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# The Influence of Financial Literacy, Financial Technology, and Financial Behavior on the Quality of Financial Management Among Generation Z

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***Abstract:*** *This study aims to analyze the influence of financial literacy, financial technology, and financial behavior on the quality of financial management among Generation Z. The research uses a quantitative approach with a survey method. Data were collected through structured questionnaires distributed to 80 students at the School of Economics Oemathonis, selected using the Slovin formula. The data were analyzed using multiple linear regression with SPSS. The results show that financial literacy has a positive and significant effect on financial management quality, indicating that higher knowledge improves financial decision-making. Financial technology also has a significant positive influence, suggesting that digital financial tools enhance efficiency and control in managing finances. Furthermore, financial behavior significantly affects financial management quality, meaning that disciplined financial habits lead to better outcomes. Simultaneously, all independent variables contribute significantly to improving financial management quality. These findings highlight the importance of integrating knowledge, technology, and behavior in strengthening financial management among Generation Z.*

***Abstrak :*** *Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, financial technology, dan perilaku keuangan terhadap kualitas pengelolaan keuangan pada Generasi Z. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data dikumpulkan melalui kuesioner terstruktur yang disebarkan kepada 80 mahasiswa di Sekolah Tinggi Ilmu Ekonomi Oemathonis yang dipilih menggunakan rumus Slovin. Analisis data dilakukan dengan regresi linier berganda menggunakan SPSS. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap kualitas pengelolaan keuangan, yang berarti semakin tinggi pengetahuan keuangan maka semakin baik pengelolaan keuangan. Financial technology juga berpengaruh positif signifikan, menunjukkan bahwa penggunaan teknologi keuangan meningkatkan efisiensi pengelolaan keuangan. Selain itu, perilaku keuangan juga berpengaruh signifikan, yang menunjukkan bahwa kebiasaan keuangan yang baik menghasilkan pengelolaan keuangan yang lebih optimal. Secara simultan, ketiga variabel berkontribusi signifikan terhadap kualitas pengelolaan keuangan.*

***Keywords:*** *Financial Literacy, Financial Technology, Financial Behavior, Financial Management Quality, Generation Z*

## INTRODUCTION

The rapid transformation of the global financial landscape driven by digitalization has significantly reshaped how individuals interact with financial systems, particularly among younger generations. Generation Z, as digital natives, are characterized by their early exposure to technology, high adaptability to innovation, and increasing participation in financial decision-making processes.

However, despite their technological fluency, this generation often faces complex financial challenges, including managing income, controlling consumption, utilizing financial services, and planning for long-term financial stability (Triana & Yudiantoro, 2022). Financial literacy, financial technology (fintech), and financial behavior are widely recognized as critical determinants influencing the quality of individual financial management. Financial literacy equips individuals with knowledge and understanding of financial concepts, financial technology provides access and convenience in financial transactions, while financial behavior reflects actual decision-making practices in managing money (Safryani et al., 2020). The interaction of these three factors is essential in shaping how Generation Z manages their finances in an increasingly digital and uncertain economic environment. Therefore, understanding the dynamics between financial literacy, fintech utilization, and financial behavior becomes crucial in assessing the quality of financial management among Generation Z.

Empirical data further highlight the urgency of this issue. According to recent surveys, the financial literacy rate among young people in Indonesia remains relatively moderate, hovering around 49–52%, indicating that nearly half of the population still lacks adequate financial understanding. At the same time, fintech adoption has grown rapidly, with over 70% of Generation Z reported to actively use digital financial services such as e-wallets, mobile banking, and online investment platforms (Mubarok, Sari, Wibowo, 2025). However, this high level of access is not always accompanied by responsible financial behavior, as evidenced by increasing trends in impulsive spending, low savings rates, and limited financial planning among youth (Wahyuni et al., 2022). Reports also indicate that more than 60% of Generation Z individuals allocate a significant portion of their income to consumptive needs rather than savings or investments (Mubarok et al., 2025). This imbalance between access, knowledge, and behavior suggests that the quality of financial management among Generation Z may not be optimal, despite the availability of advanced financial tools and resources.

Several previous studies have explored the relationship between financial literacy, financial technology, and financial behavior with financial management outcomes, producing mixed findings. Research by (Hj Talip & Wasiuzzaman, 2023) found that financial literacy has a significant positive effect on individuals' ability to manage finances effectively, particularly in making informed financial decisions and planning for the future. Study by (Fauzyah et al., 2024) revealed that the use of financial technology significantly enhances financial inclusion and improves financial management efficiency among young users. In contrast, other studies have reported inconsistent results; for instance, research by (EBGC & EBGC, 2021) indicated that financial literacy does not always significantly influence financial management behavior, especially when individuals lack self-control or discipline. Additionally, a study by (Wulandari & Muhadjir, 2024) suggested that financial technology usage does not necessarily lead to better financial management if it is dominated by consumptive behavior rather than productive financial activities. These contrasting findings indicate that the relationships among these variables are complex and may depend on contextual and behavioral factors.

Based on the inconsistencies in previous findings, a clear research gap emerges in understanding how financial literacy, financial technology, and financial behavior interact simultaneously in influencing the quality of financial management, particularly within the context of Generation Z. Most prior studies tend to examine these variables separately or focus on limited aspects, without integrating cognitive (literacy), technological (fintech), and behavioral dimensions in a comprehensive framework. Furthermore, there is still limited empirical research that specifically examines these relationships within localized educational environments, which may have unique socio-economic and cultural characteristics influencing financial practices. The novelty of this study lies in its integrative approach that combines these three key variables into a unified analytical model, emphasizing the behavioral mechanism as a bridge between knowledge and technology in shaping financial management quality. This study also contributes by providing contextual evidence from a specific institutional setting, thereby enriching the literature with more nuanced and location-specific insights.

The objective of this study is to analyze and examine the influence of financial literacy, financial technology, and financial behavior on the quality of financial management among Generation Z. This research aims to identify the extent to which each variable contributes to improving financial management practices and to understand the interaction between knowledge, technology usage, and behavioral patterns in shaping financial outcomes. Furthermore, this study is conducted at the School of Economics Oemathonis, focusing on students as representatives of Generation Z, in order to provide empirical evidence that is both academically relevant and practically applicable in the context of higher education. The findings are expected to offer valuable insights for educators, policymakers, and financial institutions in designing effective financial education programs and digital financial services that promote responsible financial management among young individuals.

## METHOD

The research design employed in this study is a quantitative approach with an explanatory research method aimed at examining the causal relationships between financial literacy, financial technology, and financial behavior on the quality of financial management among Generation Z (Sugiyono, 2019). This approach is considered appropriate because it allows for systematic measurement of variables using structured instruments and statistical testing to determine the magnitude and significance of relationships among variables. The study uses a cross-sectional design, where data are collected at a single point in time through questionnaires distributed to respondents. The use of a quantitative design also ensures objectivity and generalizability of findings, as well as enabling hypothesis testing based on empirical data (Sugiyono, 2021).

**T**he population in this study consists of all students categorized as Generation Z at the School of Economics (Sekolah Tinggi Ilmu Ekonomi) Oemathonis, totaling 100 individuals (Creswell & Creswell, 2023). The sampling technique employed is the Slovin formula to determine an appropriate sample size with a tolerable margin of error. The Slovin formula used in this study is as follows: $n = N / (1 + N(e^2))$, where *n* represents the sample size, *N* denotes the population, and *e* indicates the margin of error (0.05).

Table 1. Sample Distribution

| No | Description | Total |
|---|---|---|
| 1 | Population (N) | 100 |
| 2 | Error Tolerance (e) | 0.05 |
| 3 | Sample Size (n) | 80 |
| 4 | Respondents Used | 80 |

Source: Data Processed by the Researcher (2026)

The data analysis technique in this study uses the Statistical Package for the Social Sciences (SPSS). The analysis includes several stages, starting from data quality testing such as validity and reliability tests to ensure the accuracy and consistency of the measurement instruments. Furthermore, classical assumption tests are conducted, including normality, multicollinearity, and heteroscedasticity tests to meet regression requirements. Hypothesis testing is carried out using multiple linear regression analysis to examine the influence of independent variables on the dependent variable. Additionally, the coefficient of determination ($R^2$) is used to measure the explanatory power of the model, while t-tests and F-tests are employed to assess the significance of partial and simultaneous effects of the variables (Ghozali, 2018).

## RESULTS AND DISCUSSION

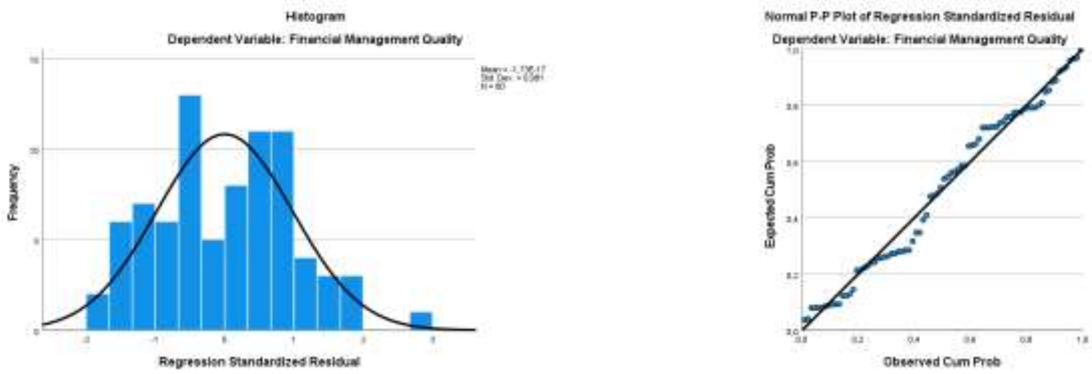
The object of this study focuses on the quality of financial management as influenced by financial literacy, financial technology, and financial behavior. Meanwhile, the subject of this research consists of Generation Z students at the School of Economics (Sekolah Tinggi Ilmu Ekonomi) Oemathonis. These students are selected as respondents because they represent a digitally literate generation that actively engages with financial technology while still developing their financial management skills. Therefore, they provide a relevant and appropriate context for examining how knowledge, technology, and behavior interact in shaping financial management practices.

Table 2. Respondent Characteristics

| No | Characteristics | Category | Frequency | Percentage (%) |
|---|---|---|---|---|
| 1 | Gender | Male | 32 | 40% |
| | | Female | 48 | 60% |
| 2 | Age | 18–20 Years | 30 | 37.5% |
| | | 21–23 Years | 35 | 43.75% |
| | | >23 Years | 15 | 18.75% |
| 3 | Study Program | Management | 45 | 56.25% |
| | | Accounting | 35 | 43.75% |
| 4 | Monthly Allowance | < Rp1,000,000 | 20 | 25% |
| | | Rp1,000,000–2,000,000 | 38 | 47.5% |
| | | > Rp2,000,000 | 22 | 27.5% |
| 5 | Use of Fintech | Yes | 65 | 81.25% |
| | | No | 15 | 18.75% |
| | Total Respondents | | 80 | 100% |

Source: Data Processed by the Researcher (2026)

Table 2 presents the characteristics of respondents in this study, showing that the majority of participants are female students, representing 60% of the sample, while male students account for 40%, indicating slightly higher female participation. In terms of age, most respondents are in the 21–23 years range, reflecting the dominant age group of active undergraduate students who are at a stage of developing financial independence. The distribution across study programs is relatively balanced, with a slightly higher proportion from management compared to accounting, which suggests varied academic perspectives related to financial understanding. Based on monthly allowance, most students fall within the Rp1,000,000–2,000,000 range, indicating a moderate level of financial resources that may shape their financial behavior. Furthermore, the high level of fintech usage, exceeding 80%, highlights that students are highly familiar with digital financial services, reinforcing the importance of financial technology as a relevant factor in influencing the quality of financial management among Generation Z.




Source: Output SPSS27 (2026)
Figure 1. Results of Classical Assumption Tests

Based on Figure 1. Results of Classical Assumption Tests (Source: Output SPSS 27, 2026), the normality assumption of the regression model is adequately fulfilled. The histogram of regression standardized residuals shows a bell-shaped distribution that closely follows the normal curve, indicating that the residuals are symmetrically distributed around the mean. This is further supported by the Normal P-P Plot, where the data points are distributed along and closely follow the diagonal line, suggesting that the observed values align well with the expected normal distribution. These results indicate that there is no significant deviation from normality, meaning the regression model meets one of the key classical assumptions. Therefore, the data can be considered suitable for further regression analysis, and the results obtained from the model can be interpreted reliably.

Table 3. Results of Multicollinearity Test

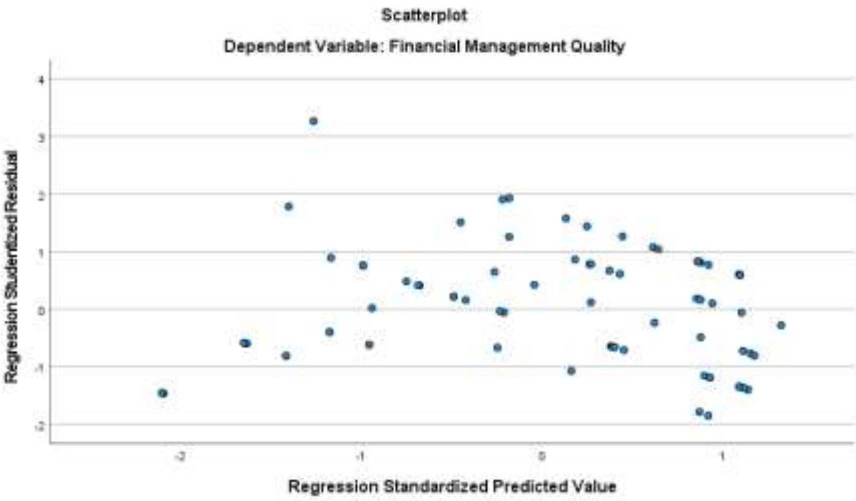
Coefficients[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 4,459 | ,639 | | 6,977 | ,000 | | |
| | Financial Literacy | ,334 | ,164 | ,911 | 2,036 | ,045 | ,233 | 3,226 |
| | Financial Technology | ,368 | ,080 | ,539 | 4,617 | ,000 | ,487 | 2,055 |
| | Financial Behavior | ,345 | ,183 | ,779 | 2,881 | ,044 | ,239 | 2,928 |

a. Dependent Variable: Financial Management Quality

**Source:** Output SPSS27 (2026)

Table 3. Results of Multicollinearity Test indicates that the regression model does not suffer from multicollinearity issues among the independent variables. This is evidenced by the tolerance values of Financial Literacy (0.233), Financial Technology (0.487), and Financial Behavior (0.239), all of which are greater than the threshold of 0.10. Additionally, the Variance Inflation Factor (VIF) values for all variables are below 10, with Financial Literacy at 3.226, Financial Technology at 2.055, and Financial Behavior at 2.928, confirming that there is no high correlation among the independent variables. These results suggest that each variable contributes uniquely to explaining the dependent variable, namely Financial Management Quality, without causing redundancy or distortion in the regression model. Therefore, it can be concluded that the model meets the multicollinearity assumption and is appropriate for further analysis.




**Source:** Output SPSS27 (2026)

Figure 2. Results of Heteroscedasticity Test

Based on Figure 2. Results of Heteroscedasticity Test (Source: Output SPSS 27, 2026), the scatterplot shows that the residuals are distributed randomly above and below the zero line without forming any clear pattern such as a funnel or systematic shape. The spread of points appears relatively consistent across the range of predicted values, indicating that the variance of the residuals remains stable. This suggests that there is no indication of heteroscedasticity in the regression model. Therefore, it can be concluded that the model meets the homoscedasticity assumption, allowing the regression analysis results to be considered reliable and unbiased.

Table 4. Results of Partial t-Test

Coefficients[a]

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 4,459 | ,639 | | 6,977 | ,000 |
| | Financial Literacy | ,334 | ,164 | ,911 | 2,036 | ,045 |
| | Financial Technology | ,368 | ,080 | ,539 | 4,617 | ,000 |
| | Financial Behavior | ,345 | ,183 | ,779 | 1,881 | ,044 |

a. Dependent Variable: Financial Management Quality

**Source:** Output SPSS27 (2026)

Table 4. Results of Partial t-Test shows that all independent variables have a significant effect on Financial Management Quality. Financial Literacy has a positive coefficient (B = 0.334) with a significance value of 0.045 (< 0.05), indicating that higher financial literacy significantly improves the quality of financial management. Financial Technology also demonstrates a positive and highly significant effect (B = 0.368; Sig. = 0.000), suggesting that the utilization of fintech plays an important role in enhancing financial management practices among Generation Z. Similarly, Financial Behavior

shows a positive influence (B = 0.345) with a significance value of 0.044 (< 0.05), meaning that better financial behavior contributes to improved financial management quality. Overall, these results indicate that each variable individually (partially) has a meaningful and positive contribution to shaping the financial management quality of respondents.

Table 5. Results of the Coefficient of Determination ($R^2$)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,705[a] | ,797 | ,777 | 1,56784 |

a. Predictors: (Constant), Financial Behavior, Financial Technology, Financial Literacy

Source: Output SPSS27 (2026)

Table 5. Results of the Coefficient of Determination ($R^2$) shows that the model has strong explanatory power, with an R Square value of 0.797, indicating that 79.7% of the variation in Financial Management Quality can be explained by Financial Literacy, Financial Technology, and Financial Behavior. The Adjusted R Square value of 0.777 further confirms that the model remains robust after adjusting for the number of independent variables, suggesting that 77.7% of the variance is consistently explained by the model. Meanwhile, the remaining 22.3% is influenced by other factors not included in this study. The R value of 0.705 also indicates a strong positive relationship between the independent variables and the dependent variable. Overall, these results suggest that the model is reliable and has a substantial ability to explain the factors influencing financial management quality among respondents.

The findings of this study demonstrate that financial literacy, financial technology, and financial behavior simultaneously have a significant and positive influence on the quality of financial management among students at the School of Economics Oemathonis. This result indicates that the ability of students to manage their finances effectively is not only determined by one factor, but rather by the integration of knowledge, technological access, and behavioral practices. Financial literacy provides the cognitive foundation that enables students to understand budgeting, saving, and investing, while financial technology offers practical tools to implement those decisions efficiently. At the same time, financial behavior reflects how consistently individuals apply financial principles in their daily lives. The combination of these three aspects creates a comprehensive framework that strengthens students' capacity to manage their finances in a structured and responsible manner.

The role of financial literacy is particularly evident in shaping rational financial decision-making among students. Individuals with higher financial literacy tend to have better control over their income and expenses, as well as stronger awareness of financial risks and opportunities. This finding is consistent with the study conducted by (Alshater et al., 2022), which found that financial literacy significantly improves individuals’ ability to plan and manage their finances effectively. In the context of students at the School of Economics Oemathonis, financial literacy enables them to critically evaluate financial options, avoid unnecessary spending, and prioritize long-term financial goals. As a result, students who possess higher financial knowledge are more likely to demonstrate disciplined financial management practices.

In addition to financial literacy, financial technology also plays a crucial role in enhancing financial management quality. The widespread use of digital financial platforms such as mobile banking, e-wallets, and online financial services provides students with easier access to financial transactions and monitoring tools. This finding aligns with the research by (Zuzanti, 2024), which highlighted that financial technology significantly contributes to improving financial inclusion and efficiency in financial management. However, the effectiveness of financial technology largely depends on how it is used by individuals. Among students at the School of Economics Oemathonis, fintech serves as a supportive tool that facilitates budgeting, tracking expenses, and conducting transactions more conveniently, thereby improving overall financial management outcomes.

Furthermore, financial behavior emerges as a critical factor that bridges the gap between knowledge and technology. Even when individuals possess adequate financial literacy and have access to advanced financial technology, the absence of responsible financial behavior may lead to poor financial outcomes. This finding is supported by the study of (Safryani et al., 2020), which emphasized that financial behavior has a direct impact on financial well-being and management quality. In this study, students who demonstrate positive financial behaviors, such as saving regularly, controlling expenditures, and planning their finances, tend to achieve better financial management quality. Conversely, those who exhibit impulsive spending or lack financial discipline may struggle to manage their finances effectively despite having sufficient knowledge and technological access.

However, not all previous studies have consistently found a significant relationship between these variables, indicating the complexity of financial management dynamics. For instance, (Ayadi et al., 2024) found that financial literacy does not always have a significant effect on financial management when behavioral factors are weak or inconsistent. This suggests that knowledge alone is insufficient without proper behavioral implementation. In the context of this study, the integration of financial literacy, financial technology, and financial behavior provides a more holistic explanation of financial management quality among students at the School of Economics Oemathonis. Therefore, these findings reinforce the importance of combining education, technology utilization, and behavioral development as a unified approach to improving financial management among Generation Z.

This study has several limitations that should be carefully considered when interpreting the findings and drawing conclusions. Although the results provide valuable insights into the influence of financial literacy, financial technology, and financial behavior on financial management quality, certain constraints may affect the scope and generalizability of the study. These limitations are related to the research sample, data collection methods, and the variables included in the model. Understanding these limitations is important to provide a more balanced interpretation of the results and to guide future research in improving and expanding the current study framework.

This study only focuses on students at the School of Economics Oemathonis, which limits the generalizability of the findings to other populations. The characteristics of students in this institution may differ from those in other universities or regions, particularly in terms of socio-economic background and financial exposure. As a result, the conclusions drawn may not fully represent the broader Generation Z population. Future research is recommended to include a more diverse sample across different institutions and geographic areas to enhance external validity.

The data in this study were collected using questionnaires, which rely on respondents' self-assessment and honesty in answering the questions. This method may introduce bias, such as social desirability bias, where respondents provide answers they perceive as favorable rather than reflecting their actual behavior. Additionally, respondents may have different interpretations of the questions, which can affect the consistency of responses. These factors may influence the accuracy of the data and, consequently, the research findings. Future studies may consider combining survey data with observational or experimental methods to obtain more objective results.

This study only examines three independent variables, namely financial literacy, financial technology, and financial behavior, in explaining financial management quality. However, there are many other factors that may also influence financial management, such as income level, peer influence, psychological traits, and family background. The exclusion of these variables may result in an incomplete explanation of the factors affecting financial management quality. Additionally, the cross-sectional design of this study limits the ability to observe changes in behavior over time. Future research is encouraged to incorporate additional variables and apply longitudinal approaches to provide a more comprehensive understanding of financial management dynamics.

## CONCLUSION

Based on the overall findings of this study, it can be concluded that financial literacy, financial technology, and financial behavior have a positive and significant influence on the quality of financial management among Generation Z. These results indicate that better financial knowledge enables individuals to make more informed financial decisions, while the use of financial technology provides convenience and efficiency in managing financial activities. In addition, responsible financial behavior plays a crucial role in translating knowledge and technological access into effective financial management practices. The integration of these three factors forms a strong foundation for improving financial management quality, particularly among students as part of Generation Z who are highly exposed to digital financial systems. Therefore, enhancing financial literacy, encouraging the proper use of fintech, and fostering positive financial behavior are essential in developing better financial management outcomes. Based on the findings of this study, it is recommended that educational institutions strengthen financial education programs by integrating practical financial literacy into the curriculum to improve students' understanding and application of financial concepts. In addition, students should be encouraged to use financial technology wisely, not only for transactions but also for financial planning, budgeting, and monitoring expenses. It is also important to promote positive financial behavior, such as saving regularly, controlling spending, and setting financial goals, to ensure sustainable financial management. For future researchers, it is suggested to expand the scope of the study by including additional variables and broader samples to obtain more comprehensive and generalizable results.

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