The Influence of Financial Technology Usage, Lifestyle, Locus of Control, and Parental Income on the Financial Behavior of Students at the Faculty of Economics and Business, Universitas Muhammadiyah Surakarta

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ARTICLE INFO

Jurnal Economic Resources

ISSN: 2620-6196
Vol. 8 Issues 2 (2025)

Article history:
Received – July 06, 2025
Revised – July 11, 2025
Accepted – July 14, 2025

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Keywords:
Financial Technology; Lifestyle; Locus of Control; Parental Income; Student; Financial Behavior

ABSTRACT

This research entitled "The Influence of Financial Technology Usage, Lifestyle, Locus of Control, and Parental Income on the Financial Behavior of Students at the Faculty of Economics and Business, Universitas Muhammadiyah Surakarta" seeks to examine how parental income, lifestyle, locus of control, and financial technology use affect students' financial behavior. The research applied a survey procedure in a quantitative manner through questionnaires distributed to 100 active students. Data were analyzed through validity and reliability tests, F-test, t-test, coefficient of determination, multiple linear regression, and traditional assumption tests using SPSS. The findings indicated that lifestyle, locus of control, and parental income have a positive and significant influence on students' financial behavior, while financial technology usage has a favorable but insignificant impact. These findings contribute to a better understanding of student financial behavior and may serve as a reference for educational institutions and parents in fostering healthy financial habits among students.

INTRODUCTION

In the last decade, the advancement of information and communication technology has significantly transformed various sectors, including the financial sector. One of the prominent innovations born out of this development is Financial Technology (Fintech), which represents the integration of financial services with digital technology, aiming to increase efficiency, lower transaction costs, and enhance accessibility for users (Aisyah et al., 2024). In Indonesia, the presence of fintech has rapidly expanded and reached various levels of society, including university students. Students, as digital natives, are among the early adopters of fintech applications such as e-wallets, mobile banking, and digital investment platforms, which simplify their financial activities (Putri Wulan Dwi et al., 2023). However, although fintech offers many conveniences, its usage can have both positive and negative impacts on students' financial behavior, depending on their awareness and responsibility in managing digital financial tools (Lathiifah & Kautsar, 2022; Rahma & Susanti, 2022).

Financial behavior is defined as an individual's capacity to handle personal finances including organizing, allocating funds, managing, and conserving, and is especially important for students as they begin to gain financial independence (Putri Wulan Dwi et al., 2023). During their university years, students transition from being fully dependent on their parents to managing their own financial affairs, often away from direct parental supervision. Various factors influence this financial behavior. One of them is lifestyle, which reflects personal values and habits in daily life. Students often adopt a consumption-oriented lifestyle, shaped by trends, peer groups, and digital exposure, which can lead to impulsive spending and poor saving behavior (Haryana, 2020; Yuniawati et al., 2024). The rise of hedonistic lifestyles, especially in metropolitan areas, also influences students to prioritize temporary pleasure over long-term financial planning (Haryana, 2020). Moreover, lifestyle patterns can directly affect the way students allocate and spend money, especially when such behavior is encouraged by social comparisons and digital marketing Lifestyle factors play a substantial role in shaping students' financial behavior, as higher lifestyle orientation often leads to increased consumer spending beyond necessities (Ranupadma & Kurniawati, 2024).

Another key factor is locus of control, it describes how much people think they have influence over the things that happen in their life. The research by Wardani and Fitrayati (2022) shows that locus of control is utilized as a standard for an individual's perspective on events that occur, and whether those events are influenced by self-control or external interference (Wardani, 2022). People who have an internal center of control typically think that financial management success or failure is due to from their own efforts and discipline. This belief encourages responsible behavior, such as budgeting, saving, and cautious spending (Feriz & Ariani, 2025). On the contrary, individuals people more prone to blame results on fate, luck, or other factors when they have an external locus of control, which often leads to a lack of accountability in financial decision-making (Susanti & Wangdra, 2024). Hence, locus of control plays a psychological role in shaping students' financial conduct and reflects their personality in handling money.

In addition, parental income significantly contributes to shaping students' financial behavior. Students from high-income families tend to enjoy greater financial freedom, which may lead to different financial habits compared to those from low- or middle-income backgrounds. Parental income not only influences The quantity of pupils' pocket money receives but also affects their exposure to financial literacy and their ability to make responsible financial decisions ('Ulumunidiniati Mawalia & Asandimitra, 2022). Furthermore, the capital and educational background that parents provide may also create different levels of financial awareness among students. The presence of higher parental income often offers easier access to financial resources, but without strong financial education, this may not necessarily result in wise financial practices (Khairani & Alfarisi, 2019).

Given the importance of these factors, this study aims to examine the effects of using financial technology, lifestyle, locus of control, and parental income on the financial behavior of students at the Faculty of Economics and Business, UMS. This study is driven by the growing concern over students' financial independence, the rising prevalence of digital financial tools, and the varying socioeconomic backgrounds that shape student financial management. With an emphasis on behavioral finance theory, which posits that financial decisions are not always rational but are influenced by psychological and social factors (Putri Wulan Dwi et al., 2023), This research attempts to offer more in-depth insights into the determinants of student financial behavior. According to (Ferdiansyah & Triwahyuningstyas, 2021), One significant element is the importance of financial literacy in mediating the relationship between financial attitude and financial behavior, highlighting the importance of strengthening financial knowledge in influencing student behavior. The findings are expected to contribute both theoretically, by enriching the literature on student financial management, and practically, by offering input for universities, fintech providers, and parents in supporting students to build healthy financial habits.

RESEARCH METHOD

The study's quantitative research methodology uses an interpretive approach that focuses on the analysis of numerical data. The method emphasizes the collection and analysis of data in the form of statistics. A questionnaire was distributed as the primary instrument to measure attitudes, behaviors, and characteristics of Students from Universitas Muhammadiyah Surakarta's Faculty of Economics and Business, who were selected through simple random sampling. The population consisted of active students from 2022 to 2024, and the sample was determined utilizing a 5% margin of error and the Slovin formula. The criteria included students who actively use financial technology applications and have knowledge of their parents' income and lifestyle. Data was collected online through structured questionnaires measuring variables such as financial technology usage, financial behavior, parental income, lifestyle, and locus of control.

Each variable was operationalized using specific indicators. Financial Technology (X1) refers to the use of digital financial services, with indicators such as speed, efficiency, and accessibility, measured using a 5-point Likert scale. Lifestyle (X2) involves daily consumption patterns, activities, and social behaviors, also assessed using a Likert scale. Parental Income (X3) was measured using income ranges based on BPS standards, while Locus of Control (X4) reflected students' financial planning, decision-making, and response to financial crises, measured through a combined set of internal and external locus indicators. The dependent variable, Financial Behavior (Y), covered financial planning, control, saving, and investment, and a Likert scale was also used to quantify it. Descriptive statistics, validity and reliability tests, and the traditional assumption test were all performed using SPSS.

The study employed multiple linear regression analysis to look at the hypotheses was used. The model applied is: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$, where Y represents Financial Behavior and X_1 through X_4 represent Financial Technology, Lifestyle, Locus of Control, and Parental Income, respectively. Regression results were interpreted using to assess the degree to which the independent variables account for the variance in the dependent variable, use the coefficient of determination (R^2). The overall significance of the model was assessed using an F-test, and a t-test was used to examine the each independent variable's partial influence. A significance level of 0.05 was used as the threshold for determining the statistical impact of each variable.

RESULTS AND DISCUSSION

This study employs a quantitative research method, which uses an approach that focuses on the interpretation of collected data. The quantitative research method emphasizes data collection and analysis in numerical or statistical form. The instrument used in this research is a survey conducted by sending out questionnaires. This study aims to examine how financial technology is used in relation to students' lifestyles, locus of control which often manifests in students' personal traits and parental income, which varies and influences financial behavior, as well as how well students understand financial literacy. Primary data was utilized in this study, which is collected directly from the original source (respondents or research objects). The study object consists of current students in the Faculty of Economics and Business, Universitas Muhammadiyah Surakarta, during the 2022, 2023, and 2024 academic years. Considering the sample standards used in this research. Considering the sample standards used in this research, a total of 100 respondents were obtained.

Validity Test

Table 1. Validity test results

Variable	Sig.(2-tailed)	Description
Financial Technology	0,01	Valid
Life Style	0,01	Valid
Locus of Control	0,01	Valid
Parental Income	0,01	Valid
Student Financial Behavior	0,01	Valid

Source: SPSS Output Results, Questionnaire Data

Based on Table 1 from the SPSS output and questionnaire data, the sample size of 100 respondents showed a significance value (2-tailed) of 0.01 for all measured variables. Since The value of significance is below 0.05, which meets the validity test criteria, it may be said that every variable Financial Technology, Lifestyle, Locus of Control, Parental Income, and Student Financial Behavior are considered valid. This indicates that each item used to measure these variables is appropriate and accurately reflects the constructs being studied within this research.

Reliability Test

Table 2. Reliability Test Results

Variabel	Cronbach's Alpha	Description
Financial Technology	0,715	Reliable
Life Style	0,732	Reliable
Locus of Control	0,722	Reliable
Parental Income	0,610	Reliable
Student Financial Behavior	0,794	Reliable

Source: SPSS Output Results, Questionnaire Data

The reliability test findings indicate that all of the variables utilized in this study are deemed trustworthy since each of their Cronbach's Alpha values is greater than the 0.6 threshold, as shown in Table 2 from the SPSS output and questionnaire data gathered from 100 respondents. With a Cronbach's Alpha of 0.715, the Financial Technology variable demonstrated strong internal consistency. Reliability was confirmed by the values of the Lifestyle and Locus of Control variables, which were 0.732 and 0.722, respectively. The Cronbach's Alpha for the Parental Income variable was 0.610, indicating adequate reliability as well. Finally, with a reliability score of 0.794, the Student Financial Behavior variable had the best dependability. These results verify that every measuring tool used for every variable is reliable and appropriate for additional study examination.

Descriptive Analysis

Table 3. Results of Descriptive Analysis

	N	*Min*	*Max*	*Mean*	*Std.Deviation*
Financial Technology	100	15	25	22,54	2,350
LifeStyle	100	5	25	16,04	3,884
Locus of Control	100	14	25	20.97	2,855
Parental Income	100	8	25	18,02	3,717
Student Financial Behavior	100	5	25	18,17	4,008
Valid N (listwise)	100				

Source: SPSS Output Results, Questionnaire Data

Based on Table 3 derived from SPSS output and questionnaire data involving 100 respondents, the descriptive statistical analysis reveals that the with a mean of 15, a minimum of 15, and a maximum of 25 of 22.54, and a standard deviation of 2.350, the Financial Technology variable exhibits minimal variability because the standard deviation is less than the mean. A minimum value of five is displayed for the Lifestyle variable, a maximum of 25, a mean of 16.04, and a standard deviation of 3.884, similarly indicating low data variability. The minimal value for the Locus of Control variable is 14, the maximum is 25, with a mean of 20.97 and a standard deviation of 2.885, suggesting that the data distribution is relatively uniform. With a mean value of 18.02 and a standard deviation of 3.717, the Parental Income variable also exhibits minimal variability, ranging from 8 to 25. Lastly, the Student Financial Behavior variable displays a mean of 18.07, a standard deviation of 4.008, a minimum value of 5, and a maximum value of 25 indicates low variability in responses, as the standard deviation remains lower than the average. These findings suggest that all measured variables display relatively consistent responses among the participants.

Classical Assumption Test
Normality Test

Table 4. Results of Kolmogorov-Smirnov Normality Test

		Unstandardized Residual
N		100
Normal Parameters	*Mean*	0,0000000
	Std.Deviation	3,24613607
Most Extreme Differences	*Absolute*	0,106
	Positive	0,079
	Negative	-0,106
Test Statistic		0,106
Asymp.Sig.(2-tailed)		0,007
Monte Carlo Sig.(2-tailed)	*Sig.*	0,194
	99% Confidence Interval	0,184
		0,204

Source: SPSS Output Results, Questionnaire Data

Based on Table 4, The One-Sample Kolmogorov-Smirnov test was used to perform the normalcy test Monte Carlo method, which produced a Sig. (2-tailed) value of 0.194. According to the criteria of the Kolmogorov-Smirnov normality test, If the significance level exceeds 0.05, the outcome is deemed significant. Consequently, it may be said that the information is dispersed properly and satisfies the premise of normalcy.

Multicollinearity Test

Table 5. Results of the Multicollinearity Test

Unstandardized Coefficients			***Standardized Coefficents***			***Collineariaty Statistics***	
Model	*B*	*Std.Error*	*Beta*	*t*	*sig*	*Tolerance*	*VIF*
(constant)	-0,464	3,673		-0,126	0,900		
FT	0,087	0,174	0,051	0,501	0,618	0,666	1,501
LS	0,317	0,120	0,308	2,650	0,009	0,512	1,953
LoC	0,817	0,133	0,582	6,131	0,000	0,767	1,303
POT	-0,308	0,138	-0,285	-2,262	0,026	0,424	2,302

Source: SPSS Output Results, Questionnaire Data

Considering Table 5, the multicollinearity test uses indicators where The tolerance value should be greater than 0.10 and the VIF value should be less than 10. The Financial Technology (FT) variable in the preceding table has a VIF value of 1.501 < 10, indicating no multicollinearity. The Lifestyle (LS) variable has a VIF value of 1.953 < 10, which also indicates no multicollinearity. The Locus of Control (LoC) variable shows a VIF of 1.303 < 10, meaning no multicollinearity is present. With a VIF score of 2.302 < 10, the Parental Income (POT) variable demonstrates that multicollinearity is not a problem. Thus, One may argue that this regression model is devoid of multicollinearity.

Heteroscedasticity Test

Table 6. Results of the Heteroscedasticity Test

			FT	LS	LoC	POT	Unstandardized Residual
Spear	FT	Correlation Coefficient	1000	0,100	0,453	0,433	-0,100
Man's		Sig.(2-tailed)	.	0,323	0,000	0,000	0,321
Rho		N	100	100	100	100	100
	LS	Correlation Coefficient	0,100	1000	0,064	0,642	0,050
		Sig.(2-tailed)	0,323	.	0,525	0,000	0,623
		N	100	100	100	100	100
	LoC	Correlation Coefficient	0,453	0,064	1000	0.262	-0,031
		Sig.(2-tailed)	0.000	0,525	.	0,008	0,757
		N	100	100	100	100	100
	POT	Correlation Coefficient	0,433	0,642	0,262	1000	-0,028
		Sig.(2-tailed)	0,000	0,000	0,008	.	0,783
		N	100	100	100	100	100
	Unstandardized Residual	Correlation Coefficient	- 0,100	0,050	- 0,031	- 0,028	1000
		Sig.(2-tailed)	0,321	0,623	0,757	0,783	.
		N	100	100	100	100	100

Source: SPSS Output Results, Questionnaire Data

Based on Table 6, this test uses Spearman's Rho, where the indicator is that if There is no heteroscedasticity because the significance level exceeds 0.05. If, however, the significance value is less than 0.05, heteroscedasticity is present. Referring to the table above, all variables Financial Technology (FT), Lifestyle (LS), Locus of Control (LoC), and Parental Income (POT) possess significance levels higher than 0.05, suggesting the absence of heteroscedasticity.

Autocorrelation Test

Table 7. Results of the Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,586	0,344	0,316	3,314	1,831

Source: SPSS Output Results, Questionnaire Data

The Durbin-Watson (DW) test findings, as shown in Table 7, indicate that the comparison values are du = 1.7582, dl = 1.5922, and 4 – du = 2.2418. There is If the DW value falls between du < d < 4 - du, there is neither positive nor negative autocorrelation, as per the requirements for no autocorrelation. In this instance, it may be said that there is no autocorrelation in the data since 1.7582 < 1.831 < 2.2418.

Regression Equation

Table 8. Results of the Regression Equation

		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	-0,464	3,673		-0,126	0,900		
	FT	0,087	0,174	0,051	0,501	0,618	0,666	1,501
	LS	0,317	0,120	0,308	2,650	0,009	0,512	1,953
	LoC	0,817	0,133	0,582	6,131	0,000	0,767	1,303
	POT	-0,308	0,136	-0,285	-2,262	0,026	0,434	2,302

Source: SPSS Output Results, Questionnaire Data

Thus, the regression equation for the variables above is:

$PKM = \alpha + \beta_1 FT + \beta_2 LS + \beta_3 LoC + \beta_4 POT + \varepsilon$

$PKM = -0.464 + 0.087FT + 0.317LS + 0.817LoC - 0.308POT + e$

These results indicate that the Financial Technology (FT) Student financial behavior is not significantly impacted by this variable (PKM). However, the variables Lifestyle (LS), Parental income (POT) and locus of control (LoC) do significantly affect PKM.

Coefficient of Determination (R^2) Test

Table 9. Results of the Coefficient of Determination (R^2) Test

Model	R	R Square	Adjusted R Squre	Sdt. Error of the Estimate	Durbin-Watson
1	0,586	0,344	0,316	3,314	1,831

Source: SPSS Output Results, Questionnaire Data

The value of the Adjusted R Square, as determined by the results, is 0.316. This suggests that the variables Technology in Finance (FT), Locus of Control (LoC), Lifestyle (LS), and Parental Income (POT) may all be used to explain the Student Financial Behavior (PKM) variable.

F-Test

Table 10. Results of the F-Test

Model		Sum of Square	df	Mean Square	F	Sig
1	Regression	546,907	4	136,727	12,451	0,000
	Residual	1043,203	95	10,981		
	Total	1590,110	99			

Source: SPSS Output Results, Questionnaire Data

H_0 is excluded based on the F-test findings and the criterion where the Sig. value is less than 0.05. This indicates that Student Financial Behavior (PKM) is significantly impacted by the variables Parental Income (POT), Locus of Control (LoC), Financial Technology (FT), and Lifestyle (LS) all at the same time.

T-Test

Table 11 Results of the T-Test

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	-0,464	3,673		-0,126	0,900		
	FT	0,087	0,174	0,051	0,501	0,618	0,666	1,501
	LS	0,317	0,120	0,308	2,650	0,009	0,512	1,953
	LoC	0,817	0,133	0,582	6,131	0,000	0,767	1,303
	POT	-0,308	0,136	-0,285	-2,262	0,026	0,434	2,302

Source: SPSS Output Results, Questionnaire Data

According to the t-test results, Student Financial Behavior (PKM) is significantly impacted by the variables Lifestyle (LS) (p = 0.009), Locus of Control (LoC) (p = 0.000), and Parental Income (POT) (p = 0.026). In contrast, the Financial Technology (FT) variable does not significantly affect PKM, as indicated by has 0.618 significance value (> 0.05). Thus, Thus, it may be said that, partially, three out of four independent variables in this model contribute significantly to the dependent variable.

Discussion

The Influence of Financial Technology on Student Financial Behavior

Considering the test findings, the Financial Technology variable has a t-value of 0.618 with a significance value of 0.618 > 0.05. This indicates that Financial Technology has a favorable but insignificant impact on the financial conduct of the Faculty of Economics and Business's accounting students, UMS. This result suggests that while some students may rely on Financial Technology applications for managing their finances, they may do so without fully understanding the fundamental concepts of financial management. As a result, their use of these tools may lead them toward unwise financial behaviors, such as excessive and impulsive spending, without considering the long-term consequences of such actions.

This finding is supported by Rijal (2025), It demonstrates that workers' financial behavior is positively, although not significantly, impacted by the financial technology variable at PT. X. This means that even as the use of financial technology increases, it does not significantly improve financial behavior, and vice versa. Some individuals may rely on fintech applications and tools to manage their finances without fully understanding the basic concepts of financial management. This can result in a lack of financial literacy, leading to unwise financial decisions. The ease of access to financial services, including credit and online payments, may also contribute to consumptive behavior, where individuals tend to spend more money without considering the long-term consequences of their actions.

The Influence of Lifestyle on Student Financial Behavior

The t-value for the Lifestyle variable has a significance level of of 0.009, according to the test findings. The lifestyle variable has a favorable and substantial impact regarding the financial conduct of accounting students at Universitas Muhammadiyah Surakarta's Faculty of Economics and Business, as indicated by the significance value of 0.009 < 0.05. This finding implies that students' money management improves with their level of lifestyle control. Conversely, a lack of control over lifestyle may lead to poor financial behavior. The responses from participants indicate that many students do not follow trends excessively or adopt a lifestyle beyond their financial means in areas such as clothing, makeup, fashion, and others. Therefore, the financial conduct of the Faculty of Economics and Business's accounting students, Universitas Muhammadiyah Surakarta shows a commendable effort in maintaining a balanced lifestyle and avoiding unnecessary consumption of branded goods or unproductive style choices. Lifestyle has a significant impact on how consumers behave, particularly among students as active e-commerce users, where factors such as trends, brand preferences, and expressive needs significantly influence impulsive buying decisions (Permatasari & Kurniawati, 2024).

This study is backed by Aisyah et al. (2024), It claims that students tend to behave better financially the more control they have over their lives. Conversely, the lower the control over their lifestyle, the poorer their financial behavior becomes. The results of the questionnaire analysis conducted among Management and Accounting students at universities across the Kedu region show that students generally do not follow the latest trends or live extravagant lifestyles in terms of clothing, makeup, style, and so on. Moreover, students consistently spend their money on academic needs and tend to compare prices before making purchases.

The Influence of Locus of Control on Student Financial Behavior

The Locus of Control variable has a t-value with a significance level of 0.000 according to the test findings. The financial behavior of accounting students at Universitas Muhammadiyah Surakarta's Faculty of Economics and Business is positively and significantly impacted by the Locus of Control variable, as evidenced by the significance value of $0.000 < 0.05$. People's locus of control is a measure of how much they believe they have control over the events in their lives. This study shows that students tend to have good self-control in managing their money, where their consumerist tendencies toward goods, fashion, and other lifestyle aspects are still well regulated. Because impulsive consumption behavior can lead to future regret, it is important to have internal self-control to prevent such behavior.

This research is supported by Haryana (2020), who stated that consumer behavior is closely related to a lack of self-control meaning that when self-control is high, consumerist behavior is unlikely to occur, and vice versa. Excessive consumerism can be suppressed or even avoided if a person possesses an internal self-regulation system, also known as self-control. Moreover, issues related to self-control involve a learning process that helps individuals reduce excessive behaviors that provide immediate gratification.

The Influence of Parental Income on Student Financial Behavior

The Parental Income variable has a t-value with a significance level of 0.026, according to the test findings. The financial behavior of accounting students at the Faculty of Economics and Business, Universitas Muhammadiyah Surakarta, is positively and greatly affected by the Parental Income variable, as indicated by the significance value of $0.026 < 0.05$. The study shows that the higher the amount of allowance given by parents, the more it influences students' financial behavior in terms of spending, saving, and other financial decisions. Conversely, when students receive a sufficient but limited allowance, they are more likely to consider and plan how to allocate their money wisely.

This research is supported by Putri Wulan Dwi et al. (2023) , They discovered that students' financial behavior quality decreased with increasing parental wealth. This is because parents with higher incomes tend to give larger allowances to their children, which may lead to poor financial management as students feel free to spend the money without restrictions. In contrast, students from lower- to middle-income families often develop better financial discipline and management due to limited resources.

CONCLUSIONS AND SUGGESTIONS

This study finds that while financial technology use has a favorable but not statistically significant impact on student financial conduct, lifestyle, locus of control, and parental income have a substantial impact. These results indicate that students' internal characteristics and family background play a more critical role in shaping their financial habits than the mere availability of digital financial tools. The findings confirm the relevance of behavioral finance theory in explaining student decision making, where psychological and social factors contribute significantly to their financial discipline. Furthermore, this study enriches financial behavior literature by validating that not all technological advancements automatically lead to improved financial practices without adequate behavioral support and financial education.

Based on the results, it is recommended that educational institutions integrate behavioral finance and lifestyle management into their financial literacy programs to encourage responsible financial behavior among students. Parents also play a vital role in modeling and monitoring financial discipline, especially regarding allowance allocation and consumption patterns. Moreover, fintech developers should consider incorporating educational and self-control features into their applications to promote wiser usage among young users. This study contributes to the development of economic education and financial behavior science by emphasizing the synergy between internal control, lifestyle awareness, and family influence in financial decision-making.

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