

Financial Literacy, Locus of Control, and FinTech Affect Students Finance Behavior

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ABSTRACT

The increasing availability of digital financial services has changed the way individuals manage their personal finances, particularly among university students who are in the early stages of financial independence. However, the convenience of accessing financial technology is often not accompanied by adequate financial literacy and self-control, leading to poor financial decision-making. The purpose of this research is to examine the effect of financial literacy and locus of control, and financial technology on the financial behavior of accounting students at Universitas Mercu Buana Yogyakarta. A quantitative approach with an associative-causal design was employed, involving 82 participants chosen using purposive sampling techniques. Data were gathered through questionnaires and analyzed employing multiple linear regression analysis. The findings reveal that financial literacy and locus of control have a positive and significant effect on financial behavior, while financial technology has no significant effect. These results highlight the dominant role of cognitive and psychological factors over technological factors in shaping financial behavior. Future research is advised to extend the sample and include additional behavioral variables to enhance understanding of students' financial management practices in the digital age.

Keywords: Financial Literacy, Locus of Control, Financial Technology, Financial Behavior

INTRODUCTION

The development of digital technology has substantially transformed many aspects of human life, particularly in how people manage and make financial decisions. This transformation makes access to financial services easier through various digital platforms based on financial technology (fintech). Financial behavior not only includes how a person manages income and expenses, but also reflects the ability to plan, budget, control, and save to meet short-term and long-term financial needs (Aisyah et al., 2024). This phenomenon has become increasingly complex among students undergoing the transition stage to economic independence, where the ability to manage personal finances is an important skill that determines financial stability in the future.

Convenient access to various fintech offerings, including mobile banking, digital wallets, as well as paylater, has changed student consumption behavior. Many of them use these services to meet their daily needs, but they are not balanced by adequate financial literacy and strong self-control skills. This condition causes a tendency to consume behavior, excessive use of online loan services, and difficulties in managing personal finances. Initial observations of Accounting students at Mercu Buana University Yogyakarta show that although they have learned about financial management theory, their financial behavior practices do not fully reflect this understanding. Some students still have difficulty for budgeting and saving regularly, and controlling the use of digital financial services wisely.

As reported by the data released through the Financial Services Authority (OJK, 2020) emphasizes the importance regarding financial planning that is proportional between income and expenditure so that individuals can achieve financial well-being. Although the financial literacy rate of Indonesians has increased from 29.7% in 2016 to 49.68% in 2022, the figure does not fully reflect a person's capacity to handle their financial resources efficiently. The results of the OJK survey also show that the young age group, including students, still has a relatively low level of financial understanding. The statement of the President Director of Bank Bapas 69 and the Faculty of Economics and Business Dean UNIMMA, Dr. Rochiyati Murni N, strengthened this by emphasizing that low financial literacy among students increases the risk of being entangled in online loans and uncontrolled consumptive behavior.

Various previous studies have shown that financial literacy is pivotal in influencing sound financial behavior. Syaliha et al., (2022) stated that financial literacy exerts a considerable influence on students' ability to manage personal finances. Similar research by Pamella (2022) also confirms a constructive association between the degree concerning financial literacy and individual financial management practices. Within addition, psychological aspects such as locus of control also determine how a person views the relationship between effort and the results obtained. Individuals who possess a strong people who possess an internal locus of control tend to be typically better equipped to manage their financial decisions effectively, be disciplined, and have better financial responsibility (Adiputra et al., 2021; Baptista, 2021).

Conversely, the advancement of financial technology likewise has a significant function in influencing students' financial behavior. Fintech is a form of integration between the financial and technology sectors that allows remote transactions to be carried out quickly and efficiently. Research by Ariska et al., (2023) and Hariyani (2024) proves that the utilization of financial technology impacts financial behavior, both regarding the convenience of transactions as well as the management of personal finances. However, the use of fintech without adequate literacy and self-control has the potential to cause financial problems, particularly among students who are still in the learning stage of financial management.

The present study is grounded in the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). The theory clarifies that an individual's behavior is affected by three main dimensions, which include attitude, subjective norms, and perceived behavioral regulation. Financial literacy represents students' attitudes towards financial control, locus of control reflects perceived behavioral control, while financial technology describes subjective norms formed through the impact of the social environment and technological advancements. These three variables are estimated to interact with each other in shaping the financial conduct of Accounting students at Mercu Buana University Yogyakarta.

Empirically, research regarding financial knowledge, locus of control, and the adoption of financial technology has been extensively conducted, but most of them have only examined these variables separately or in the context of large urban areas such as Jakarta and Surabaya. Research on the simultaneous influence of these three variables on students in areas with different social and economic characteristics, such as Yogyakarta, is still limited. This research gap shows the need for a more contextual and comprehensive study to understand how these three factors contribute to the formation of student financial behavior in regional universities. Based on this description, this study seeks to examine the impact of financial literacy, locus of control, and financial technology on the financial conduct of Accounting students at Mercu Buana University Yogyakarta. Theoretically, the research findings are anticipated to contribute to the empirical study of student financial behavior through the Theory of Planned Behavior approach. Meanwhile, practically, this study is anticipated to serve as a foundation for academic institutions in developing financial literacy programs and education on the use of fintech that are more effective to improve healthy financial behavior among students.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) introduced by Ajzen (1991) states that an individual's behavior arises from intention, which is shaped by three key components: attitude, subjective norms, and perceived behavioral control. These three components interact to form the intention to behave and ultimately influence a person's actual actions.

Attitude is a person's appraisal of a behavior that may be either favorable or unfavorable depending on the belief about the consequences that will be obtained. In this study, financial literacy represents an attitude dimension, because students' knowledge and understanding of finance will form a positive perception of healthy financial behavior, such as saving, budgeting, and investing.

Subjective norms denote the social influences or expectations from the environment that affect individual behavior (Agus Tianawati et al., 2023). In this research, locus of control is defined as associated with students' an individual's perception regarding the origin regarding control over their financial behavior. Students those possessing a strong-internal-individuals with a strong sense of locus of control are inclined to view financial success depends on personal effort, while students possessing a tendency toward an external locus of control rely more on external influences, such as peer or family support.

The third component, perceived behavioral control refers to an individual's confidence in their capability to carry out a specific action. The variable of financial technology (fintech) in this study represents perceived behavioral control, because the ease and accessibility of financial

technology gives students confidence that they can effectively manage their financial resources more efficiently and independently.

With this approach, TPB becomes a relevant theoretical framework in explaining the relationship between financial literacy, locus of control, and financial technology toward the financial behavior of Accounting students at Mercu Buana University Yogyakarta.

Financial Behavior

Financial behavior pertains to the actions individuals take in managing their financial resources, including budgeting, controlling expenses, recording transactions, and managing financial assets (Ariska et al., 2023). This behavior is the result of an interaction between psychological, social, and economic factors. Students with good financial behavior will be able to manage income and expenses, have saving habits, and invest wisely (Rohmanto & Susanti, 2021).

Several factors influencing financial behavior include financial attitudes, financial literacy, locus of control, and the utilization of financial technology (Mustika et al., 2022; Rokhayati et al., 2022). Financial attitudes describe a person's understanding of money and its use. Financial knowledge is concerned with the degree to which individuals comprehend the concept of personal finance. Meanwhile, locus of control pertains to a person's conviction in their capacity to regulate the results obtained, and financial technology represents a digital means that may affect the way finances are managed patterns.

In the perspective of SDG, students' financial behavior is shaped by belief in the benefits of financial management (attitude), social pressure from the academic environment (subjective norms), and perception of ease of use in financial technology (behavioral control). Thus, financial behavior depends not only on the technical ability to manage money, but also on the psychological and technological aspects that surround it.

Financial Literacy

Financial literacy signifies described as a person's capacity to comprehend and manage financial matters efficiently, encompassing the ability to differentiate financial products, plan for future needs, and make prudent financial decisions (Sulistyaningrum et al., 2025). High financial literacy encourages individuals to behave more rationally financially and avoid mistakes in decision-making.

However, previous research has shown inconsistent results. Sulistyaningrum et al., (2025) revealed that financial literacy significantly influences financial behavior, while Sari & Nikmah (2023) stated the opposite. This difference shows that there is an empirical gap that needs to be studied further, especially in the context of accounting students who have academically acquired financial knowledge, but do not necessarily apply it in their daily lives.

Factors that affect financial literacy include socio-demographic characteristics, parental

education level, and work experience (Syaliha et al., 2022; Ramadhani et al., 2023). Financial literacy indicators include financial knowledge, financial behavior, and attitudes toward finance. These three are the foundation for forming responsible financial behavior. Therefore, good financial literacy is expected to be able to increase students' awareness to organize and regulate their finances effectively.

Locus Of Control

The notion of locus of control illustrates the extent to which an individual believes that the results obtained are a consequence of his own actions (internal) or factors beyond his control (external). People possessing a person with an internal locus of control generally demonstrate a greater sense of accountability self-control over their financial decisions (Alat et al., 2025). In contrast, those individuals those believing external factors influence outcomes are inclined to be more susceptible to social pressure and tend to leave financial decisions to the other party. The results of previous research showed mixed results. Alat et al., (2025) highlighted that locus of control is linked to positive outcomes influenced financial behavior, while Putri & Riski (2025) reported different results. This inconsistency indicates a research gap that needs to be re-examined.

Some of the factors that affect the locus of control include family environment, age, gender, and social environment (Hariyani, 2024). Students with positive social support and adequate financial experience are likely to possess a more pronounced internal perception of control, which ultimately improves the quality of their financial management.

Financial Technology

The development of financial technology (fintech) is a digital innovation that revolutionizes the traditional financial system. Fintech allows cashless transactions to be carried out quickly through various digital applications. According to Variza & Sulistianingsih (2025), fintech affects student financial behavior by providing ease of access and effectiveness in managing finances. However, research by Wati & Panggiarti (2021) found that fintech does not always affect individual financial behavior. These differences in findings reinforce the area of research that requires further investigation, especially in students who actively use digital financial services.

Factors influencing the development of fintech include product innovation, improved customer experience, and cost efficiency (Putri et al., 2023). Meanwhile, indicators of fintech use include knowledge, ease of access, and effectiveness (Apipah & Kharisma, 2023). These three aspects are benchmarks in assessing the extent to which students use financial technology to manage their personal finances.

Financial literacy serves as a crucial factor that affects an individual's financial decisions.

Financial literacy includes the capacity to comprehend fundamental principles of financial management, budgeting, and rational financial decision-making. For students, this ability is the basis for managing personal finances effectively. Derived from Ajzen's Theory of Planned Behavior (1991) financial literacy reflects an individual's attitude towards responsible financial habits. Investigations by Pamella (2022) and Radianto & Suryanto (2023) indicates that financial literacy positively impacts students' financial behavior.

H1: Financial literacy affects financial behavior.

The concept of locus of control indicates how much individuals perceive that the results obtained are a consequence of their own actions (internal) or external (external) factors. Individuals possessing a strong people with an internal perception of control are inclined to demonstrate greater discipline and responsible in financial management. Research by Alat et al., (2025) and Gultom & Liyas (2024) shows that Locus of control has a substantial impact on how individuals manage their finances.

H2: The locus of control affects financial behavior.

Meanwhile, advances in financial technology provide easy access and effectiveness in financial management. Based on the SDGs, a positive view of fintech will increase the tendency of individuals to use it to manage finances. Research by Hariyani (2024) and Farida et al., (2021) shows that financial factors exert a positive influence on technology on student financial behavior.

H3: Financial technology affects financial behavior

RESEARCH METHOD

This research employs a quantitative approach using an associative-causal design to analyze the impact of financial literacy, locus of control, and financial technology on student financial behavior. The research was carried out at Mercu Buana University Yogyakarta with a population of 444 active students of the 2021–2024 Accounting Study Program. The sample consisted of determined using purposive sampling based on the characteristics of active students who have experience managing personal finances and using financial technology services. Based on the Slovin formula with an error rate of 10%, 82 respondents were obtained as a research sample.

The data utilized consists of both primary and secondary sources. Primary data were collected through a questionnaire based on a five-point Likert scale, while secondary data was derived from relevant journals, books, and reports. Validity and reliability tests are conducted to guarantee the reliability of the research instrument. Data analysis using multiple linear regression analysis with the model:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e,$$

where Y is financial behavior, X_1 financial literacy, X_2 locus of control, and X_3 financial technology. Before hypothesis testing is performed, the model is tested through classical assumption tests to ensure the feasibility and validity of the regression model.

RESULT AND ANALYSIS

Descriptive Statistics

This study involved 82 active students of the Accounting Study Program, Mercu Buana University, Yogyakarta, who were selected through purposive sampling techniques. Respondents were dominated by women as many as 58 people (70.7%), while men as many as 24 people (29.3%). Based on semester, most of the respondents came from semester 6 (45.1%), and based on the use of financial technology, as many as 73 respondents (89%) have used fintech services, such as e-wallets, mobile banking, and online investment applications. The composition shows that the majority of students have had exposure to digital financial technology. Descriptive analysis was employed to obtain an overview pertaining to financial literacy levels, locus of control, financial technology, and student financial behavior.

Table 1

Results of the Descriptive Statistical Analysis

Variable	N	Min	Max	Mean	Std. Dev.
Financial Literacy	82	7	35	26.21	5.53
Locus of Control	82	5	25	20.56	4.20
Financial Technology	82	5	25	17.99	4.47
Financial Behavior	82	6	30	24.74	4.21

The findings of the analysis showed that the degree of financial literacy of students was relatively high (mean 26.21), indicating a strong grasp of financial planning and management. The average locus of control of 20.56 indicates that students have strong self-assurance in their capacity to control monetary decisions. The use of financial technology is in the medium-high category (mean 17.99), indicating active but not optimal use. Meanwhile, students' financial behavior is relatively high (mean 24.74), which indicates a tendency to manage finances in a planned and disciplined manner.

Data Quality Test

All statement items in all four variables have a r-count value $>$ r-table (0.217), so they are declared valid. The reliability test also showed Cronbach's Alpha values above 0.60 for all variables: financial literacy (0.857), locus of control (0.844), financial technology (0.840), and financial behavior (0.791). Thus, the study instrument was declared reliable and appropriate for subsequent analysis.

Classic Assumption Test

The normality assessment conducted with the Kolmogorov–Smirnov test produced a significance value of 0.200 (> 0.05), which means indicating that the data follows a normal distribution. Each variable has a Tolerance value above 0.10 and a VIF value below 10, indicating that multicollinearity does not occur. The scatterplot results also showed a random distribution pattern, indicating the absence of symptoms of heteroscedasticity. Thus, the regression model meets classical assumptions.

Based on the results of the classical assumption test indicate that the regression model met the eligibility criteria, the next analysis was carried out to investigate the influence between the research variables. This test uses multiple linear regression analysis to find out the extent to which financial literacy, locus of control, and financial technology influence students' financial behavior. The test results are presented on the following regression model:

$$Y = 6.991 + 0.250X_1 + 0.438X_2 + 0.123X_3$$

The equation model shows a linear relationship between independent variables and student financial behavior. To determine the orientation and magnitude of each variable's effect, a multiple linear regression test was carried out as presented shown in the table below.

Table 2
Multiple Linear Regression Results of Hypothesis Test

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	6.991	1.573		4.445	0.000
Financial Literacy (X_1)	0.250	0.075	0.328	3.339	0.001
Locus of Control (X_2)	0.438	0.105	0.436	4.166	0.000
Financial Technology (X_3)	0.123	0.083	0.131	1.485	0.142

The results of Table 2 show that simultaneously independent variables affect students' financial behavior. Partially, financial literacy (X_1) and locus of control (X_2) had a positive and meaningful impact on financial behavior ($p < 0.05$), while financial technology (X_3) had no significant effect ($p = 0.142$).

Discussion

The test results showed that the first hypothesis, namely that the financial literacy variable affects students' financial behavior, was accepted. This can be seen from the results of regression analysis which showed a significance value of t of 0.001, smaller than 0.05. Thus, financial literacy exerts a positive and significant impact on the financial behavior of Accounting students at Mercu Buana University Yogyakarta.

This is in line based on the Theory of Planned Behavior (Ajzen, 1991), which emphasizes that attitude toward behavior is a key factor in shaping actual behavior. Students with a high level of financial literacy have a positive attitude towards financial management and tend to be wiser in making financial decisions. These findings reinforce the research of Mustika et al., (2022),

Siregar & Pratiwi (2024), and Wahyuni et al., (2023) which show that increasing financial literacy encourages the formation of healthy financial behaviors.

Practically, these findings confirm the significance of financial literacy training in the university environment so that students are able to design personal finances, avoid consumptive behavior, and enhance long-term financial health.

The test results showed that the second hypothesis, namely that the locus of control variable affects students' financial behavior, was accepted. The significance value of t of 0.000 is less than 0.05, which means that the locus of control has a positive and significant effect on students' financial behavior. Students with a high internal locus of control have the belief that financial success is the result of personal efforts and decisions, not environmental factors such as fate or chance. In the perspective of the Theory of Planned Behavior, these findings describe the role of perceived behavioral control that determines a person's beliefs in controlling their behavior. This study aligns with the results of Natan & Mahastanti (2022), and Novia et al., (2022), who affirm that people with high self-control are more likely to be more disciplined and rational when making financial decisions. Thus, strengthening the locus of control can be an important strategy to foster financial responsibility among students.

In contrast to the previous two variables, the outcomes of the test showed which pertains to the third hypothesis, namely the variable of financial technology that affects students' financial behavior, was rejected. The findings from the regression analysis showed a significance value of t of 0.142, greater than 0.05, so it can be inferred that financial technology does not exert a significant impact on the financial behavior of Accounting students at Mercu Buana University Yogyakarta.

These results show that although students are actively using fintech services, their use has not directly shaped better financial behavior. This phenomenon indicates that the ease of digital access is not always in line with the ability to manage finances wisely.

These results are different from the findings from the study conducted by (Khofifah et al., 2022) Subaida et al. (2022) and Saputra & Dahmiri (2022) which revealed a significant effect between fintech and financial behavior, but in line with Wati & Panggiarti (2021) who emphasized that without strong literacy and self-control, the use of fintech can actually increase the risk of consumptive behavior.

Implication, digital financial education needs to be strengthened to instill awareness of the risks of using fintech, including online loans and paylater services, so that students can utilize financial technology productively and responsibly.

CONCLUSION

The study's findings indicated that both financial literacy and locus of control exerted a

favorable and statistically significant impact on the financial behavior of Accounting students at Mercu Buana University Yogyakarta, whereas financial technology did not have a significant effect. This indicates that personal financial understanding and self-control ability have a stronger function in influencing financial behavior than the convenience of accessing financial technology itself. Thus, sound financial behavior is determined more by cognitive and psychological factors than by instrumental factors such as the use of digital financial applications.

These findings strengthen the framework of the Theory of Planned Behavior, which explains that financial behavior is formed through a positive attitude regarding financial management and the perception of control over the actions taken. From a practical perspective, the findings of this study confirm the significance of increasing financial literacy and developing internal locus of control through financial education and training in higher education so that students are able to manage finances independently and responsibly.

The constraint of this study lies in the restricted number of samples and focuses on one university, so the results cannot be generalized widely. The next study is recommended to involve respondents from various universities and add other variables such as social norms, consumptive behavior, or motivation to use financial technology to gain a deeper understanding of students' financial behavior.

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