

The Influence of Gender, Financial Literacy, and Financial Technology on Financial Management of Management Students of The 2021 Class, University of Tribhuwana Tunggaladewi, Malang

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INDEXING

Keywords:

Keyword 1; Gender
Keyword 2; Financial Literacy
Keyword 3; Financial Technology
Keyword 4; Financial Management

ABSTRACT

This study aims to determine the influence of gender, financial literacy, and *financial technology* on financial management in college students. This research uses a quantitative approach, focusing on hypothesis testing with statistical analysis tools and producing generalizable conclusions. The sample in this study was Management students from the 2021 intake of Tribhuwana Tunggaladewi University, Malang. The test tool used was multiple linear regression analysis with SPSS 26 software. Data were collected through a questionnaire that included questions about gender, financial literacy, financial technology, and financial management. The results of this study indicate that gender, financial literacy, and *financial technology* have a positive and significant influence on student financial management. Good gender, financial literacy, and *financial technology* can help students achieve their financial goals and prevent financial problems.

Article History

Received 22 June 2025; Revised 12 November 2025; Accepted 09 January 2026;

Publish 11 January 2026

INTRODUCTION

In this day and age, financial management has become an important aspect in the lives of all individuals. Every individual needs to have the ability to manage finances to support their survival. According to (Albeerdy & Gharleghi, 2015) the ability to manage finances can provide benefits for individuals comprehensively in behaviors such as the concept of financial management, understanding that works for financial institutions to responsibility in financial management of personal financial management. This ability is not only relevant for those who are already earning, but also for everyone, including students. There are several factors that support this, such as expenses that tend to be greater than the available funds. In addition, students need to manage finances well in order to be able to distinguish between needs and wants. (Hidayat & Hidayat, 2019) shows that the economic behavior of individuals, such as traders, is not only influenced by rational factors but also by psychological and social factors. This concept is also relevant in the context of college students who face various daily financial decisions.

The current phenomenon among university students shows that there are differences in the way they manage their finances based on gender. Male students tend to be more risk-taking in financial decisions, such as making digital investments without much consideration, while female students are generally more cautious and selective in using money, especially in non-essential spending. However, women also tend to be more susceptible to consumptive promotions such as discounts on fashion,

cosmetics, or aesthetic goods spread on social media.

Gender is one of the important factors in determining the decisions made by individuals in their lives. (Astari & Widagda, 2014) found that gender differences between men and women have a significant influence on personal financial arrangements. Men tend to spend their money more rationally than women who consider more pleasure factors. Based on the results of the National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK), it shows that there are differences in the level of financial literacy and inclusion based on gender. In the aspect of financial inclusion, both men and women experienced an increase. The level of financial inclusion of men increased from 73.97% to 80.73%, while women increased from 76.08% to 80.28%. Meanwhile, in the financial literacy aspect, there was a different movement. The level of financial literacy of men increased from 64.14% to 67.32%, while that of women decreased from 66.75% to 65.58%.

This situation reflects that easier access to financial services has not been fully accompanied by increased financial literacy, particularly among women. This issue requires attention, particularly among students, as low financial literacy can impact an individual's ability to manage their finances effectively amid advances in financial technology.

When it comes to financial literacy, some students still have limited understanding. Many are not accustomed to creating a monthly budget or tracking expenses. As a result, they often run out of money mid-month. Although some students have attended financial literacy seminars, this understanding is often not consistently applied in their daily lives due to a lack of habit or discipline in managing their finances.

According to (Lepir *et al.*, 2020), having a high level of financial literacy is considered essential for achieving a quality life. Financial literacy is a life skill that every individual must possess in living a long-term life. Therefore, financial literacy itself consists of several abilities and knowledge regarding finances that individuals possess to be able to manage or use a certain amount of money to improve their standard of living. Because the higher an individual's financial literacy, the better their financial management. Financial literacy is very essential because financial knowledge plays a crucial role for every individual (Sukacita *et al.*, 2022). Based on the results of the National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK), it shows that the level of financial literacy of the Indonesian people has increased from 65.43% to 66.46%, while financial inclusion has increased from 75.02% to 80.51%. This increase indicates an increase in public understanding of financial management. However, this increase has not been evenly distributed across all age groups, including students, who are still often a vulnerable group in financial decision-making.

The national financial literacy target set by the Financial Services Authority (OJK) through the 2021-2025 Indonesian National Financial Literacy Strategy (SNLKI) is a minimum of 70% by 2025. However, the current achievement is still at 66.46%, so Indonesia is considered to have not achieved the ideal target at both the national and international levels.

Financial technology is a new innovation in financial services that adapts technological developments to simplify financial services with a more efficient and effective financial system (Rahmah, 2020). Advances in financial technology have had a significant impact on student consumption patterns. Services like digital wallets, paylater, and online loans are increasingly accessible via mobile phones. A lack of

self-control and understanding of the risks leads students to resort to *financial technology services*. It's for lifestyle, not necessity . As a result, many students are burdened with paylater bills or are being chased for installments due to uncontrolled use of *financial technology* .

The more often individual use And By utilizing *financial technology* , the individual will be better able to manage their finances. In this case, *financial technology* is *financial technology* investment Which useful For manage Financial. Students, including teenagers, are more likely to shop, spending all their money on socializing and following current youth fashion trends. Based on the results of the 2025 National Survey on Financial Literacy and Inclusion (SNLIK) using the sustainability method, the 18-25 age group, the majority of whom are students, has the highest financial inclusion index (89.96%). This finding indicates that students are among the dominant users of *financial technology services* , particularly digital wallets. However, the Financial Services Authority (OJK) notes that the level of digital financial literacy among this productive age group is still relatively low, particularly in understanding the risks and impacts of using digital financial products such as online loans. This lack of literacy has the potential to encourage consumptive behavior, increase defaults, and poor debt management due to a lack of awareness of the consequences of these services.

This situation demonstrates the existence of inequality influenced by various factors, namely gender, financial literacy, and the use of *financial technology* , which impacts student financial management. The high level of access and use of digital financial services, or financial inclusion, among students, particularly through *financial technology* such as digital wallets, e-wallets, and online lending services, is not matched by an adequate understanding of financial literacy, particularly in understanding risk and debt management.

This is also reinforced by gender differences in financial literacy and behavior, where men and women show different levels of understanding and preferences for using *financial technology*, thus potentially giving rise to various personal financial management problems, such as consumptive behavior and difficulties in paying off debts or arrears in payments.

Therefore, researchers are interested in examining more deeply the influence of gender, financial literacy, and *financial technology* on student financial management, in order to provide a clearer picture and serve as a basis for improving students' understanding and ability to manage their finances wisely. Based on this, the researchers chose the title "The Influence of Gender, Financial Literacy, and Financial Technology on Financial Management of Management Students of The 2021 Class, University of Tribhuwana Tungadewi, Malang".

Formulation of the problem

To clarify the problem, the researcher formulated the problem related to the research title, namely as follows:

1. Whether Gender influential to management finance Management Students of the Class of 2021 Tribhuwana Tungadewi University Malang ?
2. Does Financial Literacy have an impact on the financial management of Management students of the Graduate School of Management? 2021 Tribhuw University where is Tungadewi Malang ?
3. Does *financial technology* have an impact on financial management of Management students? Force 2021 Tribhuwana Tungadewi University Malang ?

4. Do Gender, Financial Literacy, and *Financial Technology* Influence Financial Management of Management Students of the Class of 2021 ? Tribhuwana Tungadewi University Malang?

LITERATURE REVIEW

Theoretical Framework

According to (Dew & Xiao, 2011) the definition, financial management is a series of activities or efforts undertaken by individuals to manage their finances, from organizing, saving, investing, to managing debt to achieve financial stability, both to meet current and future needs. According to the definition, (Dew & Xiao, 2011) there are four aspects of financial management indicators, namely :

(1) Consumption, (2) Cash management, (3) Savings and investment, (4) Credit management

According to (Sasongko, 2009) gender is difference role, function, And not quite enough answer between man And women who are the result of a social construction that can change in accordance with the development of the times. According to (Sasongko, 2009) there are five aspects of gender indicators, namely:

(1) Role, (2) Responsibility, (3) Function, (4) Task (5) Balance (*Equilibrium*)

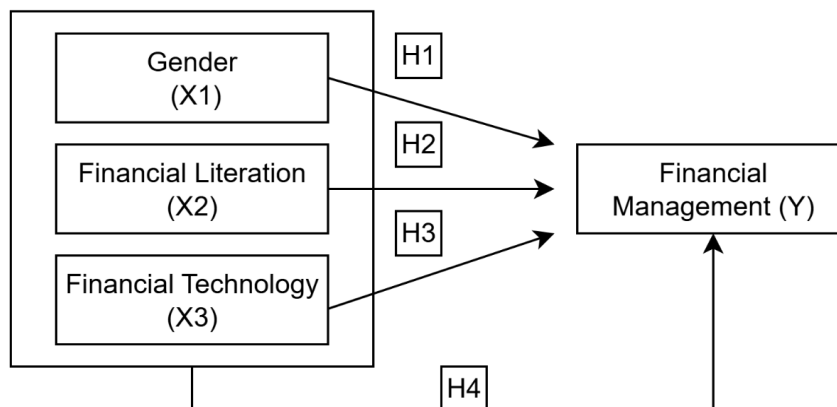
According to (Rehman & Mia, 2024), financial literacy is how an individual has the understanding, ability, and confidence to make the right financial decisions . According to them, (Chen & Volpe, 1998) there are four aspects of financial literacy indicators, namely :

(1) General knowledge , (2) Savings and *Loans & borrowing*), (3) Insurance , (4) *Investment*

According to (Marginingsih, 2021) *financial technology* is a new innovation carried out by the service industry finance through utilization technology For make it easier public in do transaction finance. There are three aspects of *financial technology indicators* , namely : (1) Perception convenience , (2) Perception benefit , (3) Risk perception

Conceptual Framework

The conceptual framework in this study is presented in the following illustration:



Hypothesis

H₁ : It is suspected that there is a positive and significant influence between gender and student financial management.

H₂ : It is suspected that there is a positive and significant influence between financial literacy and student financial management.

H₃ : It is suspected that there is a positive and significant influence between *financial technology* and student financial management.

H₄ : It is suspected that there is a positive influence between gender , financial literacy, and *financial technology* on student financial management .

RESEARCH METHOD

Population and Sample

This research used quantitative methods. The population was 246 Management students from the 2021 intake at Tribhuwana Tunggal University.

A sample is a portion of the population or characteristics taken as a representative data source. The sample size used in this study was determined using the Slovin formula.

The following is the Slovin formula:

$$n = N / (1 + N e^2)$$

$$n = (246) / (1 + 246 (0,1)^2)$$

$$n = (246) / (3.46)$$

$$n = 71$$

The results of the management and population above can be concluded that the number of samples in this study was 71 respondents.

Data Collection Techniques and Sources

The data collection method for this study used a questionnaire, presenting several questions related to four research variables: Gender (X1), Financial Literacy (X2), *Financial Technology* (X3), and Financial Management (Y). The questionnaire was distributed online via Google Forms to 2021 Management students at Tribhuwana Tunggal University. The collected data was then processed using the statistical program SPSS.

Data analysis

This research uses SPSS data analysis software to analyze data collected by researchers through questionnaires. This data analysis uses validity and reliability tests. Furthermore, to measure the feasibility of the model in this study, classical assumption tests are also conducted, including normality tests, heteroscedasticity tests, and multicollinearity tests. From the results of these statistical calculations, the influence of independent variables on the dependent variable will also be found using the multiple linear regression formula. Furthermore, hypothesis testing in this study is measured using the T-test (Partial), F-test (Simultaneous), and the Coefficient of Determination test.

RESULT AND DISCUSSION

Validation Test

Table.1 Validity Test Results

Variable	Items	Counts	Sig	Tables	Result
Gender (X1)	X1.P1	0,702	0,000	0,2303	Valid
	X1.P2	0,795	0,000	0,2303	Valid
	X1.P3	0,753	0,000	0,2303	Valid
	X1.P4	0,749	0,000	0,2303	Valid
	X1.P5	0,710	0,000	0,2303	Valid
Financial Literation (X2)	X2.P1	0,817	0,000	0,2303	Valid
	X2.P2	0,774	0,000	0,2303	Valid
	X2.P3	0,695	0,000	0,2303	Valid
	X2.P4	0,662	0,000	0,2303	Valid

	X2.P5	0,767	0,000	0,2303	Valid
	X2.P6	0,693	0,000	0,2303	Valid
	X2.P7	0,725	0,000	0,2303	Valid
	X2.P8	0,666	0,000	0,2303	Valid
Financial Technology (X3)	X3.P1	0,864	0,000	0,2303	Valid
	X3.P2	0,793	0,000	0,2303	Valid
	X3.P3	0,775	0,000	0,2303	Valid
	X3.P4	0,872	0,000	0,2303	Valid
	X3.P5	0,728	0,000	0,2303	Valid
	X3.P6	0,602	0,000	0,2303	Valid
Financial Management (Y)	Y.P1	0,676	0,000	0,2303	Valid
	Y.P2	0,691	0,000	0,2303	Valid
	Y.P3	0,778	0,000	0,2303	Valid
	Y.P4	0,737	0,000	0,2303	Valid
	Y.P5	0,790	0,000	0,2303	Valid
	Y.P6	0,650	0,000	0,2303	Valid
	Y.P7	0,786	0,000	0,2303	Valid
	Y.P8	0,790	0,000	0,2303	Valid

Source: Processed primary data, 2025

The significance test in the validity test was conducted by comparing the calculated r value (Correlated Item-Total Correlation) with the table r value, which is 0.230 (obtained from the results of the table r). If the calculated r value is greater than the table r value and the value is positive, then the question is declared valid. Based on the results, the overall results of the indicators for the variables gender, financial literacy, *financial technology*, and management are declared valid because the Correlated Item-Total Correlation value is positive and greater than the table r value, which is 0.230.

Reliability Test

Table.2 Reliability Test Results

Variable	Cronbach Alpha	Standard Cronbach Alpha	Result
Gender (X1)	0,794	0,60	Reliable
Financial Literation (X2)	0,869	0,60	Reliable
Financial Technology (X3)	0,863	0,60	Reliable
Financial Management (Y)	0,878	0,60	Reliable

Source: Processed primary data, 2025

A questionnaire can be said to be reliable if the respondents' answers to the statements are consistent or stable over time. A variable is said to be reliable if it provides a Cronbach's Alpha value > 0.60 . These results indicate that the gender, financial literacy, *financial technology*, and financial management questionnaires are reliable with Cronbach's Alpha > 0.60 , so it can be concluded, based on the results of the validity and reliability tests, the questionnaire used is considered valid and reliable, then the next stage is to distribute the questionnaire to respondents.

Classical Assumption Test

Normality Test

Table.3 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		71
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,64251740
Most Extreme Differences	Absolute	,103
	Positive	,077
	Negative	-,103
Test Statistic		,103
Asymp. Sig. (2-tailed)		,057 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Processed primary data, 2025

Based on the table above, the test is normal or not if the test results can be seen from the Asymp sig value of $0.057 > \alpha (0.05)$ which means it can be concluded that the data is normally distributed.

Multicollinearity Test

Table.4 Multicollinearity Test Results

Coefficient ²			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Gender	0,854	1,172
	Financial Literation	0,632	1,582
	Financial Technology	0,691	1,446

Source: Processed primary data, 2025

Based on the table above, the tolerance and VIF values indicate that the data does not experience multicollinearity because the independent variables have tolerance values greater than 0.1, namely 0.854 for gender, 0.632 for financial literacy, 0.69 for *financial technology*. In addition, all independent variables have VIF values smaller than 10 with values of 1.172 for gender, 1.582 for financial literacy, and 1.691 for financial management.

Heteroscedasticity Test

Table.5 Heteroscedasticity Test Results

Coefficients ²						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constanta)	3,635	1,042		3,488	0,001
	Gender	-,052	0,44	-,152	-1,173	0,245
	Financial Literation	-,010	0,37	-,042	-,277	0,783
	Financial Technology	-,021	0,048	-,064	-,443	0,659

Source: Processed primary data, 2025

Based on the heteroscedasticity test results shown in the table above, it can be concluded that there are no signs of heteroscedasticity. This is indicated by the significance value of each variable being >0.05, namely 0.245 for gender, 0.783 for financial literacy, and 0.659 for financial management.

Multiple Linear Regression Test

Table.6 Multiple Linear Regression Test Results

<i>Coefficients²</i>						
<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
<i>I</i>	<i>(Constanta)</i>	16,719	1,698		9,849	0,000
	<i>Gender</i>	0,151	0,072	0,195	2,094	0,040
	<i>Financial Literation</i>	0,246	0,060	0,444	4,099	0,000
	<i>Financial Technology</i>	0,184	0,079	0,242	2,334	0,023

Source: Processed primary data, 2025

Based on the results shown in the table above, it is known that the results of the multiple linear regression analysis equation are:

$$Y = 16.719 + 0.151X_1 + 0.246X_2 + 0.184X_3 + e$$

Based on the results of multiple linear regression analysis in Table 6, it can be seen that the independent variables gender (X1), financial literacy (X2), and financial technology (X3) have a positive and significant effect on the financial management variable (Y).

Hypothesis Testing t-test (Partial Test)

Table7. t-Test Results

<i>Coefficients²</i>						
<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
<i>I</i>	<i>(Constanta)</i>	16,719	1,698		9,849	0,000
	<i>Gender</i>	0,151	0,072	0,195	2,094	0,040
	<i>Financial Literation</i>	0,246	0,060	0,444	4,099	0,000
	<i>Financial Technology</i>	0,184	0,079	0,242	2,334	0,023

Source: Processed primary data, 2025

Based on table 7, the significance value of the gender variable is 0.040, which is smaller than 0.05, so it can be concluded that partially there is a positive and significant influence of the gender variable (X1) on financial management (Y) so that H1 is accepted. The significance value of financial literacy is 0.000, which is smaller than 0.05, so it can be concluded that partially there is a positive and significant influence of the financial literacy variable (X2) on financial management (Y) so that H2 is accepted. The significance value of financial technology is 0.023, which is smaller than 0.05, so it can be concluded that partially there is a positive and

significant influence of the financial technology variable (X3) on financial management (Y) so that H3 is accepted.

F test

Table8. F Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	493,920	3	164,640	22,567	,000 ^b
	Residual	488,803	67	7,296		
	Total	982,723	70			

Source: Processed primary data, 2025

Based on the results shown in the table above, the variables gender (X1), financial literacy (X2), and financial technology (X3) have a positive and significant effect on the financial management variable (Y). This is because the significance value obtained is 0.000, which means it is smaller than 0.005, and the calculated f is 22.567, which means it is greater than the f table of 2.74.

Coefficient of Determination Test (Adjusted R Square Test)

Table.9 Results of the Determination Coefficient Test (Adjusted R Square Test)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,709 ^a	,503	,480	2,701

Source: Processed primary data, 2025

Based on the table above, the value obtained is 0.480, which means that the greatest potential in influencing financial management, including gender (X1), financial literacy (X2), and financial technology (X3) on financial management (Y) is 48%, while 52% is influenced by other variables outside this research.

DISCUSSION

The Influence of Gender on Student Financial Management Management Class of 2021, Tribhuwana Tungadewi University

One of the main factors influencing financial management is gender. According to (Sasongko, 2009), gender is the difference in roles, functions, and responsibilities between men and women, which is a result of social construction that can change according to the times. Behavioral differences between men and women are influenced by social and cultural norms inherent in society. In the financial context, women tend to be raised with values of caution, thrift, and household management, which makes them more disciplined and structured in managing personal finances. Conversely, men are often associated with risk-taking and an orientation towards long-term profits, which can make them more daring but also potentially less careful in managing finances.

The results of the test that has been carried out through the t-test on the gender variable have an effect on the financial management of Management Students of Tribhuwana Tungadewi University Malang Class of 2021 obtained a calculated t value of 2.094 > t table 1.99601 with a significance value of 0.040 < 0.05 which means that the gender variable has a positive and significant effect on the financial

management of Management Students Class of 2021. Tribhuwana Tunggadewi University Malang .

This is in line with research conducted by (Suzanna *et al.*, 2022) entitled "The Influence of Financial Literacy, Gender, and Lifestyle on Students' Financial Management Behavior" the results of the study show that the gender variable has a positive and significant effect on financial management behavior.

The Influence of Financial Literacy on Student Financial Management Management Class of 2021, Tribhuwana Tunggadewi University

One of the main factors influencing financial management is financial literacy. According to Rehman & Mia (2024), financial literacy is how an individual has the understanding, ability, and confidence to make the right financial decisions. Asisi (2020) define financial literacy as a series of activities aimed at improving knowledge *and* skills. (*skills*), and confidence *in* managing finances with good. According to (Krishna *et al.*, 2010) important for every individual For own literacy finance so that can avoid problem finance Which Possible happen, Because often every individual face situation Which must sacrifice Wrong One interests in order to obtain other interests.

The results of the test that has been carried out through the t test on the financial literacy variable have an effect on the financial management of Management Students of Tribhuwana Tunggadewi University Malang Class of 2021 obtained a calculated t value of $4.099 > t \text{ table } 1.99601$ with a significance value of $0.000 < 0.05$ which means that the financial literacy variable has a positive and significant effect on the financial management of Management Students Class of 2021 Tribhuwana Tunggadewi University Malang.

This is also in line with research conducted by (Putri & Lestari, 2019) entitled "The Influence of Lifestyle and Financial Literacy on Financial Management of Young Workers in Jakarta" the results of the study show that the financial literacy variable has a positive and significant effect on financial management.

The Influence of Financial Technology on Student Financial Management Management Class of 2021, Tribhuwana Tunggadewi University

One of the main factors influencing financial management is *financial technology* . is a new innovation carried out by the service industry finance through utilization technology For make it easier public in do transaction finance (Marginingsih, 2021). According to (Sugiarti *et al.*, 2019) *financial technology* investment or Which normal called with management risk And investment used as financial planning in digital form such as online investment, and so on.

The results of the test that has been carried out through the t-test on *financial technology* influence on financial management of Management Students of Tribhuwana Tunggadewi University Malang Class of 2021 obtained a calculated t value of $2.334 > t \text{ table } 1.99601$ with a significance value of $0.023 < 0.05$ which means that *the financial technology variable* has a positive and significant influence on the financial management of Management Students Class of 2021, Tribhuwana Tunggadewi University, Malang.

This research is also in line with research conducted by (Priasiwi & Rochmawati, 2023) entitled "The Influence of *Financial Technology, Financial Literacy, and Hedonism Lifestyle* on Financial Management of Students at SMKN 4 Surabaya" the results of the study show that *the Financial Technology variable* has a positive and significant effect on financial management .

The Influence of Gender, Financial Literacy, and Financial Technology on Students' Financial Management Management Class of 2021, Tribhuwana Tunggaladewi University

From the results of the F test, the calculated F was 22.567, which is greater than the F table, which is 2.74, so it can be concluded that gender, financial literacy, and *financial technology* have a positive and significant effect on the financial management of Management Students. Class of 2021, Tribhuwana Tunggaladewi University, Malang.

The coefficient of determination (Adjusted R Square) shows that gender, financial literacy, and *financial technology variables* influence financial management by 48%. The remaining 52% is influenced or explained by other variables not included in the regression model.

CONCLUSION

Based on the results of the research that has been conducted and explained in the previous chapter, the following conclusions can be drawn:

1. Gender has a positive and significant influence on the financial management of Management students from the 2021 intake of Tribhuwana Tunggaladewi University, Malang . This means that the better the gender role, especially in decision-making and financial resource management, the better the students' financial management skills.
2. literacy has a positive and significant impact on the financial management of Management students from the 2021 intake of Tribhuwana Tunggaladewi University, Malang . This means that the higher the level of financial literacy, the better their ability to organize, plan, and control their personal finances, thus avoiding financial problems.
3. *Financial technology* has a positive and significant impact on the financial management of Management students from the 2021 intake of Tribhuwana Tunggaladewi University, Malang . This means that the better they understand and wisely use *financial technologies* such as e-wallets, mobile banking, and online loans, the better their personal financial management will be.
4. Based on simultaneous research results, gender, financial literacy, and *financial technology* have a positive and significant impact on financial management. This indicates that the better the gender role, the better the level of financial literacy, and the wise use of *financial technology* , the better students' ability to manage, plan, and control their personal finances.

Based on the research objectives, which have been explained above, the researcher provides the following suggestions:

1. Based on the research results, the lowest mean value for the gender variable was found in statements regarding the equal duties (3.37) and functions (3.45) between men and women in financial management. This indicates that there are still differing views regarding gender equality in financial aspects. Therefore, it is important to raise awareness of collaboration and fair role sharing between men and women in financial management to create a balanced understanding.
2. Based on the research results, the lowest mean score for the financial literacy variable was found in statements regarding the risks of borrowing money, understanding the benefits of insurance, and owning or using insurance services, with a mean score of 3.3. Students' understanding of the risks of borrowing, the benefits, and the use of insurance remains low. Therefore,

improving financial literacy, particularly in the areas of financial protection and risk management, is necessary.

3. Based on the research results, the lowest mean scores for the financial technology variable were for statements regarding fintech security (3.3) and the risk of fraud or deception (3.4). This indicates that some students still have doubts about the safety of using fintech. Therefore, it is recommended that students improve their digital literacy and be more careful in selecting and using trusted fintech services to ensure they can utilize them safely and optimally in financial management.
4. Based on the research results, the lowest mean score for the financial management variable was found in statements related to the habit of restraining oneself during impulsive shopping (3.6), as well as statements about buying according to need, saving for the long term, preparing investments, and paying debts on time (3.7). This indicates that some students still tend to be consumptive and lack financial planning habits. Therefore, it is recommended that students become more accustomed to managing their finances wisely, with discipline, and with direction for long-term financial stability.
5. Future researchers could add other variables, such as emotional intelligence, social environmental influences, or a hedonistic lifestyle. Furthermore, qualitative methods could be used to delve deeper into the factors influencing financial management, particularly among college students. Researchers are also expected to broaden the scope of the study so that the results obtained more accurately reflect the general conditions of college students. and can represent the student population as a whole.

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