

The Influence Of E-Wallet Usage And Financial Literacy On Personal Financial Behavior Among Accounting Students Of The Faculty Of Economics And Business Tadulako University

Yusriyani Herawaty Kurnia ^{✉1}, Yuldi Mile², Abdul Kahar³, Rahma Masdar⁴, Andi Chairil Furqan⁵

^{1,2,3,4,5} Faculty of Economics and Business, Tadulako University, Central Sulawesi, Indonesia

Abstract

The purpose of this study is to analyze the financial literacy of accounting students at the Faculty of Economics and Business, Tadulako University and how they use e-wallets. This study uses quantitative techniques to synthesize the results of experiments that test the influence of financial literacy and digital wallet use on personal financial behavior (variable Y). We used a sample size of 90 people for this study. Simple random sampling was used in this study for sampling purposes. The essence of simple random sampling is to randomly select a subset of the population from a larger population without considering demographic factors. Each research instrument has been proven to be valid and reliable based on the results of the research. Financial literacy and the use of digital wallets have a positive and significant impact on students' personal financial behavior. Research also shows that financial literacy has a great influence, suggesting that digital wallets and a strong understanding of money can shape students' spending habits to be more responsible and focused.

Keywords: E-wallet, Financial literacy, personal financial behavior, accounting students

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✉ Suitable author :

Email Address : heraheramksr@gmail.com

INTRODUCTION

The mastery of financial science has become a fundamental need that is increasingly crucial as the times develop, not only limited to the theoretical level, but permeates into daily practice, especially in personal financial management (Mendari & Kewal, 2013). Every individual, including college students as an agent of change and an economic driver, without a doubt, one needs sufficient information and adequate understanding to make wise financial decisions, which in turn will shape their financial behavior. Achieving financial success and achieving the desired level of financial happiness requires good financial behavior. Therefore, having strong financial literacy is essential to achieving an individual's financial goals.

Having financial literacy means having the necessary knowledge and skills to manage one's own money wisely, recognize and avoid potential problems, and make the right investment decisions that will lead to prosperity (Lusardi & Mitchell, 2007, p.206; Busyro, 2019, p.34). This lack of understanding is often at the root of unbridled consumptive behaviors, nonetheless, developing good financial behaviors requires a

strong understanding of finances that is able to encourage individuals to set goals, make plans, make decisions, and manage finances effectively.

Low financial literacy among younger generations exacerbates the already dramatic disparity between financial demands and the ability to manage their own money, which in turn causes individuals to suffer financial losses. Compared to the financial inclusion index of 76.19%, the financial literacy index of 38.03% remains much lower, according to data from SNLIK in 2019 conducted by the OJK (Ojk.go.id, 01-12-2020). This figure indicates that despite high access to financial services, the understanding and skills to manage them are still very lacking.

The phenomenon that is emerging today is a significant change in financial behavior in the era of globalization, the most vulnerable group is young people, especially students. Their basic nature of being easily influenced by trends and tempted by new or branded products makes them a potential market for business people. Coupled with a consumptive attitude and the support of technological developments, students tend to spend money more easily and quickly, not only for basic needs, but also to satisfy sudden desires.

The financial behavior of students in big cities, including Palu City, is a real picture of this consumptive phenomenon. As an economic driver with the presence of many MSMEs and affordable and easily accessible goods and services, Palu creates an environment that facilitates consumptive nature. As a result, the financial behavior of students, especially migrant students who have financial limitations from their parents, becomes uncontrollable, causing rampant waste and financial crises.

This condition shows that many children do not care about financial literacy education from an early age, even though it should be taught from an early age. Although most college students still rely on their parents for limited financial support, the financial management curriculum tends to focus on corporations rather than individuals. They are in a dilemma: need is plentiful, resources are limited, but they lack skills in managing money, which ultimately triggers a financial crisis.

This condition shows that there is a substantial gap between the knowledge provided by students and the reality of daily financial demands. Financial literacy is not only limited to the ability to calculate money or understand interest rates, but also includes practical skills in making realistic monthly budgets, prioritizing spending, and managing personal cash flow in a disciplined manner. It also includes understanding the consequences of consumptive debt, the ability to distinguish between needs and wants, and ultimately, making wise and prudent financial decisions amid the temptations of lifestyle and ease of digital transactions.

The low mastery of this skill among students is the root of the problem that needs to be studied further. The use of (E-WALLET) is an important component of consumer behavior which is closely related to financial literacy. Apparently, this technology has a negative side, even though it provides security and convenience in cashless transactions through applications such as GoPay, OVO, DANA, and others. This convenience, coupled with the lure of discounts or discounts, makes it easier for individuals to be tempted to make impulse purchases of unplanned items, because money does not need to be physically taken (Rahayu, 2023; Primadineska, 2021).

The use of digital wallets is becoming increasingly popular, especially among the younger generation who are more mobile and able to adapt to new technologies. Various innovative features that continue to be added, such as integration with online transportation services, food delivery, and micro-investments, make digital wallets not only a means of payment, but also an integrated lifestyle ecosystem. The availability of digitally stored transaction data also creates a digital footprint of consumption that has the potential to be used by service providers to present highly personalized promotions, which indirectly further encourages reactive and unplanned consumption patterns.

The rapid increase in internet use and digital payments among the younger generation reinforces this consumptive impulse. Easy access to various payment apps and attractive offers further traps students in unnecessary purchases, which ultimately worsens consumptive behavior and hinders the achievement of financial well-being.

Through the previous discussion, it can be said that the variables of financial literacy and digital payment have a crucial role in shaping student financial behavior. Low financial literacy creates a fragile foundation for decision-making, while digital payments act as a catalyst that triggers the speed and intensity of consumptive behavior.

The location of the research in Palu City is very relevant and powerful because this city reflects the dynamics of big cities in Indonesia: the diversity of migrant students with financial limitations that depend on their parents, the existence of MSMEs and facilities that support consumption, as well as the rapid adoption of digital payments, making it a fertile ground to observe sharply how the interaction between financial literacy and digital payments and the social environment shapes students' consumptive financial behavior.

"The purpose of this study is to examine the use of electronic wallets by students of the Accounting study program (FEB, Tadulako University) and their level of financial literacy in relation to their actual spending habits." That is why

Purpose

The objectives of this study are as follows:

1. Examining the influence of the use of E-Wallet on the personal financial behavior of Accounting students, Faculty of Economics and Business, Tadulako University.
2. Analyze the role of financial literacy in shaping students' personal financial behavior.
3. Testing the simultaneous influence of E-Wallet use and financial literacy on students' personal financial behavior.
4. Identify the most dominant factors in influencing students' personal financial behavior as the basis for strengthening financial education in higher education.

The purpose of this study is to examine the relationship between the use of e-wallets by students and their level of financial literacy related to their spending habits in the Accounting Study Program, Faculty of Economics and Business, Tadulako

University. The study of the pattern and intensity of e-wallet use is the main focus of this study, as well as the level of understanding and satisfaction of financial management, playing a role in shaping students' financial decisions, both partially and simultaneously."Quantitative approaches are used to produce objective and measurable findings, so that they are able to comprehensively describe the causal relationship between variables.

It is hoped that this research will enrich the field of behavioral accounting and behavioral finance, especially in terms of financial literacy and the reliability of digital payment systems. In addition, the results of the research are expected to be a practical reference for universities and related stakeholders in formulating strategies to increase financial literacy and encourage *wiser use of e-wallets*, so that students' financial behavior can develop in a rational, directed and sustainable manner.

METHODOLOGY

Objective, valid, and reliable data about a thing (certain variables) is the goal of scientific research, which is why the "research object" is so important (Sugiyono, 2012:144). Personal Financial Behavior will be a dependent variable in this study, with E-WALLET and Financial Literacy as independent factors. To describe and evaluate initial assumptions, quantitative research relies on observations of specific populations or samples, data collection using research tools, and statistical data analysis (Sugiyono, 2018). The purpose of this quantitative research was to assess and describe the influence of variable X – personal financial behavior – on variable Y, which includes financial literacy and E-WALLET use.

This research was conducted in Palu City, precisely at the Department of Accounting FEB Tadulako University. The duration of this study is three months. The research population consists of 695 students of the accounting study program from the Faculty of Economics and Business, Tadulako University who have completed KRS for the odd semester of the 2025–2026 academic year. To get the right sample size, we use the Solvin formula:

where :

n = sample size

N = total population

and = percentage of inaccuracy (10%)

$$n = \frac{N}{1 + (N \cdot e^2)}$$

$$n = \frac{695}{1 + (695 \cdot 0,1^2)}$$

$$n = \frac{695}{1 + (x \cdot 0,01)}$$

$$n = 87.4$$

$$n = 87$$

Questionnaires are used to measure each indicator in the variables to be studied. The researcher distributed questionnaires to respondents using Google Forms to collect data. The following sections make up the questionnaire:

- **Part 1:** Effects of *e-wallet* use (X_1)
- **Part 2:** Financial Literacy (X_2)
- **Part 3:** Personal financial behavior (X_3)

The Likert scale with ordinal values is used to measure independent variables (X) and bound variables (Y) that are considered independent variables. Sugiyono (2009) stated that the variables to be measured can be characterized as variable indicators when administered using the Likert scale. When drafting questions and statements, these indicators can also serve as a reference.

Validity, reliability, multiple linear regression analysis, hypothesis testing (F and T tests), and classical assumption testing (normality, heteroscedasticity, and multicollinearity) have been performed on data collected using SPSS software for statistical calculations.

The analysis steps include:

1. Validity and Reliability Tests

Validity and reliability studies are carried out to ensure that the research instruments used are of high quality. The instrument's ability to measure research variables is the main focus in the validity test.

2. Classic Assumption Test

Parametric statistical testing of research data is known as the "classical assumption test," and it is a mandatory requirement to ensure that the data is suitable for use in research.

3. Multiple Regression Analysis

Using multiple linear regression analysis, this study analyzes the influence of two or more independent factors on a single dependent variable, making it possible to estimate the value of the dependent variable based on the known values of the independent variable.

4. Uji Hypothesis

The purpose of hypothesis testing is to determine, using sample data and statistical significance thresholds, the acceptance or rejection of the proposed proposition.

RESULTS AND DISCUSSION

Validity Test

Table 1
Validity Test

Question Item	r-Count	r-Table	Remarks
X1.1	0,871	0,199	Applicable

X1.2	0,811	0,199	Applicable
X1.3	0,821	0,199	Applicable
X1.4	0,840	0,199	Applicable
X1.5	0,771	0,199	Applicable
X1.6	0,863	0,199	Applicable
X1.7	0,834	0,199	Applicable
X1.8	0,766	0,199	Applicable
X2.1	0,756	0,199	Applicable
X2.2	0,576	0,199	Applicable
X2.3	0,745	0,199	Applicable
X2.4	0,774	0,199	Applicable
X2.5	0,817	0,199	Applicable
X2.6	0,810	0,199	Applicable
Y1.1	0,723	0,199	Applicable
Y1.2	0,815	0,199	Applicable
Y1.3	0,706	0,199	Applicable
Y1.4	0,683	0,199	Applicable
Y1.5	0,738	0,199	Applicable
Y1.6	0,668	0,199	Applicable

Source : Data Processed by SPSS, 2025

Each item in the variables E-Wallet Use (X1), Financial Literacy (X2), and Personal Financial Behavior (Y) is declared valid based on the results of the validity test. The calculated r-value for each item is higher than the table r-value of 0.199, which indicates this. With calculated r-values ranging from 0.766 to 0.871, the eight statement items (X1.1 – X1.8) in the X1 variable can each well describe the e-wallet usage architecture. Similarly, in the X2 variable, six question items (X2.1-X2.6) obtained an r-count value between 0.576 and 0.817, so that all items were considered valid in measuring the level of financial literacy of the respondents.

The Personal Financial Behavior (Y) variable consisting of six question items (Y1.1-Y1.6) also showed results that met the validity criteria, with the r-count value being in the range of 0.668 to 0.815 and entirely exceeding the r-table. Thus, it can be concluded that all research instruments have met the validity requirements and are suitable for further testing to determine the relationship and influence of financial literacy and digital wallets on personal financial behavior.

Reliability Test

Table 2
Reliability Test

Variabel	Alfa Cronbach	Remarks
Use of E-Wallet (X1)	0,928	Reliabel

Financial Literacy (X ₂)	0,841	Reliabel
Personal Financial Behavior (Y)	0,812	Reliabel

Classic Assumption Test

a. Normality Test

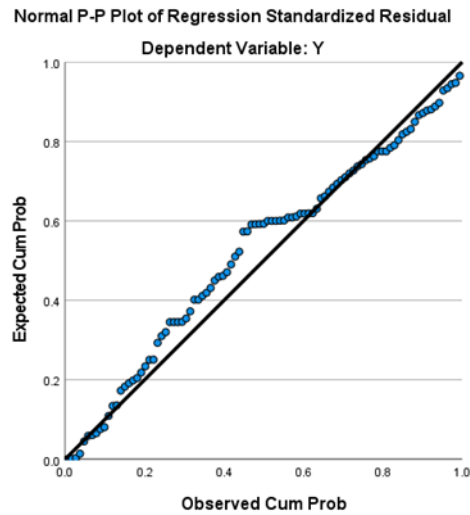


Figure 1. Normality Test

The standardized residual points are scattered along the theoretical diagonal line, according to the results of the normality test using the Normal P-Plot in the image. The residual distribution is close to normal based on a stable distribution pattern that follows the direction of the line. The assumption of normality is not violated by dramatic deviations or curved patterns. Because the residual data are visually distributed regularly, the regression model in this study meets the criteria for normality, so the regression analysis can be continued.

b. Heteroscedasticity Test

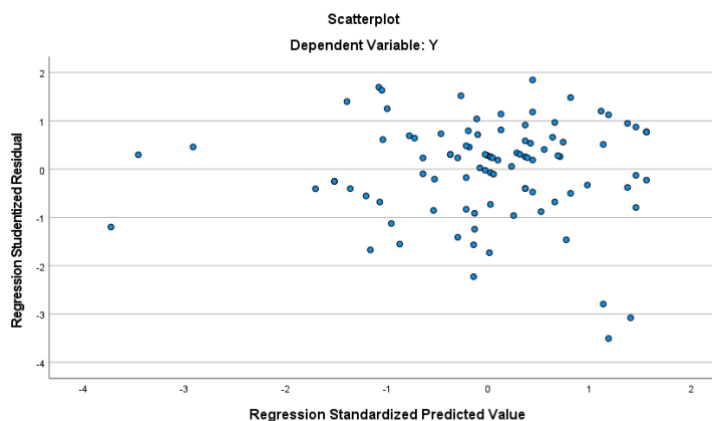


Figure 2. Heteroscedasticity Test

A scatterplot graph showing the results of the heteroscedasticity test using the regression-standardized prediction value variable and the regression-standardized residue variable shows that the points are randomly dispersed. There is no obvious structure at the scattered residue points; They may be thin, wide, or even wavy. This irregular distribution indicates that the residual variance is constant at each prediction level, so the regression model shows no symptoms of heteroscedasticity. This proves that the E-Wallet variables and financial literacy are interrelated, as the regression model in this study meets the requirements of homoskedasticity, and personal financial behavior can be further analyzed because the error distribution has been statistically qualified for linear regression.

c. Multicollinearity test

Table 3. Multicollinearity Test

Models		Koefisiensa	
		Tolerance	Statistics Colinearitas LIVE
1	Use of <i>E-Wallet</i>	0,561	1,783
	Financial Literacy	0,561	1,783

Source : Data processed SPSS, 2025

The tolerance value for the use of E-Wallet is 0.561 and the VIF value for financial literacy is 1.783, based on the results of the multicollinearity test. If the tolerance value is more than 0.10, it means that these variables do not explain the same data very much. In addition, the VIF value is much lower than the upper limit of 10, suggesting that the independent variables in the model do not show a strong linear relationship. The results showed that there was no problem of multicollinearity in the regression model used in this study, so the two independent variables were suitable for multiple regression analysis in explaining students' personal financial behavior.

Multiple Linear Analysis

Table 4. Multiple Linear Analysis

Model	Not Standard B	Coefficient of Error	Standard of Std. Coefficient of Beta	t	Say.
1	(Konstan)	5.376	1.943	2.767	.007
	X1	.151	.065	.231	.022
	X2	.542	.105	.516	<,001

Multiple linear regression studies show that accounting students at the Faculty of Economics and Business, Tadulako University are positively and significantly influenced by financial literacy and the use of electronic wallets (e-wallets). With a value of 0.542 and a significance level below 0.001, financial literacy was the stronger variable between the two variables, while the use of e-wallets also had a positive correlation ($r=0.151$, $p=0.022$). These findings confirm that increasing the use of digital

payment technology and strengthening financial understanding can simultaneously shape students' financial behavior to be more wise and directed, with financial literacy being the most powerful factor in influencing the quality of their financial decision-making.

Uji Hypothesis

a. Test F

Table 5
Test F

		ANOVA				
Model		Number of Boxes	df	Square Average	F	Sig.
1	Back	806.300	2	403.150	43.012	<.001 billion
	Rest	881.061	94	9.373		
	Quantity	1687.361	96			

Source : Data processed by SPSS, 2025

The F test for the regression model yielded an F value of 43.012 at the significance level (Sig.) <0.001, based on the results of the ANOVA test. Regression models can be used to predict which bound variables or, simultaneously, independent variables significantly affect dependent variables, as these significance values are much lower than 0.05 (Sig. <0.05).

b. T Test

Table 6
T Test

Model		Not Standard B	Coefficien t of Std. Error	Standard Coefficient of Beta	t	Sig.
1	(Konstan)	5.376	1.943		2.767	.007
	X1	.151	.065	.231	2.323	.022
	X2	.542	.105	.516	5.184	<.001

Source : Data Processed by SPSS, 2025

The results of the partial T test showed that the independent variable X1 (Digital Wallet Usage) had a statistically significant impact on the dependent variable (DEV) with a Sig. value of 0.022, which is smaller than the significance level of 0.05. Similarly, the related variable was also significantly affected by the X2 variable (Financial Literacy) with a Sig. value of less than 0.001, which is much lower than the significance level of 0.05. Both X1 (E-Wallet Usage) and X2 (Financial Literacy) positively and

significantly affected the results, although X2 (Financial Literacy) had a greater influence.

Based on the results of the research obtained, some of the findings that can be discussed are as follows:

The Effect of *E-Wallet* Use on Personal Financial Behavior

The financial habits of individual students are positively and significantly influenced by the use of E-Wallets. The value of the optimistic regression coefficient of 0.151 at a significance level of 0.022 (<0.05) reflects this finding which indicates that the more intense and manageable the use of *E-Wallets*, the better the personal financial behavior of students. Empirically, this indicates that *E-Wallets* do not solely encourage consumptive behavior, but can also function as a financial management tool when used consciously and controlled.

From the perspective of the Theory of Planned Behavior (TPB), the use of *E-Wallet* can be understood as perceived behavior control, where the ease of transactions, recording payment history, and speed of access affect the intensity and behavior of individuals in managing finances. Students who are able to use *E-Wallet* features rationally such as monitoring expenses and limiting impulsive transactions tend to show more directed financial behavior.

The Effect of Financial Literacy on Personal Financial Behavior

Students' personal financial behavior was positively and significantly influenced by financial literacy, according to the results of regression analysis (0.542, significance level less than 0.001). The fact that the value of the coefficient is higher than the variable of E-Wallet usage shows that financial literacy plays an important role in influencing students' financial behavior.

The ability to understand financial concepts, create budgets, identify spending priorities, and make logical financial decisions are all conceptually reflected in financial literacy. Students who have financial literacy tend to be more careful in using digital payment methods, have a more disciplined financial attitude, and are able to distinguish between needs and wants. These results support behavioral finance theory that states that a person's understanding of financial risks and consequences, as well as cognitive factors, has a significant impact on the quality of financial decisions.

Within the framework of the SDGs, promoting better and sustainable financial habits starts with improving people's financial literacy, which in turn shapes their attitudes and sense of control over their own actions. In line with other research, the study found that higher levels of financial literacy were associated with better money management practices among individuals, particularly in student groups.

CONCLUSION

The results of the study show that students of the Accounting Study Program at FEB Tadulako University are positively and significantly influenced by the use of digital wallets and financial literacy in terms of their personal financial behavior. This is supported by statistical research, which shows that these two independent factors have a significant impact on students' financial behavior, either separately or simultaneously.

In particular, financial literacy has proven to be the most dominant factor in influencing personal financial behavior, compared to the use of E-Wallets. A good financial understanding encourages students to be more wise and directed in managing their personal finances, even in the midst of easy access to digital transactions offered by E-Wallets. The use of E-Wallet itself also has a positive influence, but it needs to be balanced with an adequate level of financial literacy so as not to cause excessive consumptive behavior.

One of the most important things we can do to help children develop healthy financial habits is to improve their financial literacy levels and teach them how to use technology responsibly. Colleges and other relevant parties can leverage the findings of this study to better understand the use of digital wallets by students and to improve financial literacy teaching programs.

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