression model that were not examined in this study. These factors may include lifestyle, parental influence, peer environment, self-control, income level, financial experience, and other psychological or social factors that may affect students' financial behavior. The Adjusted (R-Square) value of 0.564 also shows that after adjusting for the number of variables used in the model, the contribution of the independent variables remains relatively strong in explaining financial behavior.

These results indicate that fintech and financial literacy contribute significantly to shaping students' financial behavior. However, because the coefficient of determination does not reach 100%, students' financial behavior is influenced not only by fintech and financial literacy but also by other factors outside this study. Therefore, future studies are recommended to include additional variables in order to provide a more comprehensive explanation of factors influencing students' financial behavior. The t-test is used to determine whether the independent variables, fintech (X1) and financial literacy (X2), have a partial effect on the dependent variable, financial behavior (Y). If $t_{calculated} > t_{table}$ and the significance value < 0.05, the effect is significant; otherwise, it is not significant. The partial test results in this study are shown in Table 6.

Table 6. T-Test

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.040	4.172		1.687	0.096
	Fintech	0.096	0.118	0.083	0.810	0.421
	Financial Literacy	1.047	0.153	0.703	6.826	0.000

Based on the t-test results presented in Table 8, the hypothesis testing was conducted using a significance level of 5% ($\alpha = 0.05$)with a t-table value of 1.995. The t-test was used to determine the partial effect of each independent variable, namely fintech and financial literacy, on students' financial behavior. The fintech variable has a regression coefficient of 0.096, a t-count of 0.810, and a significance value of 0.421. Since the significance value is greater than 0.05 ($0.421 > 0.05$)and the t-count value is smaller than the t-table value ($0.810 < 1.995$). Therefore, fintech does not have a significant effect on students' financial behavior. Although the regression coefficient is positive, indicating that increased fintech usage tends to improve financial behavior, the effect is not statistically significant. This finding suggests that using digital financial services alone is not sufficient to influence students' financial behavior. Students may use fintech mainly for transaction convenience rather than to improve financial management habits. In addition, factors such as self-control, lifestyle, and financial awareness may play a more dominant role in shaping students' financial behavior.

The financial literacy variable had a regression coefficient of 1.047, a t-count of 6.826, and a significance value of 0.000. Since the significance value is smaller than 0.05 ($0.000 < 0.05$)and the t-count value is greater than the t-table value ($6.826 > 1.995$). Therefore, financial literacy has a positive and significant effect on students' financial behavior. The positive regression coefficient indicates that higher financial literacy is associated with better financial behavior among students. This result shows that students with a strong understanding of financial concepts, budgeting, saving, and financial planning tend to manage their finances more responsibly and carefully. Therefore, financial literacy plays an important role in shaping healthy financial behavior and helping students make better financial decisions in their daily lives. In this study, the F-test determines whether fintech (X1) and financial literacy (X2) simultaneously affect financial behavior (Y). The simultaneous test results are shown in Table 7.

Table 7. F-test

ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1735.171	2	867.585	46.352	0.000
	Residual	1272.773	68	18.717		
	Total	3007.944	70			

Based on the F-test results in Table 7, the regression model has an F-count value of 46.352 and a significance value of 0.000. The F-table value at a 5% significance level is 3.13. Since the F-count value is greater than the F-table value (46.352 > 3.13) and the significance value is smaller than 0.05 (0.000 < 0.05), it can be concluded that fintech and financial literacy simultaneously have a significant effect on students' financial behavior. These results indicate that fintech and financial literacy together help shape the financial behavior of Economics Education students. This means that better financial knowledge, supported by financial technology, can encourage students to manage their finances more wisely and responsibly. Therefore, both variables play an important role in influencing students' financial behavior.

Based on the analysis, fintech usage among Economics Education students is categorized as good because it provides convenience in various transactions. However, this convenience may also encourage impulsive spending if students lack a solid understanding. The regression results show that fintech does not significantly affect students' financial behavior, so H_1 is rejected, and H_0 is accepted. This means that high fintech usage has not shaped better financial behavior, as students mostly use it for practical transactions rather than financial management. These findings align with studies by Hariyani (2024), Hasibuan et al. (2025), and Haqiqi (2022), which state that fintech does not significantly influence financial behavior.

The analysis shows that students' financial literacy is in the good category and has a positive and significant effect on financial behavior. This means that the more students understand finance, the better their financial behavior. The hypothesis test results indicate that H_2 is accepted and H_0 is rejected, confirming that financial literacy plays an important role in shaping responsible and well-managed financial behavior. These findings are supported by studies by Napitupulu et al. (2024), Kamilah et al. (2024), and Fauziyah et al. (2025), which show that financial literacy encourages better financial management behavior through understanding concepts, planning, and decision-making. The simultaneous test results show that fintech and financial literacy together significantly affect students' financial behavior, so H_3 is accepted, and H_0 is rejected. This means that combining financial technology use and financial knowledge can improve students' financial behavior. However, based on the coefficient of determination, the effect is moderate, indicating that other factors, such as environment, lifestyle, and social influence, also play a role. These findings are supported by Andiani and Maria (2023) and Khoerunnisa (2024), who found that fintech and financial literacy positively influence students' financial behavior.

CONCLUSION

Based on the t-test results, fintech has a t-value of 0.810 < t-table 1.995 with a significance value of 0.421 > 0.05, indicating that H_1 is rejected and H_0 is accepted, meaning fintech does not have a significant effect on the financial behavior of Economics Education students. In contrast, financial literacy shows a t-value of 6.826 > t-table 1.995 with a significance value of 0.000 < 0.05, so H_2 is accepted, and H_0 is rejected, indicating that financial literacy has a positive and significant effect on students' financial behavior. Furthermore, the F-test results show an F-value of 46.352 > F-table 3.13 with a significance value of 0.000 < 0.05, meaning H_3 is accepted, and H_0 is rejected, indicating that fintech and financial literacy simultaneously have a positive and significant effect on financial behavior, with a contribution of 57.7%. The remaining variance is explained by other variables outside the study.

DECLARATION OF GENERATIVE AI

The authors declare that no generative AI or AI-assisted technologies were used in the writing process of this manuscript.

CONFLICTING INTEREST STATEMENT

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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Fathia Izzaty, Nazaruddin Ali Basyah: Conceptualization, Methodology, Writing - Original Draft. Achmad Mustofa, Zulfadhli Rusli: Data curation, Validation. Aidil Akbar: Review & Editing.

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