



# The influence of lifestyle and financial literacy on financial management for student at fajar university (case studies in the management study program)

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## ARTICLE INFO

### Article history:

Received May 06, 2025

Revised May 20, 2025

Accepted Jun 02, 2025

### Keywords:

Lifestyle;  
Financial Literacy;  
Financial Management.

## ABSTRACT

This study aims to find out how lifestyle and financial literacy influence financial management for students at Fajar University in the management study program. This research is a descriptive quantitative study using a purposive sampling technique involving 80 respondents who were given questionnaires and then statistically analyzed using IBM SPSS 24 with the validity test approach, reliability test, normality test, multiple linear regression and hypothesis testing t and f and test the coefficient of determination. The results of this study show that lifestyle and financial literacy have a positive and significant effect both partially and simultaneously on student financial management at Fajar University by 22.7%.

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## INTRODUCTION

As time goes by, people's lifestyles continue to change. The era of globalization has had a significant impact on human activities across various social levels, including major influences from advancements in information technology. The current generation has a lifestyle that differs greatly from that of previous generations. In the past, university students typically spent their time reading books, whereas today they tend to seek entertainment in shopping centers or engage in recreational activities. This shift has made financial intelligence increasingly important, especially for students, as it helps them balance their lifestyle with the financial support provided by their parents (Herawati, 2017). Lifestyle, commonly referred to as the way individuals live, has a significant influence on students' financial character. This indicates that the more effectively a person manages their lifestyle, the better their financial behavior will be, particularly in terms of financial management.

Lifestyle plays a crucial role in shaping students' financial behavior. Many students today adopt lifestyles that do not align with their family's financial conditions. The pressure to appear equal to their peers, who may come from wealthier backgrounds, often pushes them to follow the latest lifestyle trends. As a result, they frequently spend their allowance on unnecessary items just

to stay fashionable or trendy, without considering the actual usefulness or value of those purchases. Students often face complex financial challenges, such as paying rent, tuition fees, and managing daily expenses. Some also work part-time jobs while studying to support themselves financially. Therefore, education and awareness regarding financial literacy within the university environment play a vital role in shaping students' understanding of financial concepts, which in turn influences their financial behavior. By developing sound knowledge of financial literacy, students are expected to acquire the skills necessary to manage their personal finances wisely, ultimately enabling them to build a more stable and well-planned life in the future (Nyoman Trisna Herawati, 2017).

The lack of financial management skills among students is influenced by several factors, such as limited financial knowledge, a tendency to prioritize wants over needs, and the absence of accountability in their spending habits. Good financial literacy can foster positive attitudes such as responsibility, honesty, and independence in financial management (Chotimah, 2015). Moreover, a hedonistic lifestyle can worsen personal financial conditions. Previous studies (Sucihati, 2021; Azizah, 2022) have shown that lifestyle and financial literacy both have an impact on students' financial behavior. Based on this, the researcher is interested in exploring the influence of these two factors on students' financial management at Fajar University, particularly within the Management Study Program, through a study titled: "The Influence of Lifestyle and Financial Literacy on Financial Management among Students at Fajar University (Case Study on the Management Study Program)."

## RESEARCH METHOD

This research is classified as descriptive research using a quantitative method. According to Sugiyono (2016:13), quantitative methods are used because the research data is in the form of numbers and analysis is performed using statistics. Quantitative research is based on the philosophy of positivism, used to examine certain populations or samples, data collection uses research instruments, and data analysis is quantitative or statistical, with the aim of testing the hypotheses that have been applied (Sugiyono, 2017). The questionnaire administered to respondents encompasses three key variables: lifestyle, financial literacy, and financial management. It is designed to elicit informative and constructive responses, thereby serving as a valid instrument for collecting primary data relevant to the study.

### Population

According to Handayani (2020), the population is the totality of each element to be studied that has the same characteristics, which can be individuals from a group, events, or something to be studied. The population taken by the researcher is students of the Management Study Program at Universitas Fajar from the 2019–2021 batches, totaling 391 students.

**Table 1.** Management Students from the 2019–2021

Batch	Number of Students
2019	160
2020	124
2021	107
Total	391

Source: Management Study Program, Universitas Fajar

### Sample

This study uses purposive sampling, a non-probability sampling technique where respondents are selected based on specific criteria to ensure the relevance of the data. Referring to Sugiyono (2017:81), a sample is a portion of the population that serves as the data source. Using the

Slovin formula with a 10% margin of error, the sample consists of 80 students from the Management Study Program at Universitas Fajar. The criteria for respondents include students from the 2019–2021 batches, currently in semesters 4 to 8, and who own a savings account. These criteria were established to ensure the data collected aligns with the research objectives. The criteria for respondents in this study were determined by the researcher as follows: they must be students enrolled in the Management Study Program at Fajar University, specifically from the 2019 to 2021 academic cohorts. In addition, respondents must currently be in semesters 4 to 8 and possess a personal savings account. These criteria were established to ensure that the respondents have sufficient academic experience and financial involvement to provide relevant and reliable data for the study.

Data collection was conducted through a questionnaire containing statements related to lifestyle and financial literacy. Respondents answered using a Likert scale ranging from 1 to 5, indicating their level of agreement with each statement. The questionnaire serves as the primary research instrument, enabling the researcher to analyze how lifestyle and financial literacy influence financial management among students. The responses collected provide measurable insights into students' financial behavior and become the foundation for the study's analysis and discussion. The next stage is to assign points from 1 to 5 based on the answers selected by the respondents, with the following Likert scale description:

**Table 2.** Likert scale description

Scale	Description
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

In this study, data analysis is performed using IBM SPSS 24 software. This study employs 6 analysis methods as described below:

### Validity Test

The validity test is conducted to determine whether the research instrument is valid or not. Valid means that the instrument can be used in the measurements performed. The credibility and reliability of the questionnaire can be evaluated using the validity test. To make the questionnaire valid, the questions must be able to explain the variables. The validity test is performed by correlating statements; if the calculated  $r$  is greater than the  $r$  table and  $(df) = n - 2$ , where  $n$  is the sample size, then the item is declared valid. However, if the calculated  $r$  is smaller than the  $r$  table, the item is declared invalid.

### Reliability Test

Reliability testing is conducted to determine the extent to which a measurement tool can produce reliable data. If the respondents' responses to a given statement remain relatively constant over time, it can be said that the questionnaire has high reliability and validity (Ghozali, 2016). A variable is considered reliable if it gives a Cronbach's alpha value  $> 0.60$ . The Cronbach's alpha value used as an indicator generally has a threshold of 0.60.

### Normality Test

The normality test is performed to examine whether the independent variable ( $X$ ) and the dependent variable ( $Y$ ) in the regression model have a normal distribution or not (Juliandi et al., 2014). Regression models require normality of the residual values, not on each of the research variables. The normality test used in this research is conducted by using the normal histogram and

P-P Plot of regression standardized residuals. A normal distribution will form a straight diagonal line.

If the residual data distribution is normal, the line representing the residual data will follow the diagonal line. Normal data will have a few extreme low and high values, and most will cluster in the middle. If the graph forms a straight diagonal line, and the points are scattered around the diagonal line, following the direction of the diagonal, it can be concluded that the residuals are normally distributed.

### Multiple Linear Regression

Regression is a method used to understand the cause-and-effect relationship between one variable and another. Multiple linear regression is a regression model involving more than one independent variable. Multiple linear regression analysis is conducted to determine the direction and magnitude of the influence of independent variables on the dependent variable (Ghozali, 2018).

The multiple linear equation used in this research is as follows:

$$Y = a + B_1X_1 + B_2X_2 + e$$

Where:

Y: Financial Management

B<sub>1</sub>: Regression coefficient for X<sub>1</sub>

B<sub>2</sub>: Regression coefficient for X<sub>2</sub>

X<sub>1</sub>: First independent variable

X<sub>2</sub>: Second independent variable

a: Constant

e: Error term

### Hypothesis Testing

#### a. Partial Test (t-Test)

The t-test is used to see whether each independent variable has a significant effect on the related variable. This test is performed by comparing the calculated value of each independent variable with the table value with a 5% error degree, meaning ( $\alpha = 0.05$ ). If the significance  $t > 0.05$ , then the independent variable does not affect the dependent variable. If the significance  $t < 0.05$ , then the independent variable significantly affects the dependent variable.

#### b. Simultaneous Test (F-Test)

According to Ghozali (2012:97), the simultaneous test (F-test) is a statistical test that shows whether all independent variables included in the model have a combined effect on the dependent variable.

### Coefficient of Determination (R<sup>2</sup>) Test

The coefficient of determination test is conducted to measure the ability of the model in explaining how the independent variables, collectively (simultaneously), affect the dependent variable, as indicated by the adjusted R-Squared value. The coefficient of determination shows how much the independent variables in the regression model contribute to explaining the variation of the dependent variable. The coefficient of determination can be seen through the R-square (R<sup>2</sup>) value in the Model Summary table. According to Ghozali (2016), a small coefficient of determination value means that the ability of independent variables to explain the dependent variable is very limited. Conversely, if the value is close to 1 (one) and far from 0 (zero), it means that the independent variables have the ability to provide all the information needed to predict the dependent variable.

For research using survey data (primary data) that is cross-sectional (a set of data observed at a specific point in time), an  $R^2$  value of 0.2 or 0.3 can be considered quite good. Meanwhile, for research using time series data (secondary data or time series data), the  $R^2$  value will tend to be higher (spssindonesia.com).

## RESULTS AND DISCUSSIONS

From the results of primary data collection and the distribution of questionnaires to 80 students, the responses from the statements provided by the respondents were summarized in the following table:

### Lifestyle (X1)

In the lifestyle variable statement, four indicators were used, which were broken down into eight statements, as explained below:

It can be seen from the table above that the variable with the highest score is X1.1, with a total of 357 points and an average score of 4.46. Thus, it can be concluded that for the lifestyle variable, the first statement, X1.1, has the highest score among all the variables. This indicates that most students in the Management study program are able to act wisely when deciding to purchase items needed for their studies

### Financial Literacy (X2)

For the financial literacy variable, four indicators were used, which were then broken down into seven statements as follows: From the table above, it can be seen that the most chosen answer is for statement X2.3, with a total of 335 points and an average score of 4.19. Therefore, it can be concluded that for the financial literacy variable, statement X2.3 has the highest score among all the variables, meaning that most students in the Management study program are knowledgeable about what savings are.

### Financial Management (Y)

In this study, the lifestyle variable uses three indicators, which are broken down into six statements as follows: From the statements above, the first statement (Y1) dominated with 51 respondents choosing "agree." The second statement (Y2) was dominated by 30 respondents choosing "neutral." The third statement (Y3) was dominated by 31 respondents choosing "neutral." The fourth statement (Y4) was dominated by 39 respondents choosing "agree." The fifth statement (Y5) was dominated by 29 respondents choosing "agree." And the last statement (Y6) was dominated by 37 respondents choosing "agree."

Thus, it can be concluded that the variable Y4 has the highest score and was most frequently chosen by respondents, with a total score of 324 and an average score of 4.05. This indicates that most students in the Management study program are able to compare prices between stores before buying a necessary or desired item.

### Data Analysis

#### a. Validity Test

The validity test is a process used to evaluate the measurement scale used by the researcher. It is also used to measure the validity of the instrument used. Validity tests examine how well an instrument measures the concept it intends to measure. The validity test for this study was conducted by comparing the calculated  $r$  value with the table  $r$  value for  $(df) = n-2$ , where  $n$  is the sample size.

The study used a sample size ( $n$ ) of 80, so the  $df$  value is  $80 - 2 = 78$ . With  $\alpha = 0.05$ , the  $r$  table value is 0.219. Therefore, if  $r$  calculated  $>$   $r$  table and the value is positive, the statement instrument is considered valid.

**Table 3.** Validity Test

Variabel	Pernyataan	r Hitung	r Tabel	Keterangan
GAYAHIDUP (X1)	X1.1	0,277	0,219	Valid
	X1.2	0,663	0,219	Valid
	X1.3	0,286	0,219	Valid
	X1.4	0,485	0,219	Valid
	X1.5	0,512	0,219	Valid
	X1.6	0,440	0,219	Valid
	X1.7	0,616	0,219	Valid
	X1.8	0,644	0,219	Valid
	LITERASI KEUANGAN (X2)	X2.1	0,676	0,219
X2.2		0,813	0,219	Valid
X2.3		0,672	0,219	Valid
X2.4		0,756	0,219	Valid
X2.5		0,771	0,219	Valid
X2.6		0,776	0,219	Valid
X2.7		0,725	0,219	Valid
PENGELOLAAN KEUANGAN (Y)	Y1	0,380	0,219	Valid
	Y2	0,676	0,219	Valid
	Y3	0,639	0,219	Valid
	Y4	0,522	0,219	Valid
	Y5	0,681	0,219	Valid
	Y6	0,572	0,219	Valid

Source: Primary Data Processed with SPSS 24 (2023)

Based on the validity test table above, it can be explained that the instruments for the lifestyle, financial literacy, and financial management variables are valid for use in evaluating the variables being studied among Management study program students.

#### b. Reliability Test

The reliability test of the instrument in this study uses Cronbach's Alpha, where a variable is said to be reliable if it gives a Cronbach's Alpha  $>$  0.60. The following are the results of the reliability test for the lifestyle (X1), financial literacy (X2), and financial management (Y) variables with a sample of 80 respondents:

**Table 4.** Reliability Test Result

Variabel	Cronbach's Alpha	N Of Items	Keterangan
Gaya Hidup (X1)	0.583	8	Reliabel
Literasi Keuangan (X2)	0.863	7	Reliabel
Pengelolaan Keuangan (Y)	0.616	6	Reliabel

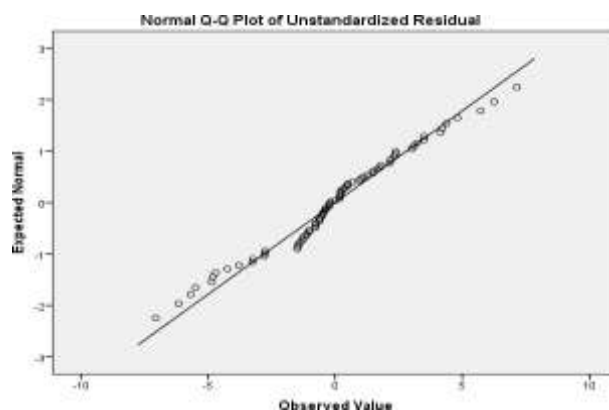
Source: Primary Data Processed with SPSS 24 (2023)

From Table 4.8 above, we can see that the Cronbach's Alpha value for the lifestyle variable (X1) is  $0.583 \approx 0.60$ , for the financial literacy variable (X2) is  $0.863 \approx 0.90$ , and for the financial management variable (Y) is  $0.616 \approx 0.62$ . Based on the Cronbach's Alpha results, it can be concluded that all the variables are reliable, as they exceed the minimum reliability threshold of 0.60. Thus, all the variables can be considered appropriate for measurement in this study.

## Classical Assumption Test

### a. Normality Test

The normality test is conducted to check whether the independent (X) and dependent (Y)



variables in the regression model have a normal distribution (Juliandi et al., 2014). Based on the figure above, in the P-P Plot, the points follow and are close to the diagonal line, so it can be concluded that the regression model meets the normality assumption.

## Multiple Linear Regression

**Table 5.** Results of Multiple Linear Regression Analysis

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	8.894	2.933		3.033	.003
GAYA HIDUP (X1)	.253	.101	.285	2.500	.015
LITERASI KEUANGAN (X2)	.215	.090	.270	2.375	.020

*Source: Primary Data Processed with SPSS 24 (2023)*

From the table above, the results of the multiple linear regression equation (Coefficients<sup>a</sup>) are as follows:

$$Y = a + B1X1 + B2X2 + e$$

$$Y = 8.894 + 0.253X1 + 0.215X2 + e$$

Based on the coefficients of the multiple linear regression equation above, it is known that the constant value of 8.894 indicates that if the lifestyle variable (X1) is zero or remains unchanged, it will still increase financial management by 8.894%. The same applies to the financial literacy variable (X2). If the lifestyle variable (X1) increases by one unit, it will increase the level of financial management (Y) by 0.253 units or 25.3%. Likewise, if the financial literacy variable (X2) increases by one unit, it will increase the level of financial management (Y) by 0.215 units or 21.5%.

### Hypothesis Testing

#### a) t-Test (Partial Test)

**Table 5.** T-Test Result

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.894	2.933		3.033	.003
GAYA HIDUP (X1)	.253	.101	.285	2.500	.015
LITERASI KEUANGAN (X2)	.215	.090	.270	2.375	.020

Source: Primary data processed using SPSS 24 (2023)

The significance value for lifestyle (X1) is  $0.015 < 0.05$ , and the significance value for financial literacy (X2) is  $0.020 < 0.05$ . Thus, the significance values of the lifestyle (X1) and financial literacy (X2) variables influence the financial management (Y) variable. The decision-making process is based on: if  $t$  calculated  $>$   $t$  table, then the variable (X) affects the variable (Y). The formula used is:  $t$  table =  $(\alpha/2 ; N-K-1) = (0.05/2 ; 80-2-1)$ , thus  $t$  table = 1.991. Looking at the  $t$  calculated for the lifestyle variable (X1) of  $2.500 >$   $t$  table (1.991) and for financial literacy (X2) of  $2.375 >$   $t$  table (1.991), it can be concluded that both lifestyle (X1) and financial literacy (X2) influence financial management (Y).

The results are described as follows: (a) **H1**: Lifestyle has a positive effect on financial management. This is supported by  $t$  calculated (2.500)  $>$   $t$  table (1.991), which means lifestyle has a partial effect on financial management. (b) **H2**: Financial literacy has a positive effect on financial management. This is supported by  $t$  calculated (2.375)  $>$   $t$  table (1.991), which means financial literacy has a partial effect on financial management.

#### b) F Test (Simultaneous Test)

If the significance value  $<$  0.05, then the independent variables (X) simultaneously affect the dependent variable (Y). Based on the ANOVA results below, if the  $f$  calculated  $>$   $f$  table, then the independent variables (X) simultaneously affect the dependent variable (Y). The formula used is:

$$f \text{ table} = K ; N - K = 2 ; 80 - 2 = 2 ; 78, \text{ so } f \text{ table} = 3.11.$$

**Table 6.** F-Test Result

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	f	Sig.
1	Regression	182.388	2	91.194	11.315	.000 <sup>b</sup>
	Residual	620.600	77	8.060		
	Total	802.988	79			

Source: Primary data processed using SPSS 24 (2023)

Looking at the table above, the significance value is  $0.000 <$  0.05. Thus, it can be concluded that the variables X1 (Lifestyle) and X2 (Financial Literacy) simultaneously affect the variable Y (Financial Management).

Thus: **H3**: Lifestyle and Financial Literacy have a positive effect on financial management. This is supported by  $f$  calculated (11.315) >  $f$  table (3.11), meaning that Lifestyle and Financial Literacy have a simultaneous effect on financial management. **H0**: Since the hypotheses H1, H2, and H3 are proven, the hypothesis H0, stating that "Lifestyle and Financial Literacy do not simultaneously affect Financial Management among students at Universitas Fajar," is rejected.

### Coefficient of Determination ( $R^2$ ) Test

The coefficient of determination ( $R^2$ ) test is conducted to determine and predict the extent of the contribution that the independent variables collectively have on the dependent variable. For research using survey data (primary data) of a cross-sectional nature (data collected at a specific point in time), an  $R^2$  value of 0.2 or 0.3 is considered good.

**Table 7.** Results of the Coefficient of Determination Test ( $R^2$ )

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.477 <sup>a</sup>	.227	.207	2.839

a. Predictors: (Constant), LITERASI KEUANGAN, GAYA HIDUP

b. Dependent Variable: PENGELOLAAN KEUANGAN

Source: Primary Data Processed with SPSS 24 (2023)

From the table above, the  $R^2$  value is 0.227. This means that the independent variables, lifestyle (X1) and financial literacy (X2), collectively affect financial management (Y) by 22.7%. The remaining 77.3% is influenced by other variables outside this regression model or variables not examined in this study such factors include parents' income, pocket money, knowledge of financial management, and investments to generate additional income. An improved quality of lifestyle is positively associated with better financial management among students. In contrast, an inadequate lifestyle tends to adversely affect students' financial management practices. Likewise, a high level of financial literacy contributes to effective financial management, whereas limited financial literacy may hinder students' ability to manage their finances efficiently.

#### a. The Influence of Lifestyle on Financial Management

The analysis shows that lifestyle significantly influences students' financial management, with a significance value of  $0.015 < 0.05$ . This indicates that better lifestyle quality tends to improve financial management, while poor lifestyle habits have a negative impact. These findings support the first hypothesis that lifestyle affects financial management among Management students.

#### b. The Influence of Financial Literacy on Financial Management

The analysis indicates that financial literacy significantly influences students' financial management, with a significance value of  $0.020 < 0.05$ . Higher financial literacy leads to better financial management, while low financial literacy has a negative impact. These findings support the second hypothesis, which states that financial literacy affects financial management among Management students.

#### c. The Influence of Lifestyle and Financial Literacy on Financial Management

The analysis reveals that lifestyle and financial literacy both partially and simultaneously have a significant effect on financial management, with a significance value of  $0.000 < 0.05$ . These factors influence how students save, manage, and budget their finances. The findings support the

third hypothesis, confirming that improvements in lifestyle and financial literacy lead to better financial management among Management students.

#### d. Lifestyle and Financial Literacy Do Not Affect Financial Management

With the proof of hypothesis H3 in the research results, the null hypothesis (H0), stating that "Lifestyle and Financial Literacy do not simultaneously affect Financial Management for students at Universitas Fajar," is rejected.

## CONCLUSION

Based on the analysis in Chapter IV, the study concludes that both lifestyle (X1) and financial literacy (X2) have a significant and partial influence on the financial management of students at Universitas Fajar. Furthermore, these variables, when considered together, have a simultaneous and significant impact on financial management.

For future improvements, the researcher offers the following suggestions: For the institution, continued support in providing students with access to necessary research data is recommended. For future researchers, adding more variables could lead to more comprehensive findings. For students, the study encourages a closer focus on enhancing their lifestyle, financial literacy, financial management skills, providing specialized lectures on financial literacy and financial awareness programs to students so that they understand the importance of managing their personal finances. The higher the quality of students' lifestyle and financial literacy, the better their financial management is expected to be. Conversely, if students have poor lifestyle habits and low financial literacy, it will negatively affect their ability to manage their finances effectively

## ACKNOWLEDGEMENTS

The writer would like to express sincere gratitude to all parties who have contributed to the completion of this thesis. The researcher realizes that this thesis would not have been completed without the help and support of many individuals. Therefore, on this occasion, the researcher wishes to extend heartfelt thanks to: Dr. Mulyadi Hamid, S.E., M.Si, Rector of Universitas Fajar Makassar. Dr. Yusmanizar, S.Sos., M.I.Kom, Dean of the Faculty of Economics and Social Sciences, Universitas Fajar Makassar. Dr. Abdul Majid Bakri, S.S., M.E, Head of the Management Study Program, Faculty of Economics and Social Sciences, Universitas Fajar Makassar.

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