
Digital Financial Behavior among University Students: The Impact of Financial Literacy, Financial Attitude, and Fintech Payment

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Abstract

The rapid growth of financial technology has changed the way university students manage their finances. The convenience of digital payment systems often encourages impulsive spending behavior, especially among students who have limited financial knowledge and poor financial attitudes. This study aims to examine the influence of financial literacy, financial attitude, and fintech payment on financial management among students participating in the KKNT Kampus Berdampak program at Universitas Bina Darma. The study employed a quantitative approach using a survey distributed to 61 respondents selected through purposive sampling. Data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results indicate that financial literacy has a positive and significant effect on financial management, whereas financial attitude and fintech payment do not significantly affect students' financial management. The findings suggest that students' ability to manage their finances is primarily influenced by their financial knowledge and understanding rather than their attitudes or the use of digital payment systems. Therefore, universities should strengthen financial literacy programs to improve students' financial management capabilities.

Keywords: financial literacy; financial attitude; fintech payment; financial management; university students.

1. Introduction

Financial management is an important skill for university students because it determines their ability to allocate income, control expenditure, save money, and plan for future needs. In the digital era, the behavior of students in managing their finances has changed significantly due to the development of financial technology and digital payment systems. Students are increasingly dependent on e-wallets, mobile banking, and other fintech payment services because these systems provide convenience, speed, and flexibility in transactions.

However, the ease of using fintech payment can also create negative consequences. Students tend to spend more impulsively because digital transactions make them less aware of the amount of money they spend. This condition becomes more problematic when students have low financial literacy and poor financial attitudes. Students who lack knowledge about budgeting, saving, debt management, and financial planning are more likely to experience financial problems and excessive spending [1]

The problem is particularly relevant for students involved in the KKNT Kampus Berdampak program at Universitas Bina Darma. These students are not only responsible for managing their personal finances but also need to organize financial resources for community service activities in villages. Consequently, they face more complex financial challenges than ordinary students.

Previous studies have shown inconsistent findings. Several studies reported that financial literacy has a positive effect on financial management, while others found no significant influence. Similarly, financial attitude and fintech payment have produced different results in previous research. For example, [2] [3] [4] found that fintech payment and financial literacy significantly influence financial management behavior, whereas [5] [6] found that financial literacy does not significantly affect financial behavior. These inconsistent findings indicate a research gap that requires further investigation.

This study is based on the Theory of Planned Behavior proposed by [7] [8] According to this theory, individual behavior is influenced by intention, which is shaped by attitudes, subjective norms, and perceived behavioral control. In this study, financial literacy represents students' knowledge and perceived control over financial decisions, financial attitude reflects students' evaluation of financial behavior, and fintech payment influences the ease and convenience of financial transactions.

Therefore, this study aims to analyze the effect of financial literacy, financial attitude, and fintech payment on financial management among KKNT Kampus Berdampak students at Universitas Bina Darma.

1.1. Statement of Problem

The rapid development of financial technology has changed the financial behavior of university students, particularly through the increasing use of fintech payment systems such as e-wallets and mobile banking. Although these technologies provide convenience and speed in transactions, they may also encourage impulsive spending and poor financial management among students. This issue becomes more critical among KKNT students at Universitas Bina Darma because they are required not only to manage their personal finances but also to organize financial resources for community service activities.

Previous studies have reported inconsistent findings regarding the influence of financial literacy, financial attitude, and fintech payment on financial management. Several studies found that financial literacy significantly improves financial management behavior, while other studies reported no significant effect. Likewise, the influence of financial attitude and fintech payment remains unclear because some studies reported positive effects, whereas others found insignificant relationships.

Therefore, the main problem of this study is the lack of empirical evidence regarding whether financial literacy, financial attitude, and fintech payment significantly influence financial management among KKNT students at Universitas Bina Darma. This study seeks to answer the following research questions:

1. Does financial literacy significantly influence financial management among KKNT students at Universitas Bina Darma?
2. Does financial attitude significantly influence financial management among KKNT students at Universitas Bina Darma?
3. Does fintech payment significantly influence financial management among KKNT students at Universitas Bina Darma?

1.2 Research Objectives

The rapid development of financial technology has changed the financial behavior of university students, particularly through the increasing use of fintech payment systems such as e-wallets and mobile banking. Although these technologies provide convenience and speed in transactions, they may also encourage impulsive spending and poor financial management among students. This issue becomes more critical among KKNT students at Universitas Bina Darma because they are required not only to manage their personal finances but also to organize financial resources for community service activities.

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2. Method

This study employed a quantitative approach to examine the influence of financial literacy, financial attitude, and fintech payment on financial management among students participating in the KKNT Kampus Berdampak program at Universitas Bina Darma. A quantitative approach was selected because the study aims to test the causal relationships among variables and to verify whether the proposed relationships can be empirically falsified through statistical analysis.

The population consisted of 81 KKNT students at Universitas Bina Darma. Purposive sampling was applied to select respondents who met specific criteria, namely students who actively participated in the KKNT program, used fintech payment services, and completed the questionnaire. Based on these criteria, 61 respondents were included in the study.

Primary data were collected through an online questionnaire distributed using Google Forms. The questionnaire items were adapted from previous studies on financial literacy, financial attitude, fintech payment, and financial management behavior. Financial literacy was measured using indicators related to understanding basic financial concepts, financial decision-making, awareness of saving and investment, financial planning, and insurance knowledge, adapted from the instrument developed. Financial attitude was measured through indicators of self-control, attitude toward debt, financial responsibility, perception of financial risk, and attitude toward saving. Fintech payment was measured through the use of payment systems, ease of use, transaction speed, payment management capability, and payment planning, adapted. Financial management was measured through financial recording, expenditure control, financial evaluation, financial risk management, and the use of financial technology,. All questionnaire items were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

The data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4. This method was chosen because it is suitable for studies with relatively small samples and does not require normally distributed data. The analysis consisted of two stages. First, the measurement model was evaluated using convergent validity, discriminant validity, Cronbach's alpha, composite reliability, and Average Variance Extracted (AVE). Indicators with outer loading values below 0.50 were removed from the model because they did not meet the required validity threshold. Second, the structural model was examined through the coefficient of determination (R^2), path coefficients, T-statistics, and p-values

obtained through bootstrapping. Relationships between variables were considered significant when the T-statistic exceeded 1.96 and the p-value was below 0.05 [9]

4. Results and Discussion

4.1. Result

The respondent characteristics in this study show that the majority of respondents were between 21 and 25 years old, accounting for 43 respondents or 70% of the total sample of 61 respondents. Meanwhile, respondents under the age of 20 totaled 18 students or 30%. This indicates that most KKNT students involved in the study were in the early stage of financial independence, where they were required to manage both their personal finances and the financial needs of community service activities.

Table 4.1: Respondent Characteristics Based on Age

Age	Frequency	Percentage
< 20 years	18	30%
21–25 years	43	70%
Total	61	100%

Source: researcher processed data, 2026

Based on gender, the respondents were dominated by female students, with 42 respondents or 69%, while male respondents accounted for 19 students or 31%. The dominance of female respondents indicates that female students participated more actively in the KKNT Kampus Berdampak program than male students.

Table 4.2: Respondent Characteristics Based on Gender

Gender	Frequency	Percentage
Female	42	69%
Male	19	31%
Total	61	100%

Source: researcher processed data, 2026

The description of respondents' answers indicates that financial literacy received the strongest response among all variables. This is reflected in the path coefficient value of 0.492 and the significant effect of financial literacy on financial management. Most respondents stated that they understood basic financial concepts, the importance of saving, financial planning, and making rational financial decisions. Respondents also showed relatively high awareness of the importance of controlling expenditures and planning for future financial needs.

Regarding financial attitude, respondents generally demonstrated positive attitudes toward money management, such as saving regularly, avoiding unnecessary debt, and being careful when spending money. However, the statistical results revealed that these positive attitudes did

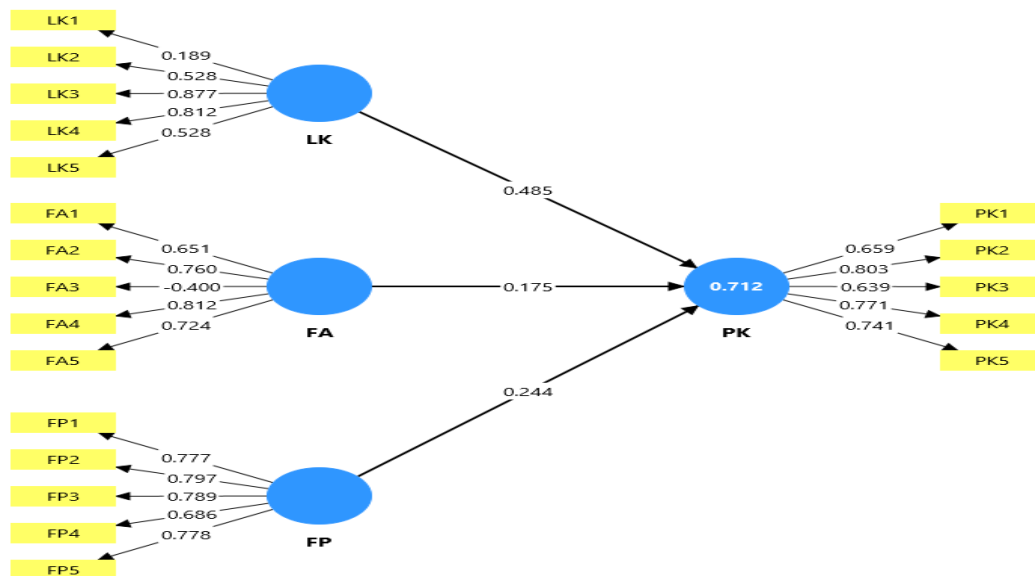
not significantly influence financial management. This suggests that although students have favorable views toward financial responsibility, they are not always able to translate these attitudes into actual financial behavior in daily life.

For the fintech payment variable, most respondents agreed that the use of e-wallets, mobile banking, and digital payment systems made transactions easier, faster, and more convenient. Nevertheless, respondents also indicated that the convenience of digital payment often encouraged impulsive spending. Therefore, the use of fintech payment did not significantly improve students' financial management.

Overall, the respondents' answers indicate that KKNT students at Universitas Bina Darma have relatively good financial literacy. However, they still need to improve their self-discipline, self-control, and ability to use fintech payment wisely in order to achieve more effective financial management.

Data Measurement Model (*Outer Model*)

Figure 1. The First Outer Model



Source: Data processed by researchers, 2025

Outer Model is to check whether the outer loading factor meets the requirements of convergent validity. All instruments for each indicator must be declared valid with an expected load factor value > 0.50 . The researcher had to remove it because there were several instruments that had an outer loading value below 0.5. The following are the results of the first outer model before the deletion:

Notes:

LK: *Financial literacy*

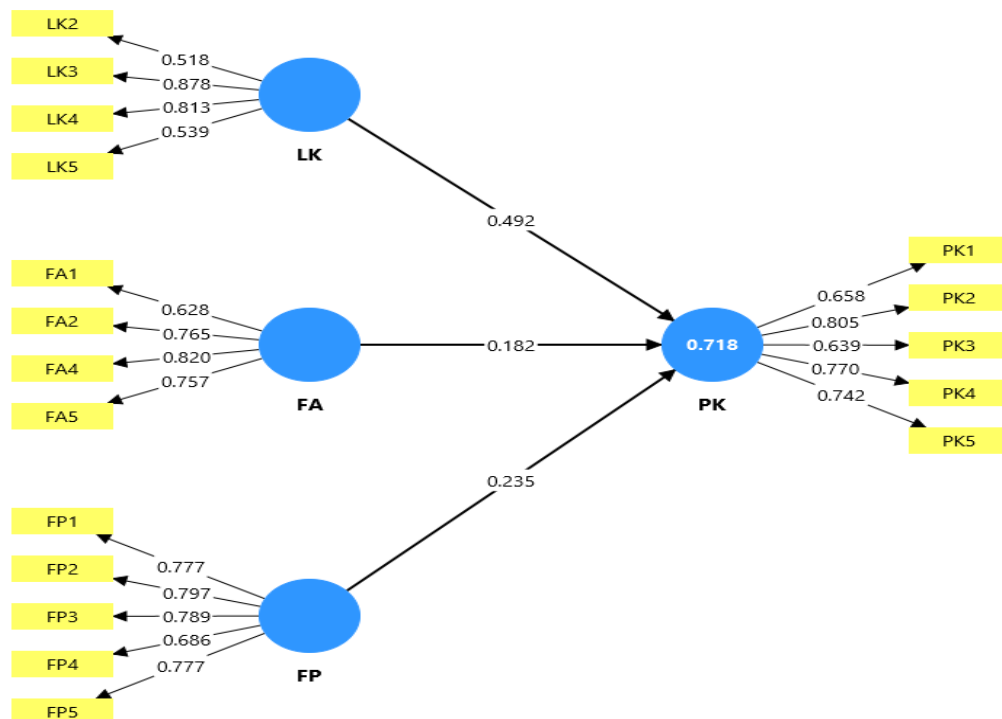
FA : Financial Attitude

FP : Fintech Payment

PK: Financial Management

Based on the figure above, it can be seen that two indicator instruments have values below 0.5, namely LK1, FA3. Of the two items, they were deleted because they did not meet the requirements in the *rule of thumb*. Here is a picture of the second outer model after the removal:

Figure 2. Second Outer Model



Source: Data processed by researchers, 2025

Notes:

LK: *Financial literacy*

FA : Financial Attitude

FP : Fintech Payment

PK: Financial Management

The figure above, shows the results of each indicator instrument that are eligible in the loading factor, because the value of each instrument is above 0.5. Thus, each indicator instrument can be used in the management of the data of this study, as it has met the criteria of convergent validity.

Reality Test

The realism test was carried out by calculating the composite reliability and the cornbach alpha value for each construction. In general, the value that is considered to meet the reliability requirements is > 0.50 , although values between 0.50 are still considered acceptable in the context of exploratory research. The following are the results of the reliability and validity test:

Table. 2 Construct Reliability and Validity

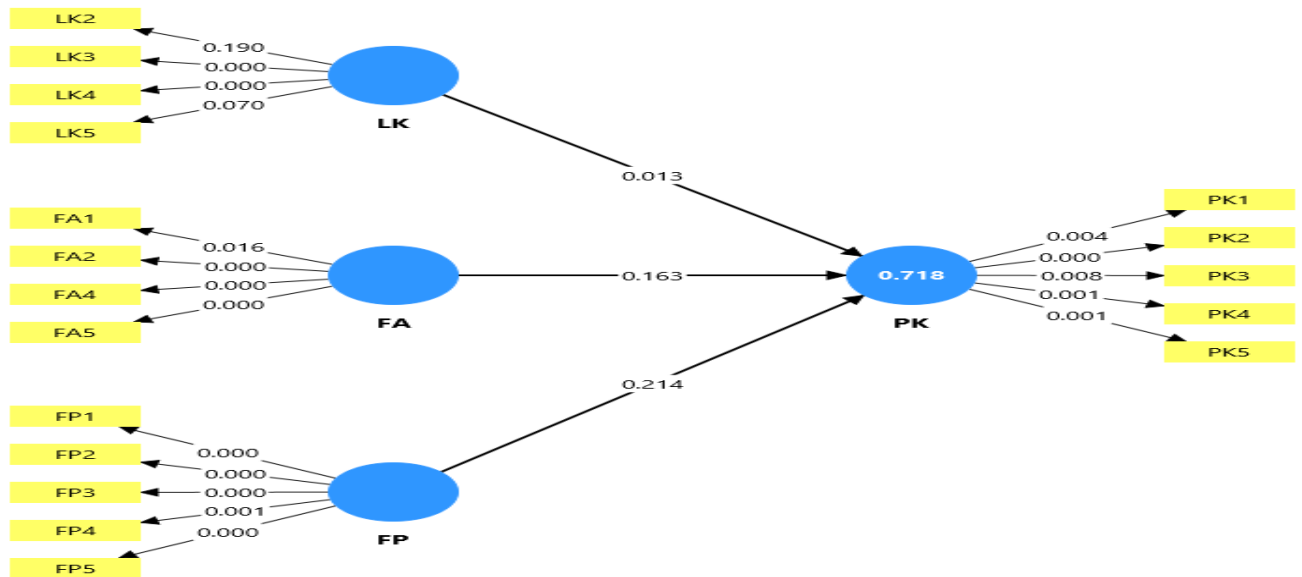
	Cronbachs alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
FA	0.730	0.741	0.832	0.556
FP	0.823	0.827	0.876	0.587
LK	0.661	0.763	0.790	0.498
PK	0.772	0.779	0.846	0.526

Source: Data processed by researchers, 2025

Based on table 2. The above shows that four out of five constructions have an Alpha Cronbach value above 0.50 . This reflects that the indicators used in construction are reliable and have a high internal consistency. Overall, the results from Composite Reliability and Cornbachs Alpha show that most of the constructions in the model are already reliable, making them feasible for use in advanced analyses such as testing the validity and relationships between variables in structural models.

Model Struktural (*Inner Model*)

Gambar 3. Inner Model



Sumber: Data diolah peneliti, 2025

Notes:

LK: *Financial literacy*
 FA : Financial Attitude
 FP : Fintech Payment
 PK: Financial Management

R-Square

The R-Square test is carried out to see how much value is obtained by the dependent variable which will then be explained by the independent variable. Here are the results of the R-Square test:

Tabel 3. R-square

	R-square	R-square adjusted
Financial Management	0.718	0.703

Source: Data processed by researchers, 2025

The results of the R-Square (R²) analysis show that Academic *fraud* has a value of 0.718 which means it is strong. In the R square value test, it was able to explain the phenomenon of *Academic fraud* which was influenced by free variables, namely *financial attitude*, *fintech*

payment, and *financial literacy* with a variance of 71%. Meanwhile, 29% can be explained by other variables from this study.

Hipotesis

In PLS, hypothesis testing can be statistically linked to conducting a simulated hypothesis. For this reason, researchers can use the bootstrapping method on samples. The following is the analysis of the tests that can be seen in table 4:

Table 4. Hypothesis :

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
<i>Financial Attitude -> Financial Management</i>	0.182	0.182	0.130	1.396	0.163
<i>Fintech payment -> Financial Management</i>	0.235	0.240	0.189	1.244	0.214
<i>Financial literacy - > Financial Management</i>	0.492	0.485	0.199	2.472	0.013

Source: Data processed by researchers, 2025

The Influence of *Financial literacy* on Financial Management

The results of the first hypothesis test showed that the Statistical T value of accounting literacy towards financial management was 2.472 greater than 1.96 ($2.472 > 1.96$) and the p-value of 0.013 was smaller than $\alpha 0.05$ ($0.013 < 0.05$). Thus, the third hypothesis in this study states that *financial literacy* has a positive effect on financial management.

The Influence of *Financial Attitude* on Financial Management

The results of the second hypothesis test showed that the Statistical T value of *financial attitude* towards financial management was 1.396 smaller than 1.96 ($1.396 < 1.96$) and the p-value of 0.163 was greater than $\alpha 0.05$ ($0.163 > 0.05$). Thus, the first hypothesis in this study states that *financial attitude* has a negative effect on financial management.

The Influence of *Fintech Payment* on Financial Management

The results of the third hypothesis test showed that the Statistical T value of *fintech payments* on financial management was 1.244 smaller than 1.96 ($1.244 < 1.96$) and the p-value of 0.214 was greater than $\alpha 0.05$ ($0.214 > 0.05$). Thus, the second hypothesis in this study states that *fintech payments* have a negative effect on financial management.

4.2. Discussion

1: The Effect of Financial Literacy on Financial Management

The results of this study indicate that financial literacy has a positive and significant effect on financial management among KKNT students at Universitas Bina Darma. This finding is supported by a path coefficient value of 0.492, a T-statistic of 2.472, and a p-value of 0.013, indicating that the first hypothesis is accepted. The result implies that students with a higher level of financial knowledge are more capable of managing their finances effectively, including budgeting, controlling expenditures, saving, and planning for future financial needs.

This finding can be explained through the Theory of Planned Behavior, which states that individuals who possess better knowledge and stronger perceived behavioral control tend to make more rational and planned decisions [10] [11]. In this context, students who understand financial concepts such as budgeting, saving, debt management, and investment are more likely to use money wisely and avoid impulsive spending.

The result is consistent with previous studies. Mukti et al. (2022) found that financial literacy significantly improves students' financial management behavior because students who understand financial concepts are more likely to allocate their income appropriately and reduce unnecessary expenditure. Similarly, Komang et al. (2024) reported that financial literacy positively affects financial management among university students because it increases their awareness of the importance of planning and controlling personal finances. In addition, Asdiana et al. (2024) concluded that students with high financial literacy tend to demonstrate better financial behavior and stronger financial discipline.

However, this finding differs from the study conducted by Winda Puspa Sari and Nikmah (2023), which found that financial literacy does not significantly affect students' financial behavior. The difference may be caused by the characteristics of respondents and the context of the study. In the present study, KKNT students are required not only to manage their personal finances but also to organize funds for community service activities, making financial literacy more essential in their daily lives.

Accordingly, this study confirms that improving financial literacy is an important strategy to enhance students' financial management. Universities should therefore provide more financial education through seminars, workshops, and training programs in order to strengthen students' understanding of financial concepts.

2: The Effect of Financial Attitude on Financial Management

The results show that financial attitude does not have a significant effect on financial management among KKNT students at Universitas Bina Darma. The path coefficient is 0.182, with a T-statistic of 1.396 and a p-value of 0.163. Since the T-statistic is lower than 1.96 and the p-value is greater than 0.05, the second hypothesis is rejected.

This finding indicates that students' positive attitudes toward money, saving, and financial responsibility are not sufficient to improve their financial management behavior. Although students may believe that saving is important and that they should avoid unnecessary spending, these attitudes do not necessarily translate into actual financial practices. Students may have positive intentions but still fail to implement them consistently because of a lack of financial knowledge, limited self-control, or the influence of their social environment.

From the perspective of the Theory of Planned Behavior, attitude is only one component influencing behavior. Behavioral intention also depends on subjective norms and perceived behavioral control [10] [12]. Therefore, although students have positive attitudes toward financial management, they may not practice proper financial management if they lack sufficient financial knowledge or are influenced by peer pressure and lifestyle trends.

This finding supports the study by [3], which reported that financial attitude alone does not significantly influence financial behavior. [13] [14] found that although students may have positive financial attitudes, their financial behavior is more strongly influenced by financial literacy and self-efficacy. In addition, [11] explained that financial attitude contributes to financial behavior only when it is accompanied by other supporting factors such as self-control and financial discipline.

Nevertheless, this result differs from previous studies conducted by [15], which found that financial attitude positively affects financial management. The inconsistency may be explained by differences in respondents and research settings. In this study, KKNT students face additional financial responsibilities and external pressures that may weaken the effect of attitude on financial management behavior.

Therefore, this study suggests that a positive financial attitude alone is insufficient to improve students' financial management. Universities should complement attitude-building efforts with practical financial literacy training and self-control development programs.

3: The Effect of Fintech Payment on Financial Management

The findings reveal that fintech payment does not significantly affect financial management among KKNT students at Universitas Bina Darma. The path coefficient value is 0.235, with a T-statistic of 1.244 and a p-value of 0.214. Consequently, the third hypothesis is rejected.

This result suggests that the use of fintech payment services, such as e-wallets, mobile banking, and digital payment applications, does not necessarily improve students' ability to manage their finances. Although these technologies make transactions easier, faster, and more practical, they do not automatically encourage better financial behavior. In fact, students may use fintech payment primarily as a transaction tool rather than as an instrument for budgeting and financial planning.

The result can be explained by the tendency of digital payment systems to encourage impulsive spending. Since digital transactions do not require students to use physical cash, they may

become less aware of the amount of money they spend. Consequently, students who frequently use fintech payment may experience greater difficulty controlling their expenditures.

This finding is consistent with the study conducted by [3] which found that fintech payment only improves financial management when students have strong financial literacy and self-control. Similarly, [16] argued that fintech payment can support financial management only if users understand how to use digital payment systems wisely. Without adequate financial literacy, fintech payment may instead lead to more consumptive behavior.

The present finding is also in line with [13], who explained that fintech payment has two possible effects. On one hand, it can simplify financial transactions and facilitate expenditure tracking. On the other hand, it can increase the tendency to spend impulsively because students are less aware of their actual financial condition.

However, this result differs from Mukti et al. [17], who found that fintech payment positively affects financial management. The difference may be due to the characteristics of KKNT students in this study. Since these students have more complex financial responsibilities, the convenience of fintech payment may not be enough to improve their financial management without sufficient knowledge and discipline.

Therefore, this study concludes that fintech payment is not the main determinant of students' financial management. Instead, its impact depends on whether students possess adequate financial literacy and financial discipline to use digital payment systems responsibly.

5. Conclusion

This study concludes that financial literacy has a positive and significant effect on financial management among KKNT Kampus Berdampak students at Universitas Bina Darma. Students who possess better financial knowledge and understanding are more capable of planning, controlling, and evaluating their financial activities. Therefore, financial literacy is an important factor in improving students' ability to manage their finances effectively.

In contrast, financial attitude and fintech payment do not have a significant effect on financial management. Although students generally demonstrate positive attitudes toward saving and responsible spending, these attitudes are not sufficient to improve their financial behavior without adequate knowledge and practical skills. Likewise, the use of fintech payment only provides convenience in transactions and does not necessarily encourage better financial management. In some cases, digital payment systems may even increase impulsive spending behavior.

The findings indicate that students' financial management is determined more by their level of financial literacy than by their attitudes or the use of fintech payment services. Consequently, universities should strengthen financial literacy education through seminars, training programs, and financial management workshops. In addition, students should be encouraged to use digital

payment systems more wisely and responsibly in order to avoid excessive and unplanned spending.

This study is limited to KKNT students at Universitas Bina Darma and only examines three independent variables. Future studies are recommended to include other factors, such as self-control, financial self-efficacy, lifestyle, parental income, and peer influence, in order to provide a more comprehensive understanding of students' financial management behavior.

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