The Influence of *Financial Literacy,* Financial Accounting Learning and Lifestyle on *Student Financial Behavior*

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Abstract

Research objectives: *The purpose of this study is to examine the influence of financial literacy, financial accounting learning, and lifestyle on financial behavior in students, especially students of the Faculty of Economics and Business at the Accounting Study Program of Universitas Nusantara PGRI Kediri*

Design/Method/Approach: *The method in this study is quantitative-based. The sample was taken using a nonprobability sampling technique of purposive sampling type and a sample of 124 respondents from accounting students of Universitas Nusantara PGRI Kediri batch 2020-2021. Data analysis and processing using the software SPSS*

Research Findings: *Findings from the study show that there is a partial and simultaneous influence of financial literacy, financial accounting learning, and lifestyle on financial behavior*

Theoretical Contribution*: This research is expected to develop knowledge and reference sources as well as scientific development regarding financial behavior in students.*

Practitioner Implications: *This research is expected to be used as evaluation material for financial assessment as well as consideration and input to provide socialization about finance, especially among students.*

Research Limitations: *The limitations of this research are the data source used was only a questionnaire and the sample limit only included accounting study program students*

Keywords: *financial literacy, financial accounting learning, lifestyle, financial behavior*

1. Introduction

Currently, the world scene is entering the era of globalization, where technological progress and economic development continue to grow and develop. Economic development has an impact on society, especially regarding people's behavior towards finance. With economic growth, people's needs are increasing accompanied by various products offered in the market more and more. Community behavior in responding to this phenomenon causes consumptive attitudes and neglects priorities between secondary and primary needs.

Knowledge of financial management is needed in dealing with the phenomenon of community consumptive behavior, especially the behavior of millennial youth, including students. Students are considered as someone who is highly educated have great knowledge

and abilities and play an important role in changing the nation. It is the responsibility of students to participate in improving the Indonesian economy, one of which is to implement better financial behavior than ordinary people.

Students have been equipped with sufficient knowledge in lectures, especially regarding financial management, especially students majoring in economics and business. This knowledge can be applied by students in everyday life. However, there are still many students who have a consumptive nature. Not a few students work but most of their income is used for consumption. This shows that most students are still unable to manage their finances well and effectively. [1].

Some of the students' finances still come from their parents, although quite few are also obtained from work or scholarships. However, in financial management and planning, there are still many mistakes [2]. Therefore, as students as well as the millennial generation must have the right financial knowledge, the goal is to implement financial behavior following the knowledge and skills possessed. One of them is by studying theories about *Financial Behavior*. *Financial behavior* is one of the theories that studies human behavior in the determination of financial problems. [2].

There are several influencing factors in *Financial Behavior* or financial behavior, one of which is knowledge of financial management or *Financial Literacy* [1]. *Financial literacy* is related to financial management, the higher the ability to understand finances, the more effective it is in managing finances [3]. *Financial literacy* or commonly called financial literacy can be interpreted as knowledge or intelligence and the ability of individuals to manage finances, both in terms of payments, income, savings, to investment [2]. Better *Financial Literacy* In management, control and financial planning are needed to achieve financial prosperity in the present and the future.

Grohmann argues that three factors influence *Financial Behavior* that is *Financial Literacy*, calculation ability, and quality of education [4]. These factors are still related to the science of finance and economics, such as financial management and financial accounting. Knowledge of financial management and financial accounting is one of the sciences that studies financial management and recording in a structured and effective manner. Courses on finance such as financial management, financial accounting and introduction to accounting are courses that have certainly been obtained by students, especially at the Faculty of Economics and Business, Universitas Nusantara PGRI Kediri.

Lifestyle also affects the way a person manages finances. Wasteful and consumptive financial behavior is one of the lifestyles that is indeed experienced by society today. Lifestyle is a way of expressing lifestyle through interests, activities and income in spending and allocating money and time owned. Lifestyle is formed from social interaction [5]. The higher the lifestyle, the higher the financial expenditure. This can cause financial management to be wasteful and uncontrollable. Similarly, Nurul Safira Azizah revealed that lifestyle and financial behavior have a relationship, where the more effective in managing lifestyle, the better student financial management will be [5].

Some previous studies have stated that the learning gained while in college is one that affects financial behavior. Following Nur Fatimah and Susanti's opinion that learning financial accounting and financial literacy has a significant influence on financial behavior [1]. This research is different from the research conducted by Lilis Setiani that the learning obtained by students does not improve student financial behavior, the better it means that financial learning does not have a significant effect on financial behavior [6] It was also explained that financial literacy is important to have and have an influence, but the influence is considered relative to real life, which means that financial literacy does not have a significant influence on financial behavior [7]

Previous research has argued that lifestyle and *Financial Literacy* Significantly influence on *Financial Behavior* of students [3]. The higher a student's lifestyle, the more their financial behavior will improve. Likewise with *Financial Literacy* The better, the better *financial behavior.* However, the results of this research are different from the research conducted by Yohanes Maria, which states that lifestyle does not influence financial behavior [8]

Based on several descriptions of phenomena that occur in students regarding lifestyle, knowledge, and financial management as well as inconsistencies in previous research. Therefore, researchers want to explore further student behavior, especially students of the Faculty of Economics and Business in the Accounting Study Program of Universitas Nusantara PGRI Kediri through this research entitled "The Effect of *Financial Literacy*, Financial Accounting Learning, and Lifestyle on *Student Financial Behavior*".

1.1. Problem Statement
1. Does *financial literacy* have a significant influence on *financial behavior* in accounting students of Universitas Nusantara PGRI Kediri?
2. Does financial accounting learning have a significant influence on financial *behavior* in accounting students of Universitas Nusantara PGRI Kediri?
3. Does lifestyle have a significant influence on *financial behavior* in accounting students of Universitas Nusantara PGRI Kediri?
4. Does financial literacy, financial accounting learning, and lifestyle have a significant influence on financial *behavior* in accounting students of Universitas Nusantara PGRI Kediri?

1.2. Research Objectives
1. To test whether *financial literacy* has a significant influence on *financial behavior* in accounting students of Universitas Nusantara PGRI Kediri
2. To test whether financial accounting learning has a significant influence on financial *behavior* in accounting students of Universitas Nusantara PGRI Kediri
3. To test whether lifestyle has a significant influence on the *financial behavior of* accounting students of Universitas Nusantara PGRI Kediri

4. To test whether *financial literacy, financial accounting learning, and lifestyle have a significant influence on the* financial behavior of *accounting students of Universitas Nusantara PGRI Kediri*

2. Method

The method in this study is a quantitative approach, the data used is the type of primary data in the form of numbers / statistics processed using SPSS software. The data was obtained from a questionnaire given to accounting students at the faculty of economics and business, Universitas Nusantara PGRI Kediri, class of 2020 and 2021. Sampling is carried out using techniques *Nonprobability sampling* kind *purposive sampling*, i.e. not all population numbers are sampled. The sampling used several criteria, namely accounting students class of 2020-2021 and accounting students who had taken financial accounting courses, introduction to accounting and financial management. The sample calculation uses the slovin formula with a sample with the acquisition of 124 speakers from 179 populations. This study used multiple linear regression analysis with the formula $Y = a + b1x1 + b2x2 + b3x3 + e$ [9]. Data testing uses several tests, namely classical assumption tests which include normality tests, multicholinerity tests, multicholineris tests and heteroscedasticity tests. Hypothesis tests are partial tests (t tests), simultaneous tests (f) and determinant coefficients.

This study uses two types of variables, namely independent variables and dependent variables. There are three independent variables, namely *financial literacy*, financial accounting learning, and lifestyle. The dependent variable is *financial behavior*.

Table 1 Operational Definitions of Variables

Variable	Operational Definition	Measurement indicators
Financial Literacy (X1)	*Financial literacy* namely a set of knowledge and skills of the community in making the right decisions and policies by utilizing resources *Financial* owned [10]	1. Basic knowledge of personal finance 2. Financial skills 3. Beliefs about attitudes and behavior 4. Financial management achieves advanced financial well-being [11]
Intermediate Accounting Learning (X2)	Financial accounting learning is learning related to the field of accounting and related to recording transactions and preparing periodic financial statements in accordance with applicable accounting guidelines [12]	1. Cognitive in financial accounting learning 2. Affective in financial accounting learning 3. Psychomotor in financial accounting learning [1]
Lifestyle (X3)	Lifestyle is "a person's pattern of living expressed in their activities, interests and opinions" [3].	1. Activity 2. Interest 3. Opinion or opinion [13]

Financial Behavior (Y)	*Financial Behavior* or "financial behavior is an action taken by a person in treating, and managing the use of his finances" [14].	1. Credit card usage 2. Consumption. 3. Savings [15]
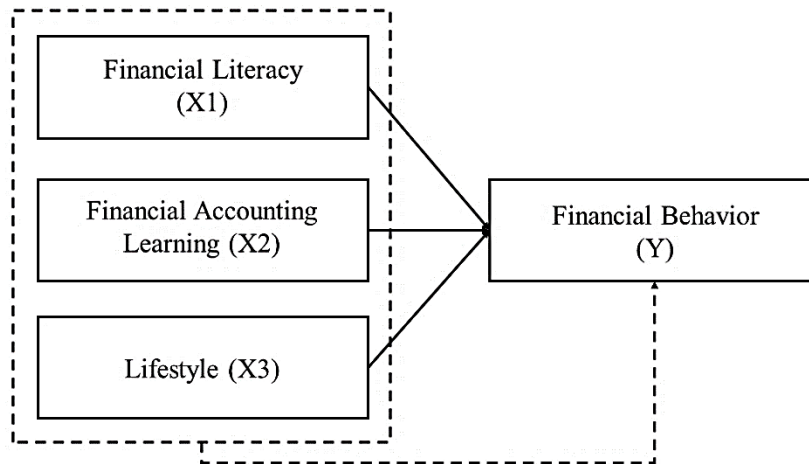
Figure 1. Conceptual Framework

3. Results and Discussion

Validity Test

The use of validity tests aims to test the validity or not of each question item item on each variable. In this study using two-sided test testing using a significance rate of 0.05 with test criteria r calculate ≥ r table. Here are the results of data processing.

Table 2 Validity Test

Variable	Question Item	R value	r table	Information
Financial Literacy (X1)	Question 1	0,717	0,349	Valid
	Question 2	0,671	0,349	Valid
	Question 3	0,813	0,349	Valid
	Question 4	0,731	0,349	Valid
	Question 5	0,836	0,349	Valid
	Question 6	0,755	0,349	Valid
	Question 7	0,553	0,349	Valid
	Question 8	0,643	0,349	Valid
	Question 9	0,644	0,349	Valid
Intermediate Accounting Learning (X2)	Question 1	0,784	0,349	Valid
	Question 2	0,821	0,349	Valid
	Question 3	0,769	0,349	Valid
	Question 4	0,755	0,349	Valid
	Question 5	0,738	0,349	Valid
	Question 6	0,624	0,349	Valid
	Question 7	0,763	0,349	Valid
	Question 8	0,495	0,349	Valid
	Question 9	0,677	0,349	Valid
Lifestyle (X3)	Question 1	0,765	0,349	Valid
	Question 2	0,600	0,349	Valid
	Question 3	0,683	0,349	Valid
	Question 4	0,483	0,349	Valid
	Question 5	0,697	0,349	Valid
	Question 6	0,616	0,349	Valid
	Question 7	0,796	0,349	Valid
	Question 8	0,767	0,349	Valid
	Question 9	0,707	0,349	Valid
Financial Behavior (Y)	Question 1	0,757	0,349	Valid
	Question 2	0,695	0,349	Valid
	Question 3	0,720	0,349	Valid
	Question 4	0,617	0,349	Valid
	Question 5	0.622	0,349	Valid
	Question 6	0,629	0,349	Valid
	Question 7	0,701	0,349	Valid
	Question 8	0,560	0,349	Valid
	Question 9	0,728	0,349	Valid

Source : Results of Research Data Processing 2023

Reliability Test

Reliability testing is concerned with data consistency and stability. To see the reliability of each instrument can use the cornbach alpha coefficient (α). It can be said to be reliable if *cornbach alpha* (α) ≥ 0.70.

Table 3 Reliability Test

Variable	Cronbach alpha	Border	Information
Financial Literacy (X1)	0,870	0,70	Reliable
Intermediate Accounting Learning (X2)	0.873	0,70	Reliable
Lifestyle (X3)	0,843	0,70	Reliable
Financial Behavior (Y)	0,843	0,70	Reliable

Source : Results of Research Data Processing 2023

Classical Assumption Test

The purpose of testing classical assumptions is to find out whether the results of multiple linear regression analysis applied in research are not affected by deviations. In this research, the classical assumption tests applied are normality, multicollinearity and heterokedasticity tests.

Table 4 Normality Test

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			124
Normal Parameters[a,b]	Mean		0,0000000
	Std. Deviation		3,22484159
Most Extreme Differences	Absolute		0,072
	Positive		0,053
	Negative		-0,072
Test Statistic			0,072
Asymp. Sig. (2-tailed)[c]			0,184
Monte Carlo Sig. (2-tailed)[d]	Sig.		0,114
	99% Confidence Interval	Lower Bound	0,106
		Upper Bound	0,123

Source : Results of Research Data Processing 2023

In research, normality testing is used to determine whether the distribution of independent variables and dependent variables is normal or not. It is said to be normal if the significance > 0.05 and vice versa if it is significant < 0.05 then the variable is said to be abnormal. Based on table 3 *of the Kolmogorov-Smirnov test* above, it states that the significance is 0.184 which means > 0.05. It can be concluded that the data that has been processed above has been distributed normally.

Table 5 Multicholinerity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	0,510	1,959
	X2	0,537	1,864
	X3	0,733	1,365

Source : Results of Research Data Processing 2023

Multicholinerity tests are performed to ascertain whether there is a correlation between independent variables. A good regression model should not show any correlation between independent variables. In its measurement, multicholinerity test can be measured with VIF and *Tolerance*. It can be said that there is no multicholinerity if the VIF value ≤ *10 and tolerance* ≥ 0.10.

The test results that have been carried out show that all independent variable tolerance values > 0.10 and VIF values < 10. Therefore, it can be concluded that there are no symptoms of multicholinerity in all variables in this study.
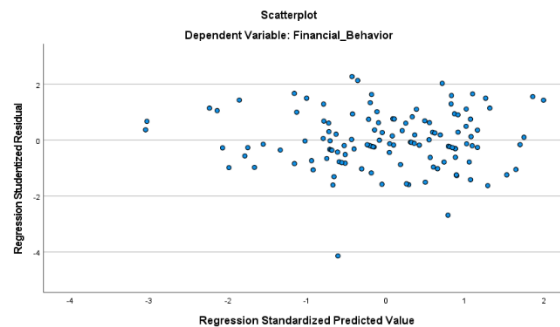
Source : Results of Research Data Processing 2023

Figure 2 Heteroscedasticity Test

Heteroscedasticity testing is "a test performed to determine whether in a regression model there is an inequality of variance from the residual of one observation to another" [16]. To evaluate and identify the presence of heteroscedasticity one method is to check whether there is a specific pattern in the graph *scatterplot* between SRESID and ZPRED and look at the spread of points above and below the number 0 on the Y-axis.

Judging from the *scatterplot* test image, it can be observed that the points are scattered randomly on both sides of the number o on the Y axis. Therefore, it can be concluded that in this regression model there is no heterokedasticity.

Multiple Linear Regression Analysis

Multiple linear regression tests have the aim of calculating the magnitude of an influence of two or more independent variables on the dependent variable [16]. Multiple

linear regression analysis aims to determine whether there is an influence of two or more independent variables on the dependent variable.

Table 6 Multiple Regression Analysis

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,606	3,190		0,504	0,616
	Financial_Literacy	0,439	0,110	0,369	3,996	0,000
	Pembelajaran_Akuntansi_Keuangan	0,270	0,099	0,247	2,741	0,007
	Gaya_Hidup	0,153	0,058	0,205	2,660	0,009

Source : Results of Research Data Processing 2023

Y = a + b1x1 + b2x2 + b3x3 + e

Financial Behavior = 1.606 + 0.439 *Financial Literacy* + 0.270 Financial Accounting Learning + 0.153 Lifestyle

1.606 is a constant value in the regression on the independent variable above, meaning that if the independent variable (*financial literacy*, financial accounting learning and lifestyle) is considered constant then *financial behavior* changes 1.606. Every value addition of 1 in financial *literacy* can increase *financial behavior* by 0.439. Then if the addition of value by 1 in intermediate accounting learning can result in increasing *financial behavior* by 0.207. Finally, if there is an increase in value of 1 in lifestyle, it can result in an increase in *financial behavior* by 0.153.

Table 7 Test Coefficient of determinant

	Model Summary[b]			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,692[a]	0,479	0,466	3,265

Source : Results of Research Data Processing 2023

The purpose of the determinant coefficient is to determine the magnitude of the influence of *financial literacy* variables, financial accounting learning and lifestyle on *financial behavior*. According to the test table above, the *value of Adjustes R Square* is 0.466 or 46.6%. It can be interpreted that 46.6% of financial *behavior variables* can be explained by *financial literacy*, financial accounting learning and lifestyle. Meanwhile, 53.4% were influenced by other variables not explained in this study.

Test the hypothesis

Hypothesis testing aims to test the significance of the influence of the independent variable on the dependent variable simultaneously and partially.

Table 8 Test t

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,606	3,190		0,504	0,616
	Financial_Literacy	0,439	0,110	0,369	3,996	0,000
	Pembelajaran_Akuntan si_Keuangan	0,270	0,099	0,247	2,741	0,007
	Gaya_Hidup	0,153	0,058	0,205	2,660	0,009

Source : Results of Research Data Processing 2023

Testing the t test in this study can be said to have a significant effect if the significance value ≤ 0.05 and t table t ≥ t calculated. Based on the partial test above, the significance value of *financial literacy*, financial accounting learning and lifestyle each ≤ from 0.05. The number of calculated t values on the three independent variables above is greater than the table t values (1.97993). It can be interpreted that each of the independent variables above has a partial influence on the dependent variable.

Table 9 Test F

		ANOVA^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1176,099	3	392,033	36,777	,000^b
	Residual	1279,151	120	10,660		
	Total	2455,250	123			

Source : Results of Research Data Processing 2023

Simultaneous testing (test f) aims to test whether all independent variables (*financial literacy*, financial accounting learning, lifestyle) together have an influence on the dependent variable (*financial behavior*). For simultaneous testing, it can be said to have a significant effect if the significance value ≤ 0.05.

In accordance with the simultaneous test results in table 8 above shows a significance value of 0.000 ≤ 0.05. It can be concluded that *financial literacy*, intermediate accounting learning and lifestyle have a positive influence on *financial behavior*.

The effect of *financial literacy* on *student* financial behavior

From the results of the tests that have been carried out, it can be concluded that the *significance value of the financial literacy variable is 0.000, the number is below the level of significance level of 0.05 and the calculated t value of 3.996 means that* the financial literacy variable has a partial significant influence on *financial behavior* . This shows that the better the *financial literacy* owned by students will also have a good effect on student *financial behavior*.

The results of these findings show that the financial knowledge possessed by students has a good influence on student behavior in managing their finances. Students' understanding of financial knowledge can reflect how their finances are managed. The

higher the level of student understanding of financial knowledge, the better the way of financial management. The results of this study are in line with and supported by previous research which states that *Financial Literacy* has a significant influence on *Financial Behavior* by [17]. However, the results of this study do not match the findings of Regista Yam which states that *Financial Literacy* has no influence on *Financial Behavior* [7]

The influence of financial accounting learning on *student financial behavior*.

From the results of the tests that have been carried out, it can be concluded that the financial accounting learning variable has a significance value of 0.007, this value is lower than the significance level of 0.05 and the calculated t value of 2.741 means that the intermediate accounting learning variable has a partial significant influence on *financial behavior* variables. This shows that good accounting learning will have a positive impact on student financial behavior.

Financial accounting learning obtained by students during lectures can help in understanding finance, both in terms of recording, planning to financial management. The better the understanding and implementation of the theory learned by students in learning financial accounting, the better the students' financial attitudes and behaviors. The findings of this study are in accordance with previous findings which explain that financial accounting learning has a significant influence on financial behavior by [18]. However, the results of this study are not in accordance with previous research by Lilis Setiani et al. who said that the learning obtained in higher education does not improve financial behavior for the better [6]

The influence of lifestyle on *student* financial behavior

From the results of the tests that have been done, it can be concluded that the significance value of the financial accounting learning variable is 0.009, this value is lower than the significance level of 0.05 and the calculated t value of 2.660 meaning that lifestyle variables has a significant influence on financial behavior variables, which shows that student lifestyles have a strong influence on the way they manage their finances.

The lifestyle of students generally tends to follow current trends. The impact caused will have a bad effect on financial conditions and behavior if it is too consumptive. This is because, by following a high lifestyle pattern, the expenses incurred by students will be more and more and tend to be wasteful to follow various trends and desires alone. So it can be said that the lifestyle of students has a strong influence on their financial attitudes and behaviors. The findings of this study are supported and in line with the results of previous studies that say that lifestyle has an influence on student financial behavior by researchers [19]. However, the results of this study are not in accordance with the research of Yohanes Maria which states that lifestyle has no influence on financial behavior [8].

The influence of *financial literacy*, financial accounting learning and lifestyle on *student* financial behavior

From the results of the tests that have been done, it can be concluded that the significance value of the F test is 0.000, which value is smaller than the significance level of 0.05 and the calculated f value of 36.77. It can be explained that all independent variables in this study have a significant effect on the dependent variable. It shows that *financial literacy*, financial accounting learning and lifestyle have a significant effect on *financial behavior.*

3. Conclusion

According to the results of the study, data analysis and discussion conducted by researchers on research topics related to the influence *of financial literacy (X1), financial accounting learning (X2) and lifestyle (X3) on* financial behavior *(Y) in accounting students of Universitas Nusantara PGRI Kediri for the class of 2020-2021 can be concluded, namely:* Financial literacy, Learning financial accounting and lifestyle partially affects the financial *behavior of* accounting students of Universitas Nusantara PGRI Kediri.

Researchers hope that the results of this study can develop knowledge and sources of information about financial behavior, and also as a scientific development of financial management behavior in students. In addition, it is also used as reference material for future researchers who discuss topics related to this research.

The hope is for further researchers to further develop from the limitations of this research such as the data obtained only sourced from questionnaires and limited samples to accounting study program students. Later researchers are expected to further develop the topic by adding other variables such as self-control, income factors and others, as well as expanding the range of research for example within the scope of economics and business faculties and adding data sources such as through interviews

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