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EFFECT OF FINANCIAL LITERACY, FINANCIAL ATTITUDE, AND LIFESTYLE ON FINANCIAL MANAGEMENT (STUDY ON STUDENTS IN BANDAR LAMPUNG CITY)

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Abstract

This study aims to analyze the influence of financial literacy, financial attitudes, and lifestyle on the financial management of students in the city of Bandar Lampung. Good financial management is crucial in creating personal economic stability, especially for students who are in the process of becoming financially independent. This study uses a quantitative approach to the survey method by distributing questionnaires to 150 respondents selected through a simple random sampling technique. Data analysis was done using multiple linear regression with the help of the SPSS version 29 program. The results showed that financial literacy, financial attitudes, and lifestyle have a positive and significant effect on Student Financial Management. These findings are in line with the framework of the Theory of Planned Behavior. This study recommends improving financial literacy and strengthening more planned attitudes and lifestyles as effective strategies in encouraging healthy financial management behavior among students.

Keywords: Financial Literacy, Financial Attitudes, Lifestyle, Financial Management, Student, Theory of Planned Behavior

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INTRODUCTION

Personal financial management is one of the main challenges faced by students in universities, especially in Indonesia, which has a population of around 275 million people in 2022, with growing economic needs (BPS Jakarta, 2022). These increasing needs require every individual, especially students who are in the stage of financial independence, to be able to manage personal finances wisely and efficiently (Aulianingrum & Rochmawati, 2021). The ability to manage finances well is an important factor in achieving financial well-being, especially in allocating daily funds proportionally and avoiding waste (Gahagho et al., 2021). Therefore, students need adequate understanding and skills in managing personal finances effectively (Rachmawati & Nuryana, 2020). If financial management is done incorrectly, this can cause serious problems, not only for the individual himself, but also have an impact on society at large, for example, the emergence of deviant behavior such as fraud, theft, or other criminal acts as a way to meet economic needs. One of the important elements that affect students ' ability to manage finances is the level of financial literacy they have.

Financial literacy includes understanding the various financial aspects needed to achieve a prosperous financial condition, so that students are able to make wise decisions in managing their money (Artha & Wibowo, 2023). The higher the level of financial literacy of students, the better their ability to manage personal finances efficiently (Gunawan et al., 2020). However, the desire to buy the latest and branded products that are increasingly accessible through technological developments often disrupts Student Financial Stability. Therefore, it is important for students to continue to improve their knowledge of financial literacy in order to realize financial well-being and avoid consumptive behavior that can harm personal financial conditions.

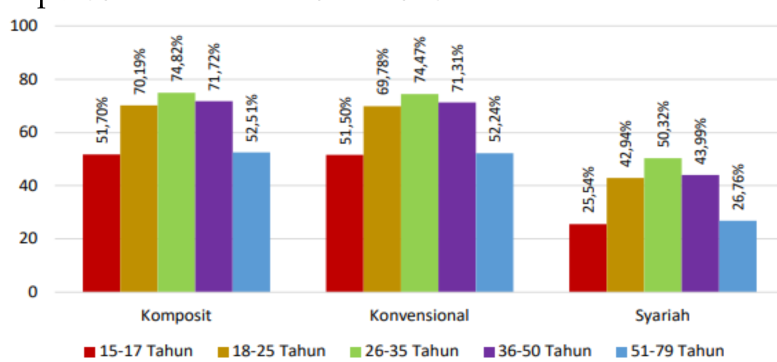

Figure 1.
Financial Literacy Index by Age

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(Otoritas Jasa Keuangan Dan Badan Pusat Statistik, 2024)

Based on Figure 1, the financial literacy index of the 18-25 year group (Students), with a composite literacy index (overall) of 70.19%, a conventional Literacy Index (according to banking in general) of 69.78% and a Sharia Literacy Index (according to Islamic banking) of 42.94% (Otoritas Jasa Keuangan Dan Badan Pusat Statistik, 2024).

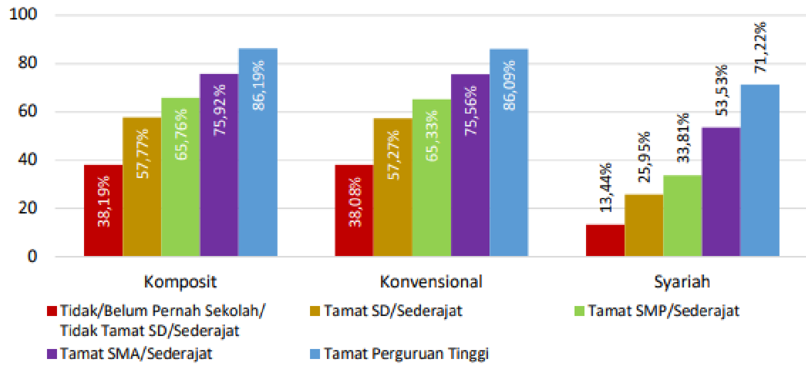

Figure 1.
Financial Literacy Index Based on Education
(Otoritas Jasa Keuangan Dan Badan Pusat Statistik, 2024)

Based on Figure 2, The Financial Literacy Index based on the highest completed education shows that the higher the education, the better the level of financial literacy. Education group graduated from high school / equivalent has a composite literacy index of 75.92%. The conventional Literacy Index is 75.56%, and the Sharia Literacy Index is 53.53% (Otoritas Jasa Keuangan Dan Badan Pusat Statistik, 2024).

Financial management is an important activity for families or individuals whose goal is to achieve economic well-being. Lack of literacy or knowledge can lead to failure in managing finances properly. The higher level of financial literacy a person has will result in wise financial behavior and effective financial management (Suharto et al., 2022).

Financial literacy education has a crucial role in equipping students with the ability to manage finances efficiently, including realizing the importance of saving and investing for the future. Financial literacy encompasses a range of skills, such as understanding and analyzing financial conditions, as well as managing and conveying financial information related to financial well-being. These skills include the ability to make wise financial decisions, participate in financial-related discussions, design long-term financial planning, and respond appropriately to daily activities that affect financial decisions(Kurniati et al., 2023). Without a good understanding of financial literacy, efforts to achieve personal economic stability will be difficult, because it can appear wrong money management behavior and immature decisions. Therefore, students need to continue to improve their insight in terms of financial literacy in order to manage personal finances more optimally.

Financial attitude refers to the views, beliefs, and behavior of students in managing their financial resources. Setiawan & Suarmanayasa (2022) states that financial attitudes reflect the way a person values, obtains, and uses money to meet current needs and plan for the future. Students who have a positive financial attitude tend to be wiser in managing their expenses and income. Increased financial literacy and a deeper understanding of money management play a role in preventing financial problems. The attitude towards money itself varies, depending on the understanding and character of each individual, where money can be seen as a primary need, a symbol of self-esteem, a means to improve the quality of life, a symbol of freedom, even as a source of concern (Marsyah & Zul Bay, 2023). By having a healthy financial attitude, students are able to control their financial behavior and make more rational financial decisions (Rachmawati & Nuryana, 2020).

Lifestyle reflects how a person manages expenses, utilizes leisure time, and interacts with their social environment Utami & Marpaung (2022). Today, lifestyle has reached all walks of life, including students, and shows a striking difference compared to the past. If in the past students were more focused on academic activities such as studying and completing assignments, now they tend to spend time shopping in shopping centers or relaxing in cafes (Sera et al., 2022). To overcome the financially unhealthy lifestyle, careful management strategies are needed by placing needs as a top priority over desires (Yusuf et al., 2023). Determining priorities is very important in forming discipline in spending money, as well as supporting the formation of a more planned and financially stable lifestyle. In this way, students can build a solid financial foundation and avoid financial problems that often arise due to a consumerist lifestyle and lack of financial planning.

Table 1.
Research Gap

No.	Researcher	Description
Financial literacy towards financial management		
1.	Florensa et al., (2024)	Influential
2.	Rahmat et al., (2023)	Influential

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No.	Researcher	Description
3.	Anggraini & Cholid (2022)	No effect
4.	Anjelina & Solikhin (2024)	No effect
Financial attitude to financial management		
1.	Hidajat & Wardhana (2023)	Influential
2.	Praditya & Kardiyem (2023)	Influential
3.	Mulyati & Hati (2021)	No effect
4.	Erviyanda & Prasetya (2024)	No effect
Lifestyle towards financial management		
1.	Buderini et al., (2023)	Influential
2.	Lestari, Nengsih, & Kurniyati (2024)	Influential
3.	Halik et al., (2023)	No effect
4.	Sari & Widoatmodjo (2023)	No effect

Based on table 1 research gap can be explained that the research conducted by Florensa et al., (2024) and Rahmat et al., (2023) shows the positive influence of financial literacy on the ability to manage finances. However, this is different from the findings from Anggraini & Cholid (2022) and Anjelina & Solikhin (2024) which stated that financial literacy did not have a significant effect on financial management. Research conducted by Hidajat & Wardhana (2023) and Praditya & Kardiyem (2023) indicates that financial attitudes have a positive impact on financial management ability. Nevertheless, different results were shown by the studies of Mulyati & Hati (2021) and Erviyanda & Prasetya (2024), which found that financial attitudes have no effect on financial management. Research Buderini et al., (2023) and Lestari, Nengsih, & Kurniyati (2024) show that lifestyle has a positive and significant effect on financial management. However, different findings were revealed by Halik et al., (2023) and Sari & Widoatmodjo (2023) who stated that lifestyle did not have a significant effect on financial management.

Although there have been many similar studies conducted in various regions, research focusing on the student population in Bandar Lampung city specifically is still limited. The majority of previous studies tend to focus on the national scale or in other major cities, so that the unique characteristics of students

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in Bandar Lampung, both in terms of social, economic, and cultural backgrounds, have not been identified in depth. In addition, the link between lifestyle and financial management, which is often influenced by digital Trends and social media, also requires a more in-depth study, given the rapid change in consumption behavior among the younger generation. Therefore, this study aims to fill this gap by providing a more comprehensive understanding of how these three factors partially or simultaneously affect student financial management decisions in Bandar Lampung.

Based on the above, this study aims to expand the understanding of the factors that influence personal financial management by adding financial attitude variables. Previously, the focus of research was only on financial literacy and lifestyle. By adding financial attitudes, this study will examine how students ' views on money affect their personal financial management. The main objective of this study was to analyze the influence of financial literacy, financial attitudes, and lifestyle on the personal financial management of students.

LITERATURE REVIEW

Theory of Planned Behavior

Theory of Planned Behavior (TPB) is a theory that explains how human behavior is formed through a rational and planned process. This theory emphasizes that a person's behavior does not arise out of nowhere, but is based on conscious considerations and is under the control of the individual. In other words, humans are considered to be creatures that think logically in determining the actions to be taken (Ajzen & Fishbein, 2010).

Mardiana & Rochmawati (2020) explain that the Theory of Planned Behavior is a theory that states that a person's actual behavior in acting is directly influenced by the intention or intention of their behavior. The intention is formed from three main components, namely attitudes towards behavior, subjective norms, and perceived behavioral control. These three components are interrelated and together determine the degree to which a person tends to perform a certain action (A. E. Setiawan et al., 2021).

Theory of Planned Behavior (TPB) is a theory based on the basic idea that human actions are carried out consciously and consider a variety of experiences and information needed in making decisions (Safitri et al., 2023). The three components in TPB are attitudes, subjective norms and perceptions related to behavioral control (Atikah & Kurniawan, 2021). In this study, financial literacy refers to individuals ' understanding and views on basic financial concepts that

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enable them to manage finances more effectively. Financial attitude refers to an individual's positive or negative assessment of certain financial practices, where a positive attitude will result in more optimal financial management. Lifestyle reflects a person's lifestyle, including the way they spend their money and time; a more frugal and planned lifestyle tends to support more efficient financial management.

Financial Literacy

Lusardi & Mitchell (2014) stated that financial literacy is a skill that must be mastered by each individual to improve their standard of living through an understanding of the planning and allocation of financial resources that are appropriate and efficient. Financial literacy is an important basic thing for everyone to understand and have because it has a great influence on individual financial conditions and has an impact on making good and appropriate economic decisions (Irawati & Kasemetan, 2023). Financial literacy or knowledge indicates people's ability or level of understanding of how money works (Jamel et al., 2020). Financial literacy is the ability to read, analyze, manage and communicate finances so that personal financial conditions can be used as well as possible (Fungky et al., 2022).

According to the TPB, a person's intention to perform a behavior is influenced by three main factors: the attitude to the behavior of subjective norms , and the control of perceived behavior. Financial literacy acts as an antecedent or precursor that directly shapes these three factors. A person with high financial literacy tends to have a more positive attitude towards financial management, as they understand the benefits. They are also better able to ignore subjective norms that drive consumptive behavior, and most importantly, they have greater perceived behavioral control because they have adequate knowledge and skills to make rational and planned financial decisions. Thus, financial literacy serves as a foundation of knowledge that reinforces one's intention to adopt healthy financial behaviors, which will ultimately manifest in better financial management actions.

Financial Attitude

According to Robbins & Judge (2014), attitudes are pleasant and unpleasant judgments about objects, people, and events. Attitude has three main components, which consist of cognitive, emotional, and behavioral. Meanwhile, according to Arifin, financial attitude is a state of thought, opinion, and judgment about the economy. According to Muhidia (2019), attitude is the way a person responds to a stimulus that comes from a person or situation own financial

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attitude is the influence of routine in how an individual does or faces good finances or not, with the point of view of oneself and others (Yap et al., 2018).

In this context, Financial attitude refers to an individual's assessment of financial management actions, whether he considers them to be positive, beneficial, or otherwise. According to TPB, this financial attitude is one of the main determinants of a person's behavioral intention to conduct financial management. The more positive a person's attitude toward saving, investing, or budgeting, the stronger his or her intention to actually take those actions. These attitudes, along with subjective norms and perceived behavioral control, will collectively form intentions that then influence actual financial management behavior. Thus, TPB provides a solid theoretical foundation for understanding that financial management behavior does not arise out of nowhere, but rather is preceded by cognitive and attitudinal evaluations formed from individual beliefs.

Lifestyle

According to Minor and Mowen (2002), lifestyle is showing how to spend money and how to allocate time. The concept of lifestyle used in this study is the way a person displays their identity through the use of time, money, and goods. Lifestyle is a key factor that can shape financial habits. A person with an upscale lifestyle can influence their financial management practices, as everyone's lifestyle is different, leading to a dynamic way of life that can result in increasingly impulsive spending patterns (Fatimah & Fathihani, 2023).

The Theory of Planned Behavior (TPB) provides a strong theoretical foundation to explain how a person's lifestyle shapes and influences behavior. Lifestyle, which includes one's consumption patterns, interests, and opinions, can be seen as the result of premeditated behavioral intentions. According to TPB, this intention is influenced by three main components: attitude to behavior, subjective norms, and control of perceived behavior. Thus, the consumptive lifestyle of a university student, for example, does not just appear out of nowhere, but is a manifestation of his belief that the lifestyle is positive (attitude), supported by his social environment (subjective norms), and he feels able to adopt it (behavioral control).

Hypothesis

Influence of Financial Literacy on Financial Management

Financial literacy education has a crucial role in equipping students with the ability to manage finances efficiently, including realizing the importance of saving and investing for the future. Without a good understanding of financial literacy, efforts to achieve personal economic stability will be difficult, because it

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can appear wrong money management behavior and immature decisions. Therefore, students need to continue to improve their insight in terms of financial literacy in order to manage personal finances more optimally. These findings are reinforced by research conducted by Florensa et al., (2024) and Rahmat et al., (2023) shows the positive influence of financial literacy on the ability to manage finances.

H1: Financial literacy has a positive and significant effect on financial management

Financial Attitude To Financial Management

Financial attitude refers to the views, beliefs, and behavior of students in managing their financial resources. Increased financial literacy and a deeper understanding of money management play a role in preventing financial problems. Attitude towards money itself varies, depending on the understanding and character of each individual, where money can be viewed as a primary need, a symbol of self-esteem, a means to improve the quality of life, a symbol of freedom, or even as a source of concern. By having a healthy financial attitude, students are able to control their financial behavior and make more rational financial decisions. Findings from Hidajat & Wardhana (2023) and Praditya & Kardiyem (2023) indicate that financial attitudes have a positive impact on financial management ability.

H2: Financial attitudes have a positive and significant effect on financial management

Lifestyle Towards Financial Management

Lifestyle reflects how a person manages expenses, takes advantage of free time, as well as interacts with their social environment. Today, lifestyle has reached all walks of life, including students, and shows a striking difference compared to the past. If in the past students were more focused on academic activities such as studying and completing assignments, now they tend to spend time shopping in shopping centers or relaxing in cafes. Determining priorities is very important in forming discipline in spending money, as well as supporting the formation of a more planned and financially stable lifestyle. In this way, students can build a solid financial foundation and avoid financial problems that often arise due to a consumerist lifestyle and lack of financial planning. Research Buderini et al., (2023) dan Lestari, Nengsih, & Kurniyati (2024) shows that lifestyle has a positive and significant effect on financial management.

H3: Lifestyle has a positive and significant effect on financial management

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RESEARCH METHOD

This study uses quantitative methods with a survey approach, which aims to test the effect of financial literacy, financial attitudes, and lifestyle on financial management of students in the city of Bandar Lampung. The quantitative approach is used because it is able to collect numerical data that is statistically identified to test the relationship between variables (Sugiyono, 2019). Quantitative methods rely on structured research instruments such as questionnaires. This minimizes researcher bias and ensures that data is collected consistently from all respondents. The measurement of variables using the Likert scale, for example, allows valid and standardized comparisons, so that the analysis of the data can be carried out objectively. Thus, the quantitative method becomes the main choice because of its ability to measure, test hypotheses, and produce findings that can be generalized systematically and objectively, which is in accordance with the research objectives to understand the relationship between financial literacy, attitudes, lifestyles, and financial management of students in Bandar Lampung.

The population in this study is all students in the city of Bandar Lampung, with an age range of 18 years and over. In this study, the number of samples was determined using the Hair formula, because the number of populations is not yet known for certain. The Hair formula is a formula used to determine the minimum number of samples needed in a study, especially when the population size is unknown or difficult to determine (Arikunto, 2016). In this study, there were 15 indicators, so the number of samples was calculated as follows:

Number of Samples = Number of Indicator × 10

Number of Samples = 15 x 10

Number of Samples = 150

This study uses survey methods to collect primary data. This method was chosen because it allows researchers to obtain systematic and structured quantitative information from a large number of respondents in this case, students in the city of Bandar Lampung. The main reason for choosing this method is accessibility to the target population. By distributing online and offline questionnaires, researchers can reach students from various backgrounds, majors, and universities in Bandar Lampung efficiently. In addition, survey methods are particularly relevant for measuring abstract variables such as financial literacy, financial attitudes, and lifestyle through specifically designed structured questions. These questions will be developed on the basis of relevant theoretical indicators. Despite the limitations in terms of the depth of qualitative

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data, the survey method provides the ability to analyze the cause-effect relationship (causality) between variables, which is the main goal of the study, in the most effective way.

Thus, the minimum number of samples used in this study is 150 respondents. This study uses probability sampling with simple random sampling technique as a method of sample selection. Probability sampling is a sampling technique that provides an equal opportunity for the entire population to be selected as a research sample. In this study, various data analysis techniques were applied to ensure data quality and test hypotheses. Starting with the validity test and reliability test to ensure the research instrument is accurate and consistent in measuring what is desired. Furthermore, the normality Test with Kolmogorov-Smirnov was used to verify that the sample data came from a normally distributed population, while the heteroscedasticity test used scatterplots to check for differences in residual variance. After classical assumption testing, multiple Linear regression analysis is applied to test the cause-and-effect relationship between independent and dependent variables. The individual influence of each independent variable was tested using the t-test, while the F-test was used to see the effect of the independent variables together against the dependent variable. Finally, the coefficient of determination (R2) or Adjusted R Square is used to determine how much the ability of independent variable in explaining the dependent variable. All of these techniques refer to the methodology described by Ghozali (2016).

RESULTS AND DISCUSSION

Statistical Descriptive Analysis

According to Sugiyono, descriptive analysis is a statistical analysis used to analyze data by describing or describing the data that has been collected.

Table 2.
Descriptive Statistical Test Results

Variable	N	Min	Max	Mean	St.Dev
Financial Literacy	150	10	45	37,7	5,97
Financial Attitude	150	9	40	33,6	5,49
Lifestyle	150	14	49	33	11,3
Financial Management	150	9	30	25,1	3,5

Descriptive statistical analysis showed that financial literacy has an average of 37.7 with a standard deviation of 5.97, which indicates a considerable

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variation in the perception of respondents. On the other hand, financial attitudes have an average of 33.6 with a standard deviation of 5.49, which reflects a generally high valuation. Then the lifestyle had an average of 33 with a standard deviation of 11.3, indicating a variation in lifestyle. Meanwhile, Financial Management showed an average of 25.1 with a standard deviation of 3.5, indicating variations in financial management. This Data provides an important basis before a more in-depth analysis is carried out.

Validity Test

Validity indicates the extent to which the measuring device is used to measure what is measured. The way is to correlate the score obtained on each question item with the total score of the individual. The results of the validity test for each variable can be seen in the table below:

Table 3.
Validity Test Results X1

Item	R calculate	R table	Condition	Conclusion
X1.1	0.622	0.159	R calculate > r table	Valid
X1.2	0.890	0.159	R calculate > r table	Valid
X1.3	0.622	0.159	R calculate > r table	Valid
X1.4	0.890	0.159	R calculate > r table	Valid
X1.5	0.731	0.159	R calculate > r table	Valid
X1.6	0.731	0.159	R calculate > r table	Valid
X1.7	0.890	0.159	R calculate > r table	Valid
X1.8	0.621	0.159	R calculate > r table	Valid
X1.9	0.890	0.159	R calculate > r table	Valid

Validity test in this study using the pearson correlation value (R count). The Item is said to be valid if the rhitung > R table. Based on Table 3, it is known that all question items in variable X1 consisting of 9 questions are valid because they have the value R count > R table.

Table 4.
Validity Test Results X2

Item	R calculate	R table	Condition	Conclusion
X2.1	0.912	0.159	R calculate > r table	Valid
X2.2	0.612	0.159	R calculate > r table	Valid
X2.3	0.912	0.159	R calculate > r table	Valid
X2.4	0.719	0.159	R calculate > r table	Valid

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X2.5	0.719	0.159	R calculate > r table	Valid
X2.6	0.912	0.159	R calculate > r table	Valid
X2.7	0.613	0.159	R calculate > r table	Valid
X2.8	0.912	0.159	R calculate > r table	Valid

Validity test in this study using pearson correlation value (R count). The Item is said to be valid if the rhitung > R table. Based on Table 4, it is known that all question items in variable X2, consisting of 8 questions, are valid because they have the value R count > R table.

Table 5.
Validity Test Results X3

Item	R calculate	R table	Condition	Conclusion
X3.1	0.749	0.159	R calculate > r table	Valid
X3.2	0.935	0.159	R calculate > r table	Valid
X3.3	0.791	0.159	R calculate > r table	Valid
X3.4	0.822	0.159	R calculate > r table	Valid
X3.5	0.784	0.159	R calculate > r table	Valid
X3.6	0.835	0.159	R calculate > r table	Valid
X3.7	0.867	0.159	R calculate > r table	Valid
X3.8	0.869	0.159	R calculate > r table	Valid
X3.9	0.935	0.159	R calculate > r table	Valid
X3.10	0.935	0.159	R calculate > r table	Valid

Validity test in this study using pearson correlation value (R count). The Item is said to be valid if the rcount > R table. Based on Table 5, it is known that all question items in variable X3 consisting of 10 questions are valid because they have the value R count > R table.

Table 6.
Validity Test Results Y

Item	R calculate	R table	Condition	Conclusion
Y1	0.688	0.159	R calculate > r table	Valid
Y2	0.662	0.159	R calculate > r table	Valid
Y3	0.692	0.159	R calculate > r table	Valid
Y4	0.647	0.159	R calculate > r table	Valid
Y5	0.675	0.159	R calculate > r table	Valid
Y6	0.695	0.159	R calculate > r table	Valid

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Validity test in this study using pearson correlation value (R count). The Item is said to be valid if the rhitung > R table. Based on Table 6, it is known that all question items on variable Y, consisting of 6 questions, are valid because they have the value R count > R table.

Reliability Test

A reliability test is a tool used to test whether an item/instrument of questionnaire questions is an indicator of a variable or construct. In the reliability test, an item is declared reliable if Cronbach's Alpha is > 0.600. The results of the reliability test for each variable can be seen in the table below:

Table 7.
Reliability Test Results

Variable	Cronbach's Alpha	Description
Financial literacy (X1)	0.913	Reliability
Attitude (X2)	0.914	Reliability
Lifestyle (X3)	0.958	Reliability
Financial management (Y)	0.762	Reliability

Based on the results of the reliability test in Table 7, it is known that the value of Cronbach's alpha for the financial literacy variable (X1) is 0.913 > 0.600, then all items in variable X1 are declared reliable. Cronbach's alpha value for the financial attitude variable (X2) is 0.914 > 0.600, so all items in variable X2 are declared reliable. Cronbach's alpha value for lifestyle variable (X3) is 0.958 > 0.600, then all items in variable X3 are declared reliable. Cronbach's alpha value for the financial management variable (Y) is 0.762 > 0.600, so all items on variable Y are declared reliable.

Classical Assumption Test

The one-sample non-parametric Kolmogorov-Smirnov test in SPSS version 29 can be used to determine whether the residual values are normally distributed. Here are the findings from the calculation of the normality test.

Table 8.
Normality Test Results

	Unstandardized Residual
N	150
Asymp. Sig. (2-tailed)	0,200

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Based on the results of the normality test with the Kolmogorov-Smirnov test shown in Table 8, a probability value or Asymmp is obtained. Sig (2-tailed) of 0.200. Therefore, the probability value is greater than 0.05, or 0.200 > 0.05; it can be concluded that the data in this study are normally distributed.

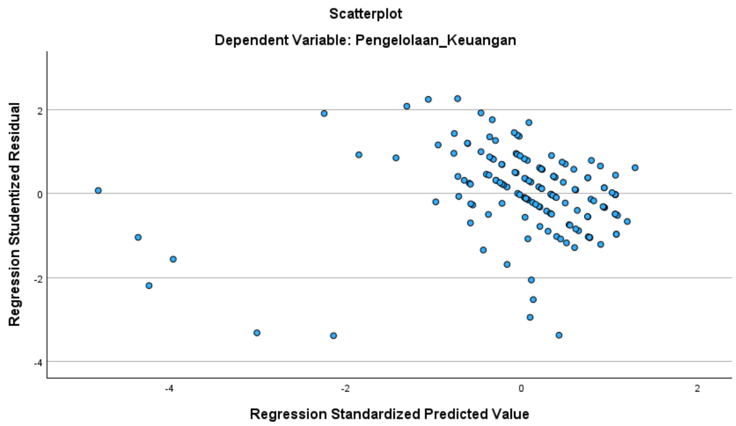

Figure 2.
Scatterplot

Based on the figure above, on the residual Scatterplot graph can be seen that the data in the form of points spread evenly above and below or around zero, do not collect only above or below, the spread of points and data does not form a wavy pattern then narrows and widens again and the spread of data points is not patterned so it can be concluded that the regression model used does not experience heteroskesdasticity.

Multiple Linear Regression Analysis

Multiple linear regression aims to examine the relationship of influence between one dependent variable to more than one independent variable.

Table 9.
Test Results of Multiple Linear Regression Analysis

Variable	B	Coefficients
(Constant)	7.060	.298
Literation_financial	1.836	.027
Financial_attitude	1.515	.028
Life_style	.010	.004

Based on the table above, it can be seen that the value of the constant is 7.060 and the regression coefficients are 1.836, 1.515, 1.515, and 0.010. The test results of the regression equation can be described as follows:

$$Y = 7.060 + 1{,}836\ X1 + 1{,}515\ X2 + 0{,}010\ X3$$

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1. From the multiple linear regression equation above, it can be seen that the value of the constant obtained is 7.060. This means that if the independent variable is assumed to be constant, then the dependent variable is the management of keunagn by 70.6%.
2. The coefficient of variable X1 is 1.836, which means that there is a positive effect of variable X1 on financial management variables where each increase of 1% X1 will increase financial management by 18.3% assuming other variables remain.
3. The coefficient of variable X2 is 1.515, which means that there is a positive effect of variable X2 on financial management variables where each increase of 1% X2 will increase financial management by 15.2% assuming other variables remain.
4. The coefficient of variable X3 is 0.010, which means that there is a positive effect of variable X3 on the variable ppengelolaan finance where each increase of 1% X3 will affect the management of 1% assuming other variables remain.

Coefficient of Determination (R2)

The coefficient of determination (R2) aims to determine how much the ability of independent variable to explain the dependent variable. In multiple linear regression, using R Square, that has been adjusted or written Adjusted R Square, because it is adjusted for the number of independent variables used in the study.

Table 10.
Determination Coefficient Test Results

R	R Square	Adjusted R Square
.990[a]	.981	.980

Based on the table above, the value of adjusted R Square is 0.980 or 98%. Thus indicating that financial literacy, financial attitudes, and lifestyles influence financial management 98%. The remaining 2% were affected by other factors not mentioned in the study.

F Test

The F test aims to determine the effect of the independent variable on the dependent variable. Simultaneous decision variables significant effect or can not be seen in the ANOVA table. If the value Fcount > Ftable and significance < 0.05, then Ha is acceptable.

Table 11.
Simultaneous Test Results (F Test)

Variable	F	Sig

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Literation_financial	2453.852	0.000
Financial_attitude		
Life_style		

Based on the results of the ANOVA (Analysis of Variance) test or F test, the F value of the table is 2384.67. The results obtained Fcount value of 2453,852 means fcount > ftable and significance value of 0.000 < 0.05. Thus, it can be concluded that the regression model used in this study is statistically significant. That is, the independent variable consisting of financial literacy (X1), financial attitude (X2), and lifestyle (X3) simultaneously or together has a significant influence on the dependent variable, namely, financial management (Y). This suggests that the three independent variables collectively play a role in shaping or influencing a person's tendency to manage their finances. Therefore, the regression model built in this study can be said to be feasible and can be used to explain the variations that occur in financial management.

T Test

T test aims to determine the magnitude of the influence of each dependent variable. To see if the regression model in the t-test partial effect between the independent and the dependent variable, is to look at the value of GIS. table on the regression model. If the sig value. < 0.05, then the independent variable partially affects the dependent variable.

Table 12.
Partial Test Results

Variable	T calculate	Coefficient
Literation_financial	68.722	.000
Financial_attitude	53.351	.000
Life_style	2.721	.007

T table in this study with a sample of 150 is 1.976. Based on the test results in Table 12, it can be explained as follows:

1. Financial literacy has a calculated t value of 68.722 > 1.976 and a significance value of 0.000 < 0.05, which indicates that financial literacy (X1) has a positive and significant effect on financial management (Y), which means H1 is accepted.
2. Financial attitude has a calculated t value of 53.351 > 1.976 and a significance value of 0.000 < 0.05, which shows that financial attitude (X2) has a positive

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and significant influence on financial management (Y) which means H2 is accepted.

3. Lifestyle has a calculated t value of 2.721> 1.976 and a significance value of 0.007 < 0.05, which indicates that lifestyle (X3) has a positive and significant influence on financial management (Y), which means H3 is accepted.

The Syntax of the Subject

Influence Of Financial Literacy on Financial Management

Financial literacy has a calculated t value of 68.722 > 1.976 and a significance value of 0.000 < 0.05, which indicates that financial literacy (X1) has a positive and significant influence on financial management (Y). This finding is reinforced by the study of Florensa et al., (2024), which shows the positive and significant influence of financial literacy on the ability to manage finances.

Financial literacy education has a crucial role in equipping students with the ability to manage finances efficiently, including realizing the importance of saving and investing for the future. Financial literacy encompasses a range of skills, such as understanding and analyzing financial conditions, as well as managing and conveying financial information related to financial well-being. These skills include the ability to make wise financial decisions, participate in financial-related discussions, design long-term financial planning, and respond appropriately to daily activities that affect financial decisions (Kurniati et al., 2023). Without a good understanding of financial literacy, efforts to achieve personal economic stability will be difficult, because it can appear wrong money management behavior and immature decisions. Therefore, students need to continue to improve their insight in terms of financial literacy in order to manage personal finances more optimally.

Financial literacy plays an important role in determining how a person manages his finances. In the perspective of The Theory of Planned Behavior (Ajzen, 1991), individual behavior does not occur randomly, but is influenced by intention (intention) which is formed through three main components: attitude to behavior, subjective norms, and perceived behavioral control.

First, financial literacy affects the attitude of individuals towards financial management. When a person has a good knowledge of basic financial concepts such as budget planning, savings, investments, and debt management, then his attitude towards financial management will tend to be positive. He will consider financial management as something important, useful, and valuable in the long run. This attitude is a key driver in forming the intention to carry out healthy financial behavior.

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Secondly, financial literacy also influences subjective norms, that is, an individual's perception of social pressures or expectations of the surrounding environment in making financial decisions. When a person understands the importance of financial management, he or she will be better able to assess and respond to social expectations such as encouragement from family or friends to save, invest, or avoid consumerist debt in a wise and responsible manner. In this case, financial literacy reinforces the awareness that good financial management is a common and socially expected norm.

Third, perceived behavioral control is also influenced by the level of financial literacy. Individuals who understand how to budget, choose the right financial products, and plan long-term finances will feel better able to control their financial behavior. This sense of ability, or perceived behavioral control, is very important in fostering confidence that he can manage his finances effectively, even in challenging financial conditions. The three components of attitude, subjective norms, and behavioral control will shape a person's intention to better manage their finances. When this intention is firmly established, it is more likely that the individual will adopt healthy financial management behaviors in their daily lives. Thus, through the lens of The Theory of Planned Behavior, it can be concluded that financial literacy not only improves a person's knowledge of finance, but also forms positive attitudes, reinforces supportive social pressures, and fosters self-confidence to act. All three together encourage a person to manage their finances more wisely, purposefully, and sustainably.

Financial Attitude to Financial Management

Financial attitude has a calculated t value of 53.351 > 1.976 and a significance value of 0.000 < 0.05 which shows that financial attitude (X2) has a positive and significant influence on financial management (Y). Findings from Hidajat & Wardhana (2023) indicate that financial attitudes have a positive and significant impact on financial management capabilities.

Financial attitude refers to the views, beliefs, and behavior of students in managing their financial resources. Setiawan & Suarmanayasa (2022) states that financial attitudes reflect the way a person values, obtains, and uses money to meet current needs and plan for the future. Students who have a positive financial attitude tend to be wiser in managing their expenses and income. Increased financial literacy and a deeper understanding of money management play a role in preventing financial problems.

The attitude towards money itself varies, depending on the understanding and character of each individual, where money can be seen as a primary need, a symbol of self-esteem, a means to improve the quality of life, a symbol of freedom,

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even as a source of concern (Marsyah & Zul Bay, 2023). By having a healthy financial attitude, students are able to control their financial behavior and make more rational financial decisions (Rachmawati & Nuryana, 2020).

Financial attitudes are a reflection of the way individuals view and believe in money and how money should be managed. This attitude plays an important role in shaping a person's financial behavior, including in terms of daily financial management. Within the framework of The Theory of Planned Behavior (Ajzen, 1991), attitude is one of the main factors influencing intention, which in turn determines the actual behavior of the individual. In the context of TPB, attitude to behavior refers to a person's positive or negative assessment of certain actions in this case, the behavior of managing finances.

When a person has a positive attitude towards financial management, such as believing that budgeting, saving, avoiding consumptive debt, and investing are useful and important actions, then the individual is likely to have a strong intention to do so. Positive financial attitudes can be reflected in thoughtful behavior towards spending, awareness of saving, and long-term thinking in making financial decisions. This kind of attitude is usually formed from life experience, family values, education, as well as financial information obtained from various sources.

In the TPB framework, a positive attitude towards financial management will contribute to the intention to manage finances well. This intention becomes a bridge between attitude and actual behavior. That is, the more positive a person's attitude to financial management, the more likely he will actually implement such behavior in real life. However, it is necessary to understand that attitude alone is not enough to ensure the occurrence of behavior.

In this theory, subjective norms (perception of social support) and perceived behavioral control (perception of self-ability to manage finances) also play an important role. Therefore, even if a person has a positive attitude towards financial management, if there is no social support or he feels practically incapable, then his actual behavior may not correspond to his intentions. Thus, a positive financial attitude is an important foundation in building good financial management intentions and behavior.

Within the framework of The Theory of Planned Behavior, it can be concluded that a positive attitude towards financial management will encourage a person to be more responsible in managing their personal finances, insofar as it is also supported by corresponding social norms and a sense of confidence in the ability to manage finances effectively.

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Lifestyle Towards Financial Management

Lifestyle has a calculated t value of 2.721> 1.976 and a significance value of 0.007 < 0.05 which indicates that lifestyle (X3) has a positive and significant influence on financial management (Y). this finding is supported by research conducted by Buderini et al., (2023) shows that lifestyle has a positive and significant effect on financial management.

Lifestyle reflects how a person manages expenses, utilizes leisure time, and interacts with their social environment Utami & Marpaung (2022). Today, lifestyle has reached all walks of life, including students, and shows a striking difference compared to the past. If in the past students were more focused on academic activities such as studying and completing assignments, now they tend to spend time shopping in shopping centers or relaxing in cafes (Sera et al., 2022). To overcome the financially unhealthy lifestyle, careful management strategies are needed by placing needs as a top priority over desires (Yusuf et al., 2023). Determining priorities is very important in forming discipline in spending money, as well as supporting the formation of a more planned and financially stable lifestyle. In this way, students can build a solid financial foundation and avoid financial problems that often arise due to a consumerist lifestyle and lack of financial planning.

Lifestyle is a pattern of behavior that is reflected in the way a person spends time, money, and makes decisions in everyday life. In the context of financial management, lifestyle greatly influences how a person manages income, expenses, savings, and investments. One theoretical approach that can be used to explain the influence of lifestyle on financial management behavior is the Theory of Planned Behavior (Ajzen, 1991). Within the framework of TPB, a person's behavior is determined by three main factors: attitude to behavior, subjective norms and perceived control of behavior, which together form the intention (intention) to perform an action. The intention then becomes the main predictor of actual behavior, such as behavior in managing finances.

First, lifestyle affects the individual's attitude towards financial management. A person with a consumerist lifestyle tends to have a less positive attitude towards financial management, such as refusing to budget or tending to prioritize spending over saving. On the contrary, a simple and planned lifestyle will reinforce a positive attitude towards the importance of managing finances wisely.

Second, subjective norms or perceptions of social pressure are also influenced by lifestyle. If a person is in a social environment that normalizes a luxurious lifestyle and large spending to demonstrate social status, then the

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formed subjective norms are likely to encourage unhealthy financial behavior. Conversely, an environment that upholds simplicity will encourage better financial management behavior.

Third, perceived behavioral control describes the extent to which a person feels able to manage their finances. A regular and disciplined lifestyle will increase a person's confidence in controlling expenses and preparing financial planning. Conversely, an impulsive, short-term pleasure-oriented lifestyle weakens self-control over spending. The three factors above attitudes, subjective norms, and behavioral control will shape the individual's intention to manage his finances.

If the lifestyle supports the formation of these intentions, then it is likely that the individual will show good financial management behavior. However, if lifestyle actually encourages overspending and does not consider the financial consequences, then financial management intentions and behaviors tend to be weak.

Thus, based on The Theory of Planned Behavior, lifestyle is an important factor that indirectly shapes financial management behavior through its influence on attitudes, subjective norms, and behavioral control. Therefore, forming a balanced and planned lifestyle can be a significant first step in strengthening healthy and sustainable financial behavior.

CONCLUSION

Based on the results of data analysis, it can be concluded that financial literacy, financial attitudes, and lifestyle individually have a positive and significant influence on Student Financial Management. Statistical testing showed that financial literacy, financial attitude and lifestyle significance values were below 0.05 (0.000 and 0.007). The findings underscore the importance of a basic understanding of finance, a positive mindset towards money, as well as the way individuals allocate their resources as critical success factors in managing personal finances. Thus, increased literacy and a healthy attitude towards money, as well as awareness of the impact of lifestyle, are crucial in shaping prudent financial management behavior among students.

Based on the findings of this study, a practical implication that can be drawn is the importance of the role of financial literacy education in the university curriculum. Universities and related institutions are advised to design educational programs or seminars that specifically address the topic of financial management, so as to increase student understanding and awareness. In addition,

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collaboration is needed between universities, financial institutions, and student communities to create an environment that supports healthy financial attitudes and helps students manage their lifestyles to stay in line with financial capabilities. For future research, it is advisable to extend the scope of the study not only to university students, but also to a wider population, such as young workers or the general public, to see how these factors affect financial management in different contexts. Future research may also use the mix-method by adding in-depth interviews to explore a richer qualitative understanding of how personal literacy, attitudes, and lifestyle affect individuals ' financial decisions.

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