

Factors That Influence Financial Management Personal Student Feb Upn "Veteran" East Java

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Abstract : *Fintech is one of the monetary industries that is experiencing disruption due to rapid technological developments. On the other hand, financial self-efficacy is needed, namely one's belief in oneself in managing monetary decisions. Based on several previous studies, it is known that fintech payments and financial self-efficacy have a bearing on monetary management. As many as 70% of UPN "Veteran" East Java students do not make considerations before buying something and there has been a decrease in the opening of savings accounts in 2020. The purpose of this research is prove the effect of financial self-efficacy and financial technology payments on students' bsd monetary management. This research includes quantitative research by cross sectional approach. The research sample was 98 people with simple random sampling technique. According results of the analysis, it is known that in X1 the sig value is 0.023 <0.05 and X2 sig value. The results in this study are that fintech payment and financial self-efficacy contribute to students' individu monetary management.*

Keywords - *Financial Technolog, Financial Self Efficacy, Financial Management*

I. INTRODUCTION

The existence of the Covid-19 pandemic requires everyone to use digital technology to minimize face-to-face meetings and crowds in one place. The current *marketplace* provides various kinds of convenience in *online* shopping, especially in terms of payment with product payments on credit, payments using *mobile banking*, and digital wallets. According results of the 4th Indonesia Fintech Summit (IFA) in Yogyakarta, it is known that Indonesia's Fintech sector transaction figures, which have a *Compound Annual Growth Rate* (CAGR) of 39%, are the second highest in the G20 participating countries. (Bank Indonesia, 2022)

Money management or individu monetary management is actually a skill that should be owned by every individual (Erawati, 2017). The problems that occur in students are usually in terms of *financial* arrangements that begin to be transferred where previously there was parental intervention to become individuals who are more free to manage their own finances.

There are several factors that may have an influence on a student's individu monetary management, namely *financial self-efficacy* and *fintech payments*. According to the *Theory of Planned Behavior* (TPB), basically a person's attitude or behavior can be predicted through the individu beliefs about yourself own attitude or behavior. So that through this theory can be known *financial self-efficacy* or *financial technology* can arise from a person's beliefs.

On the other hand, the *Theory of Reason Action* (TRA) considers something that is considered important that connects attitudes, desires, and behavior. In students' own monetary management, fintech and financial self-efficacy are considered to have an important role in the formation of monetary management.

Fintech (Financial Technology) is one of the financial industries that is experiencing disruption due to rapid technological development. (Ilman 2019) According to OJK 2022 data in Haqiqi and Pertiwi (2022) there are several things that make the development of the *Fintech* industry in Indonesia more prospective, including a growing middle-income community, potential demographic factors, greater digital technology users, and an increase in internet users.

Based on OJK 2022 data on the Indonesian Internet Service Providers Association (APJJI) survey released on June 9, 2022, it is known as many internet consumers in Indonesia 210.03 million people out of a total population of 272 million people in the first quarter of 2018. (FSA, 2022) According survey of the

Indonesian Internet Service Providers Association in 2022, it is known that the age of 13-18 years is the age group with the highest number of internet users, followed by the age range of 19-34 years. (APJII 2022) The number of transactions using *fintech* is also projected to continue to grow, showing that *fintech* transactions are projected to increase annually with a *Compound Annual Growth Rate* (CAGR) of 18.8 percent.

The development of information systems and consumer research is a transaction method that significantly influences user decisions and ways of consuming. (To and Ngai 2018) Therefore, *financial self-efficacy* is a person's belief in their own capability to manage financial decisions and make efficient decisions. (Ahmad et al. 2019)

Increasing needs, lifestyles, behaviors that are classified as very consumptive make everyone must have the ability to manage money. Especially UPN "Veteran" East Java students who have different financial management skills coupled with the many shopping centers and online payment applications in the surrounding environment actually make students not think long. Situations like this influence students with extravagant attitudes. (Haqiqi and Pertiwi 2022)

The above is further strengthened by OJK data in 2022 where According results of SNLIK (National Survey of Financial Literacy and Inclusion) indicate that the monetary literacy guide of Indonesian society is 49.68% with a magnitude of the financial inclusion index reaches 85.10%. (FSA, 2022) In a smaller scope, at UPN Veteran East Java there was a decrease in the opening of the UPN "Veteran East Java" Investment Gallery account in 2020 to only 20 accounts where the previous year reached 88 accounts. This indirectly shows that students are reluctant to save money to third parties as a form of their financial management. (Mujityara and Purwanto 2021)

A similar thing was also found in the account opening data of the East Java FEB UPN "Veteran" Investment Gallery where there was a decrease in the opening of savings accounts in 2020. It is known that the previous year in 2019 there were 88 savings account openings, but in 2020 there were only 30 savings account openings. Meanwhile, in 2021 itself there were only 2 account openings due to the end of the MoU with Anugerah Sekuritas and the MoU process with MNC.

Given that FEB students have a stronger *background in* financial education during college where they get at least a lot of material related to finance as well. Oleh karena itu harapannya mahasiswa FEB memiliki manajemen keuangan pribadi yang kuat pula.

In addition, according the results of preliminary observations, there is still 7 UPN "Veteran" East Java students (70%) who do not make considerations before buying something. In research (Putri et al., 2019) to shape the financial behavior of students can be done by utilizing financial literacy and the environment as much as possible. The same thing was also found in another study by (Nafitri and Wikartika 2023) where income, lifestyle, and financial literacy have an influence on the financial behavior of UPN "Veteran" East Java Management students.

In research Erlangga and Krisnawati (2020) shows a result that from the existence of service technology in terms of payment or fintech payment (financial technology payment) there is a significant impact on individual monetary management. Even in research (Rahma and Susanti 2022) is known to have the same results where fintech payment positive and significant effect on individual student financial arrangements.

While related to variables financial self efficacy on research (Rahma and Susanti 2022) Where these variables have an influence on student individu financial management. Similar results were found in the study (Dewi 2022) where financial self efficacy can mediate the influence of financial literacy, financial attitudes, financial education in the family has an effect on financial management behavior.

From the background above, along with the state of digital technology that is increasingly developing compared to previous years, researchers want to prove the influence of financial self-efficacy and financial technology payment (fintech payment) on student individu financial management. This is considering that based on data at UPN "Veteran" East Java indicates that student financial management has not been maximized, especially this happens to students who have a FEB lecture background. Meanwhile, in other studies it is known that financial management is influenced by fintech payment and financial self-efficacy.

II. LITERATURE REVIEW

2.1 Personal Finance Management

Financial management according to Amanah in Erlangga and Krisnawati (2020) is a science in which it explains a person's behavior to manage one's individual finances are concerned with human culture and psychology. individual based financial management parameters (Herdjiono and Damanik 2016) include: consumption, cash flow management, savings and investment, insurance.

2.2 Financial Technology Payment

Financial technology or also known in *fintech*, namely the use of technology in the financial system that creates the latest products, technologies, services, and business models that affect the stability of the financial system as well as the capabilities, skills, and convenience of systems that affect transactions Bank Indonesia, "Regulation of Bank Indonesia No.19/12/PBI/2017 on the Implementation of Financial Technology," 2017. Indicators of *fintech payment* according to (Kim et al. 2016) are: individual mobility, relative utilization, consumption fluency, service credibility, social influence, concern for privacy, and *self-efficacy*.

2.3 Financial Self Efficacy

Menurut (Alwisol 2009) *financial self efficacy* is a perception of how good yourself is in certain situations, *self-efficiency* is related to the belief that he has the ability to take action as expected. Indicators of *financial self-efficacy* according to (Bandura 1997) , namely: level, generalization, strength.

2.4 The Influence of Fintech Payment on Students' Personal Financial Management

With the existence of *fintech payment services*, it can allow users, especially a student, to use services for special payments that are independent or can be done by themselves, and do not make them dependent on existing payment services at the financial institution, but can be adjusted to the comfort of each user.

In the direction of research (Erlangga and Krisnawati 2020) mentioned that, positively affects financial management behavior. This means that the more often students in the Greater Bandung Area use *fintech payment*, the better their financial management behavior. Since this *fintech payment* service is directly related to student financial transactions, where students can make payments through the available *fintech payment* services, it will be possible that this *fintech payment* will influence or can affect the individual finances of a student.

So in line with research by (Mukti, Rinofah, and Kusumawardhani 2022) who found that according to the significant test results, *fintech* had a positive and significant relationship with financial behavior. The research results are in the same direction as the research, (Purwanto, Yandri, and Yoga 2022) (Safitri 2022) , and (Azzahra and Kartini 2022) where *financial technology* has an influence on a person's financial management.

H1: *Fintech Payment* has a positive influence on student personal financial management

2.5 The Effect of Financial Self Efficacy on Student Personal Financial Management

Financial self-efficacy in its application to carry out individual monetary management or individual monetary management of a student is how a student feels the belief that he will be able to carry out his individual monetary management appropriately. Students can be said to be able to manage their finances properly if they feel capable and confident that they can do this. The higher a student's belief that he will be able to manage his finances properly and appropriately, it can be said that the student will be more able to practice or implement management or management of his individual finances.

In the direction of research (Rindi and Adiputra 2022) which reveals that, if students believe that they can manage finances well, the more appropriate or the better the monetary management is carried out. This is also in line with research conducted by (Rahma and Susanti 2022) in his research stated that, that *financial self-efficacy* is a factor capable positively and significantly influence students' individual monetary management. Thus it can be said that *financial self-efficacy* will be able to influence the individual monetary management of a student. The results of the study are also in line with, (Arofah and Kurniawati 2021) (Pradinaningsih and Wafiroh 2022) , and (M. H. Putri and Pamungkas 2019) that *financial self efficacy* has an influence on a person's monetary management.

H2: *Financial Self Efficacy* has a positive influence on student personal financial management

III. RESEARCH METHODS

This research is a cross-sectional quantitative study. The data collection method in this study is the *Google form*. The population includes students from the Faculty of Economics and Business UPN Veterans East Java class of 2019-2022 with a total of 3,743 individuals. The number of samples is 98 people. The sampling technique is simple random sampling. Data analysis techniques with SPSS.

IV. Research Results And Discussion
Table 1. Description of Respondent Characteristics Results

Respondent Characteristics	Total	Percentage (%)
Gender		
Male	44	44,9%
Female	54	55,1%
Age		
19 Years	13	13,3%
20 Years	29	29,6%
21 Years	19	19,4%
22 Years	1	1%
23 Years	10	10,2%
Force		
2019	21	21,4%
2020	37	37,8%
2021	22	22,4%
2022	18	18,4%
Major		
Accounting	27	27,6%
Development Economics	21	21,4%
Management	50	51%
Total	98	100%

Source: Respondent Data, 2023

Accordingtable above regarding the distribution of respondent characteristics based on gender, it is known that the majority of respondents in this study were female with a percentage of (55.1%) or around 54 people. Based on age, it is known that the majority of respondents in this study were aged 20 years with a percentage of (29.6%) or around 29 people. According class, that most of the respondents in this study were class of 2020 with a percentage of (37.8%) or around 37 people. Accordingdepartment, it is known that the majority of respondents in this study came from management majors with a percentage of (51%) or around 50 people.

Multiple Linear Regression Test

Table 2. Multiple Linear Regression Test Results

Coefficients^a		Unstandardized		Standardized	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	1.063	.405		2.626	.010
	X1 = Fintech Payment	.285	.123	.219	2.315	.023
	X2 = Financial Self Efficacy	.399	.075	.505	5.343	.000

a. Dependent Variable: Y = Student Personal Financial Management

Source: SPSS Data Processing

Accordingresults of the above research, the constant value of 1.063 indicates that if the *Fintech Payment* and *Financial Self Efficacy* variables are zero or constant. Then the value of Student Personal Finance Management will increase by 31.063. In addition, the regression coefficient value of *Fintech Payment* (X1) is 0.283 and has a positive sign indicating a unidirectional change between *Fintech Payment* (X1) and Student Personal Financial Management (Y), meaning that if *Fintech Payment* (X1) grow by one component, Student Personal Financial Management (Y) will increase by 0.283. The regression coefficient value of *Financial Self Efficacy* (X2) is 0.399 and has a positive sign indicating a unidirectional change between *Financial Self Efficacy*

(X2) and Student Personal Finance Management (Y), meaning that if *Financial Self Efficacy* (X2) grow by one component, Student Personal Finance Management (Y) will increase by 0.399.

Hypothesis Test Results

Partial Test (t Test)

Table 3. Partial Test Results (T Test)

Model		Coefficients ^a		t	Sig.	Collinearity Statistics	
		Coefficients				Tolerance	VIF
		B	Std. Error				
1	(Constant)	1.063	.405	2.626	.010		
	X1 = Fintech Payment	.285	.123	2.315	.023	.670	1.494
	X2 = Financial Self Efficacy	.399	.075	5.343	.000	.670	1.494

a. Dependent Variable: Y = Student Personal Financial Management
Source: SPSS Data Processing

Accordingtable above shows the results that, *Fintech Payment* (X1) with positive results (real) effect on Student Personal Financial Management (Y) can be accepted with a Sig value. 0.023 <0.05 which means positive significant. The *Financial Self Efficacy* (X2) with positive results (real) effect on Student Personal Financial Management (Y) so that it can be accepted with a Sig value. 0.00 <0.05 which means significant positive.

Simultaneous Test (F)

Table 4. Simultaneous Test Results (F)

Model		ANOVA ^a				
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.358	2	8.679	35.944	.000 ^b
	Residuals	22.938	95	.241		
	Total	40.297	97			

a. Dependent Variable: Y = Student Personal Financial Management
b. Predictors: (Constant), X2 = Financial Self Efficacy, X1 = Fintech Payment
Source: SPSS Data Processing

Accordingresults of the F test analysis (model fit test), it shows significant results. Seen from the number $F_{hitung} = 35.994$ with Sig.0.00 <0.05: Significantly positive, meaning that changes in the 2 *Fintech Payment* variables (X1), and *Financial Self Efficacy* (X2), are able to explain changes in the Student Personal Financial Management variable (Y).

Coefficient of Determination (R)²

Table 5. Determination Coefficient Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656 ^a	.431	.419	.49138

a. Predictors: (Constant), X2 = Financial Self Efficacy, X1 = Fintech Payment
b. Dependent Variable: Y = Student Personal Financial Management

Source: SPSS Data Processing

Judging from the Model Summary table above, it shows that R Square is 0.431 or 43.1%, which means that Student Personal Financial Management is influenced by *Fintech Payment* (X1) and *Financial self Efficacy* (X2) by 43.1%, while the remaining 56.9% is explained by other variables besides the *Fintech Payment* (X1) and *Financial self Efficacy* (X2) variables outside this study.

The Influence of Fintech Payment on Students' Personal Financial Management

According to results of hypothesis testing that researchers have done, it shows that the *fintech payment* variable has a significant impact on the individual monetary management variable, where a sig value of $0.023 < 0.05$ is obtained. In addition, according to regression coefficient value of *fintech payment*, it is found to be 0.283, so that if *fintech payment* grow by one component, Student Personal Financial Management (Y) will increase by 0.283.

According to the theory from (Bank Indonesia 2017), *Financial technology* or also known as *fintech*, is the utilization of technology in a financial system that produces a variety of products, technologies, services, as well as modern business types that affect the stability of the monetary system and the effectiveness, smoothness, and ease of the system regarding payments. With the existence of *fintech payment services*, it can allow users, especially a student, to use services for special payments that are independent and do not make them dependent on existing payment services at the financial institution, but can be adjusted to the convenience of each user.

Based on other research by Kevin Leong and Anna Sung, it is known that fintech is also able to create value for businesses in 4 categories, including payments, consulting services, financing, and compliance. There is also a need for newer fintech development to develop existing businesses. (Leong 2018)

It can be said that by using fintech payment, all things can run efficiently and effectively. Where currently there are many people who utilize fintech payment which indicates that it can be accepted by many people. In fact, it is not uncommon for this to have an impact on everyone's ability to manage finances. This is indirectly explained in research (Mariana, Purwanto, and Wikartika 2022) where everyone who is able to control finances through *financial knowledge, financial attitude, and locus of control* can make *financial management behavior* higher and more directed.

This is in line with what is done by (Erlangga and Krisnawati 2020) that, has a positive effect on financial management behavior. This means that the more often students in the Greater Bandung Area use *fintech payments*, the better their financial management behavior. This is also in line with research conducted by (Mukti, Rinofah, and Kusumawardhani 2022) which reveals that, according to results of the significance test, it is proven that *fintech with positive results* significant effect on financial behavior. The results of the study are also in line with research (Purwanto, Yandri, and Yoga 2022), (Safitri 2022), and (Azzahra and Kartini 2022) where *financial technology* has an influence on a person's financial management. So that researchers can conclude that there is a match between the results of research with theory, opinion and previous research, namely *fintech payment has a significant and positive effect on financial management*.

Therefore, the use of *fintech payment* is a tool that can be utilized by everyone in shaping better financial management. This is because based on research that has been conducted, it is known that *fintech payment* has an influence on student financial management. Therefore, it is important for students to maximize *fintech payment* in a positive direction in order to produce positive financial management as well so that it can benefit their finances in the future.

The Effect of Financial Self Efficacy on Student Personal Financial Management

According to results of hypothesis testing that researchers have done, it shows that the *financial self-efficacy* variable has a significant impact on the college individual financial management variable, where a sig value of $0.00 < 0.05$ is obtained. In addition, according to regression coefficient value of *financial self efficacy*, it is found to be 0.399, so that if *financial self efficacy* grow by one component, Student Personal Financial Management (Y) will increase by 0.399.

According to the theory put forward by Fobes and Kara in Fatimah (2019), *Financial self-efficacy* is a person's belief in his abilities to achieve his individual financial goals. Students can be said to be able to manage their finances well if they feel capable and confident that they can do this. The higher a student's belief that he will be able to manage his finances properly and appropriately, it can be said that the student will be more able to practice or implement management or management of his individual finances.

For example, in the research (Anwar et al. 2017) where people with relatively low income levels, especially in rural areas, make them not know whether there is more income that can be accumulated into savings. This is also of course very related to student life, especially from an individual economic point of view and from his family background as well.

Research conducted by (Rindi and Adiputra 2022) reveals that, if students believe that they can manage finances well, the more appropriate or the better the financial management carried out. This is also in line with research conducted by (Rahma and Susanti 2022) in his research stated that, that *financial self-efficacy* is a factor capable positively and significantly influence students' individual financial management. Thus it can be said that *financial self-efficacy* will be able to influence the individual financial management of a student. So that researchers can conclude that there is a match between the results of research with theory, opinions and previous

research, namely *financial self efficacy* is able to positively and significantly influence students' individual financial management.

Therefore, it is necessary to manage *financial self-efficacy* well to produce good financial management as well. This is after it is known that *financial self-efficacy* has an influence on student financial management. So that there needs to be control by students related to *financial self-efficacy* in order to produce positive financial management so that it can benefit the student's own finances in the future.

V. CONCLUSION

According to results of research that has been conducted and the discussion that the researchers have described, it can be concluded that, *Fintech payment* contributes to student individual financial management. This explains that the high and low *fintech payment* will be followed by the level of student individual financial management. Meanwhile, *Financial Self Efficacy* contributes to student individual financial management. This explains that the high and low *financial self-efficacy* will be followed by the level of individual financial management of students. It is important for future research to continue to develop other variables that have a relationship with student financial management.

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