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FINANCIAL LITERACY, LIFESTYLE, AND FINANCIAL ATTITUDES IN SHAPING STUDENTS' FINANCIAL BEHAVIOR: EVIDENCE FROM MAHASARASWATI UNIVERSITY, DENPASAR

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ABSTRACT

Students are part of the young generation pursuing higher education who not only focus on seeking knowledge but also need to practice basic financial skills such as *budgeting*, daily savings planning, or long-term financial planning. In reality, there are still many students who have not yet implemented these activities. This study aims to examine the influence of financial literacy, financial attitudes, and lifestyle on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University Denpasar. The population in this study was 4,108 active students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar. The sampling method used in this study was the Slovin formula, so that the sample in this study was adjusted to 98 respondents. The data analysis techniques used in this study were multiple linear regression analysis, classical assumption test, F test, determination analysis, and t test. The results showed that financial literacy, financial attitude, and lifestyle each had a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar. The financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, is explained by financial literacy, financial attitude, and lifestyle by only 53.0%, while 47.0% is influenced by other factors not included in the research model.

Keywords: financial literacy, financial attitude, lifestyle, financial behavior

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1. INTRODUCTION

Every three years, the Financial Services Authority (OJK) conducts a national survey on financial literacy and inclusion. One of the main factors causing low financial literacy in Indonesia is its geographical condition, which is largely dominated by rural areas (source: www.ojk.go.id). In 2022, the OJK conducted another survey which showed that the financial literacy index had increased by 49.68%. This OJK percentage increased compared to 2019, which was 38.03%. Meanwhile, the financial inclusion index in 2022 reached 85.10%, an increase compared to the previous SNLIK period in 2019, which was 76.19%. This difference illustrates the gap between literacy and inclusion levels, which has decreased from 38.16% in 2019 to 35.42% in 2022. Table 1.1 explains the comparison between the financial literacy and inclusion indices of the Indonesian people. This table shows that the increase in financial inclusion is only followed by the financial literacy index of Indonesian citizens who have adequate knowledge, skills, trust, attitudes, and behaviors to use financial products and services, which only reaches 49.68%. This figure is still considered small because it is not proportional to the population of Indonesia, which reaches 282.48 million people.

Table 1. Comparison of Financial Literacy and Inclusion Indices 2019 and 2022 Indonesian Society

Index	2019	2022
Literacy	38.03	49.68%
Inclusion	76.19	85.10
GAP	38.16%	35.42

Source: ojk.go.id (2022)

Mien & Thao (2015) state that students are part of the younger generation who are still in their productive years, pursuing higher education that not only focuses on academic studies but also on practicing basic financial skills such as budgeting, daily savings planning, or long-term financial planning, which need to be done by the younger generation. In reality, there are still many students who have not yet implemented these activities. Another phenomenon also occurs in the city of Yogyakarta, where 58 students from a private university have developed a spendthrift attitude, resulting in many students becoming entangled in online loans. It is known that the online loan money is used to fulfill their lifestyle. This habit shows an individual's inability to think long-term in terms of good financial management (Kompas.com/2023).

Financial behavior is considered one of the important concepts in the discipline of finance. Financial management behavior is an individual's skill in making decisions by managing and utilizing financial resources (Listiyani, et al. 2021). Basically, if someone has a sense of responsibility in using their finances, then their finances will be used effectively. Things that are frivolous in nature can certainly be controlled by an individual. Dividing the goals to be achieved, both long-term and short-term goals, must have clear measures through careful planning.

With regard to financial behavior, the extent to which a person's level of financial knowledge and management can be measured by financial literacy. Many people understand that financial literacy will make it difficult for them to enjoy the money they have earned. In fact, with financial literacy, a person can enjoy their life by using their financial resources appropriately and efficiently to achieve their financial goals. Good financial literacy will protect the public from various modes of financial crime. Conversely, low financial literacy can make people more vulnerable to financial fraud (Thaha & Afriani, 2021: 60). Previous research findings by several researchers, namely Sari & Sari (2020) and Widiantari, et al. (2023), state that financial literacy has a positive effect on financial behavior. There is a gap in other findings, namely that financial literacy does not affect financial behavior, as evidenced by the findings of research by Ade Gunawan, et al. (2020) and supported by similar research results from Gagagho, et al. (2021).

Good financial management is also influenced by a person's financial attitude. Financial attitude determines how people spend, save, hoard, and squander money (Sandi, et al. 2020). Financial attitude can influence various personal financial issues. Therefore, when a person has a good financial attitude, they will tend to have good financial management behavior as well. A good individual attitude towards finance creates individuals who understand the actions they take based on their financial principles, which has a positive effect on financial management. The findings of research conducted by Khovivah & Muniroh (2023) and Angelista, et al. (2024) found that financial attitudes have a significant positive effect on financial behavior. In contrast, research conducted by Syaliha et al (2022) found that financial attitudes do not have a positive and significant influence on financial behavior. Another study conducted by Tampubolon and Rahmadani (2022) also stated that financial attitudes have a negative influence on financial behavior.

In addition to financial literacy and financial attitudes, another factor that influences an individual's financial management is lifestyle. If someone has a high lifestyle, it can explain how they will behave when faced with financial decisions that they must make. If someone can manage their finances well, they will not experience difficulties in the future, behave healthily, and prioritize their wants and needs (Gunawan, 2022). Findings from previous researchers have produced several different results regarding the influence of lifestyle on financial behavior. The results of studies conducted by Noviani (2021) and Buderini (2023) state that lifestyle has a positive and significant effect on financial behavior. However, there is a gap in other findings by Agusti, et al. (2023), which state that lifestyle has a partially negative and insignificant effect on financial behavior. This finding is proven by the results of research by Wati & Mustaqim (2024), which states that lifestyle does not have a significant effect on financial behavior.

Students of the Faculty of Economics and Business, Mahasaraswati University Denpasar, are part of the younger generation studying economics, and in the management study program, students have taken financial management courses. Based on preliminary observations conducted through dialogues with several students of the Faculty of Economics and Business, Mahasaraswati University, Denpasar, it appears that students have not been maximizing their financial management behavior. This can be seen from the fact that students do not keep records of their expenses, are reluctant to save, and have lifestyles that are not in line with their needs, merely following trends.

Based on this background, it is very interesting to find out more about the financial behavior of students, especially at Mahasaraswati University in Denpasar. Thus, the researcher will conduct a study entitled The Influence of Financial Literacy, Financial Attitudes, and Lifestyle on the Financial Behavior of Students in the Faculty of Economics and Business at Mahasaraswati University in Denpasar.

2. LITERATURE AND HYPHOTHESIS

Theory of Planned Behavior

In the Theory of Planned Behavior, there are three things that will influence intention, namely: (1) behavior beliefs consist of two aspects, namely: a). beliefs about the possible consequences of a behavior, and b). evaluation of the consequences of that behavior; (2) normative beliefs consist of two aspects, namely: a). beliefs about the normative expectations of others, and (b) motivation to achieve those expectations, and; (3) control beliefs consist of two aspects, namely: a). beliefs about the extent to which a person is able to control something (controllability), and b). how confident a person feels about their ability or inability to perform a behavior (self-efficacy).

Individual financial behavior can be explained by financial knowledge factors, which are part of information factors, while financial attitudes and lifestyle are part of personal factors depending on subjective norms or perceptions of each individual. Ajzen (1991) states that TPB is suitable to explain any behavior that requires planning. Overall, behavioral beliefs form an attitude of liking or disliking towards behavior, normative beliefs produce social pressure or subjective , and control beliefs provide perceived behavioral control. Together, attitudes towards behavior, subjective norms, and perceived behavioral control will give rise to behavioral intention and subsequently behavior.

Financial Behavior

According to Sadalia & Andrani (2016), financial behavior is a study that examines how psychological phenomena influence financial behavior. Meanwhile, according to Anifah (2020), financial behavior is the study of how humans actually behave in a financial setting. The indicators of financial behavior according to Arwildayanto, et al (2017) are consumption, cash flow management, savings and investment, and credit management.

Financial Literacy

Financial literacy is defined as knowledge and understanding of financial concepts and risks, the ability, motivation, and confidence to apply structured knowledge and understanding in making effective decisions in a financial context to improve the financial well-being of communities and individuals, and to enable participation in economic life (Komarudin, et al. 2020). Financial literacy is measured by four indicators in this study, according to Suratno (2021), these indicators include basic knowledge of financial management, investment, savings and credit management, and insurance.

Financial Attitude

According to Widyaningrum (2018), financial attitude is a person's knowledge related to finance that is formed with a focus on managing finances. Meanwhile, according to Sutanti (2019), "financial attitude in making financial decisions will have positive and negative values on financial behavior and will show a good attitude in managing finances." Some indicators of financial attitude (Dewi, 2017) are good money management mindset, satisfaction with shopping, and not wanting to spend money.

Lifestyle

According to Gunawan et al. (2020), lifestyle is defined as the way of life defined by how people spend their time, what they think about themselves and the world around them. Lifestyle reflects consumptive patterns that describe a person's choices in how they use their time and money. According to Puranda and Madiawati (2017:28), lifestyle indicators consist of three factors, namely activities, interests, and opinions.

Research Hypothesis

The Influence of Financial Literacy on Financial Behavior

Financial literacy, which includes knowledge about savings, insurance, debt, investment, and so on, will influence a person's behavior in a financial context. The more students know about the elements of finance, the wiser they will be in their financial behavior. This study is supported by the findings of Sari & Sari (2020), which state that financial literacy affects almost all aspects related to individual financial behavior. Previous studies conducted by (Sari & Sari, 2020 and Widiantari, et al. 2023) found that financial literacy has a positive effect on financial behavior.

H_1: Financial literacy has a positive effect on financial behavior.

The Influence of Financial Attitudes on Financial Behavior

Positive attitudes or actions towards finance can help students understand what they believe about their relationship with money, so that the more positive an individual's attitude and confidence, the more effectively financial management practices can be applied (Humaira & Sagoro, 2018: 96). This research is supported by the findings of Sri et al. (2023), who state that personal financial management also requires a lifestyle that has priorities. The reasoning is that *the power of priority* also influences a person's level of discipline when managing their money. Previous studies conducted by (Khovivah & Muniroh, 2023 and Angelista, et al. 2024) found that financial attitudes have a positive effect on financial behavior.

H_2: Financial attitudes have a positive effect on financial behavior.

The Influence of Lifestyle on Financial Behavior

Lifestyle is a person's way of life in the world based on interests, activities, opinions, surroundings, and so on. This shows that the lifestyle of students has a strong impact on influencing changes in their financial behavior. This research is supported by the findings of Gama, et al. (2023), which state that the lifestyle of students plays an important role in contributing to financial behavior because when a person has a good lifestyle, they will use all their money according to their needs. Previous studies conducted by (Noviani, 2021 and Buderini, 2023) found that lifestyle has a positive effect on financial behavior.

H_3 : Lifestyle has a positive effect on financial behavior.

3. RESEARCH METHOD

This research was conducted at Mahasaraswati University Denpasar, located at Jalan Kamboja No. 11A, Dangin Puri Kangin, North Denpasar District, Denpasar City. The object of this study was the influence of financial literacy, financial attitudes, and lifestyle on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University Denpasar. The population in this study consisted of 4,108 active students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar. The sampling method used in this study was the Slovin formula, resulting in a sample size of 98 respondents. The data collection methods used were questionnaires, literature studies, and interviews. Data analysis in this study was conducted using the SPSS (*Statistical Package for Social Sciences)* program. The data analysis technique used in this study was multiple linear regression analysis.

4. RESULTS AND DISCUSSION

Multiple Linear Regression Analysis

Table 2. Results of Multiple Linear Regression Analysis

Variabel	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	11.004	2.092		5.261	0.000
Financial Literacy	0.123	0.056	0.190	2.221	0.029
Financial Attitude	0.646	0.105	0.526	6.131	0.000
Lifestyle	0.122	0.059	0.162	2.055	0.043
F					37.412
F Sig.					0.000
R Square					0.544
Adjusted R Square					0.530

Based on the results of multiple linear regression and simple regression analysis in Table 2, the following regression equation was obtained: Y1 = 11.004 + 0.123X1 + 0.646X2+ 0.122X3. The multiple linear regression equation above can be explained as follows:

α = 11.004; this means that if the Financial Behavior variable (Y) is not influenced by the two independent variables, namely financial literacy (X1), financial attitude (X2), and lifestyle (X3), which have a value of zero (0), then the average financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, will increase.

β1= 0.123; this means that if financial literacy increases by 1%, it will cause an increase in the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar.

β2= 0.646; this means that if financial attitude increases by 1%, it will cause an increase in the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar.

β3= 0.122; meaning that if lifestyle increases by 1%, it will cause an increase in the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar.

Classical Assumption Test

a) Normality Test Results

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		98
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviations	2.44006327
Most Extreme Differences	Absolute	0.062
	Positive	0.059
	Negative	-0.062
Test Statistic		0.062
Asymp. Sig (2-tailed)		0.200[c,d]

Based on the analysis results in Table 3, the *Asymp. Sig.* (*2-tailed*) result is 0.200, which is greater than 0.05 (0.200 > 0.05). The test results show that the data in this study is normally distributed.

b) Multicollinearity Test Results

Table 4. Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF

Financial Literacy	0.666	1.502
Financial Attitude	0.658	1.520
Lifestyle	0.779	1.283

Based on the multicollinearity test results in Table 4, it can be seen that the Tolerance coefficients of the financial literacy, financial attitude, and lifestyle variables are greater than 0.10 and the VIF values are less than 10. These results indicate that there are no signs of multicollinearity in the regression model created.

c) Heteroscedasticity Test Results

Table 5. Heteroscedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.688	1.303		2.062	0.042
	Financial Literacy	0.036	0.035	0.129	1.030	0.305
	Financial Attitude	-0.039	0.066	-0.075	-0.597	0.552
	Lifestyle	-0.034	0.037	-0.106	-0.913	0.363

a. Dependents Variable: ABS_RES

Based on the results of the heteroscedasticity test in Table 5., it can be seen that there is no heteroscedasticity problem in the regression model, because the significance values between financial literacy, financial attitude, and lifestyle with absolute residuals are each greater than 0.05.

F Test Results

The F test results for the effect of financial literacy, financial attitude, and lifestyle on financial behavior in Table 2 above are significant at 0.000 < 0.05 and the calculated F is 37.412. This result means that the independent variables in this study, namely financial literacy, financial attitude, and lifestyle, simultaneously have a significant effect on the dependent variable, namely financial behavior.

Results of the Coefficient of Determination Test (Adjusted R^2)

The calculation of the coefficient of determination is shown by the R *Square* value in Table 2. The coefficient of determination or adjusted R *Square* in the relationship between financial literacy, financial attitude, and lifestyle on financial behavior of 0.530 means that 53.0% of the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, is influenced by financial literacy, financial attitude, and lifestyle, while the remaining 47.0% is influenced by other factors not included in the research model.

T-Test Results

The t-test results in this study can be seen in Table 2, which shows that:

a) The effect of financial literacy on financial behavior shows that the t-value of the financial literacy variable (X1) is 2.221 and the regression coefficient is 0.123 with a significance level of 0.029 < 0.05. These results indicate that financial literacy has a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, so that the first hypothesis (H1) can be accepted.

b) The effect of financial attitude on financial behavior shows that the t-value of the financial attitude variable (X2) is 6.131 and the regression coefficient value is 0.646 with a significance level of 0.000 < 0.05. These results indicate that financial attitude has a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, so that the second hypothesis (H2) can be accepted.

c) The effect of lifestyle on financial behavior shows that the t-value of the lifestyle variable (X3) has a t-value of 2.055 and a regression coefficient value of 0.122 with a significance level of 0.043 < 0.05. These results indicate that lifestyle has a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, so that the third hypothesis (H3) can be accepted.

Discussion of Research Results

The Effect of Financial Literacy on Student Financial Behavior at the Faculty of Economics and Business, Mahasaraswati University, Denpasar

Financial literacy has a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar. The results indicate that the better the financial literacy of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, the better their financial behavior will be. The theory used to measure the relationship between financial literacy and student financial behavior is the Theory of Planned Behavior (TPB) with the factor of perceived behavior control, which is defined as the perceived ease or difficulty of performing a behavior and is assumed to reflect past experiences as an anticipation of obstacles and barriers. With financial literacy, each individual's understanding of financial management will not experience difficulties in the present and future, enabling them to manage their finances well. This is also supported by previous studies conducted by Sari & Sari (2020) and Widiantari, et al. (2023), which state that financial literacy has a significant positive effect on financial behavior.

The Influence of Financial Attitudes on the Financial Behavior of Students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar

Financial attitudes have a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar. The results indicate that the better the financial attitudes of students at the Faculty of Economics and Business, Mahasaraswati University, the better their behavior in managing finances will be. Positive attitudes or actions towards finance can help a person understand what they believe about their relationship with money, so that the more positive an individual's attitude and confidence, the more effectively financial management practices can be applied (Humaira & Sagoro, 2018: 96). Attitude is the first factor that can influence a person's behavior, as described in the Theory of Planned Behavior. Financial management behavior, which is related to an individual's attitude toward personal finances, can be measured by the individual's actions. An individual's positive attitude towards their finances can be seen from their actions in their finances, such as setting aside some of their personal funds for savings. This is also supported by previous studies conducted by Khovivah & Muniroh (2023) and Angelista, et al. (2024) that financial attitudes have a positive and significant effect on financial behavior.

The Influence of Lifestyle on the Financial Behavior of Students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar

Lifestyle has a positive and significant effect on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar. The results indicate that the simpler the lifestyle of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, the better their financial management. The theory used to measure the relationship between financial literacy and student financial behavior uses the Theory of Planned Behavior (TPB) with the factors of attitude toward the behavior, belief in the results of a behavior, and assessment or evaluation of the behavior, where lifestyle is basically a person's pattern of managing their time and money.

Based on the students' opinions through the questionnaire, it was found that most students believed that having a simple and frugal lifestyle was the key to achieving financial stability and effectively preparing emergency funds. In addition, the students believed that a wasteful lifestyle that prioritized consumption would hinder their ability to achieve long-term financial goals. The students also realize that if they are interested in traveling and vacations, they must often set aside special funds in their budget for these

purposes, even though this reduces the amount of money they can save. In relation to their interest in lifestyle, the students have begun to take an interest in investing in the stock market, motivating them to learn new ways to manage their personal finances and make better investment decisions. Students realize that if they want to frequently attend social and entertainment events that require additional expenses, or occasionally buy trendy items, they must be able to save money well. This illustrates that students realize that good financial behavior is very important. This is also supported by previous research conducted by Noviani (2021) and Buderini (2023), which states that lifestyle has a significant effect on financial behavior.

CONCLUSION AND LIMITATIONS

Conclusion

Based on the results of this study, the following conclusions can be drawn: Financial literacy, financial attitudes, and lifestyle each have a positive and significant influence on the financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar.

Limitations

Several limitations in this study include the fact that it was only conducted at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, and focused only on financial literacy, financial attitudes, and lifestyle on financial behavior. The financial behavior of students at the Faculty of Economics and Business, Mahasaraswati University, Denpasar, is explained by financial literacy, financial attitude, and lifestyle only to the extent of 53.0%, while 47.0% is influenced by other factors not included in the research model.

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