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The Influence of Lifestyle, Income, Financial Technology Adoption, and Financial Literacy on Personal Financial Management among Young Workers in Jakarta

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Abstract

This study aims to analyze the influence of lifestyle, income, *financial technology* (*fintech*) usage, and financial literacy on the financial management of young workers in Jakarta. A quantitative approach was employed involving 455 respondents selected through purposive sampling technique. Data were collected using a Likert-scale questionnaire that had undergone validity and reliability testing, subsequently analyzed through multiple linear regression using SPSS version 25. Prior to hypothesis testing, a series of classical assumption tests were conducted, including normality, heteroscedasticity, and multicollinearity tests, all of which were satisfactorily fulfilled. The results indicate that simultaneously all four variables significantly influence financial management, with an F-value of 166.106 and an R-Square of 59.6%. Partially, lifestyle exerts a significant negative effect, whereas income, fintech usage, and financial literacy each demonstrate a significant positive influence on the financial management of young workers. Financial literacy emerges as the strongest predictor with the highest t-value of 8.270, followed by fintech usage with the largest regression coefficient of 0.729. These findings imply the necessity of a comprehensive, targeted, and sustainable financial empowerment strategy for the urban productive generation in Indonesia.

Keywords: financial technology; financial literacy; financial management

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INTRODUCTION

Personal financial management has become a fundamental aspect in determining individual well-being amid continuously evolving economic dynamics. Young workers in Jakarta, as the economic hub of Indonesia, face a dual challenge: the high cost of living in a metropolitan environment and the need to establish sound financial habits early in their careers. This condition is further exacerbated by the shifting lifestyle patterns of younger generations, which tend to be more consumption-oriented, where expenditures on entertainment, dining, and fashion often exceed their income capacity (Prasetia et al., 2025; Lusardi, 2019; Xiao & O'Neill, 2018). Such circumstances create a gap between earned income and an individual's ability to allocate, save, and plan finances effectively for the long term (Hilgert et al., 2003; OECD, 2020).

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From an income perspective, young workers are typically at an early stage of their careers with relatively limited earnings, yet they are exposed to high consumption standards influenced by social environments and digital media. Prior research by Saraswati and Nugroho (2021) indicates that income levels significantly affect an individual's ability to engage in financial planning, particularly among the productive-age population in urban areas. Higher income increases the likelihood of implementing structured financial management; however, this relationship is not always linear without adequate financial literacy (Lusardi & Mitchell, 2014; Atkinson & Messy, 2012; Fernandes et al., 2014).

In the digital era, the emergence of financial technology (fintech) has significantly transformed the landscape of personal financial management. Various applications, such as e-wallets, peer-to-peer lending platforms, and digital investment services, are now easily accessible via smartphones. Komariyah and Annisah (2025) argue that consistent fintech usage can enhance financial management efficiency, particularly due to its ability to simplify transaction tracking and promote automatic saving behavior. Supporting studies also confirm that digital financial services improve financial inclusion and management practices (Arner et al., 2016; Lee & Shin, 2018; Suryono et al., 2021). However, the ease of access to digital credit facilities may also trigger excessive borrowing behavior if not supported by strong financial understanding (Gomber et al., 2018; Frost et al., 2019).

Financial literacy plays a crucial role as a moderating variable in the relationship between lifestyle, income, technology usage, and financial management. Individuals with higher financial literacy tend to make more rational and well-planned financial decisions (Elsalonika & Ida, 2025; Lusardi & Mitchell, 2014). Unfortunately, data from the Otoritas Jasa Keuangan (2022) shows that Indonesia's financial literacy index has only reached 49.68%, indicating that a significant portion of the population remains vulnerable to poor financial management practices. This issue is particularly relevant among young urban workers who are highly exposed to both financial opportunities and risks (OECD, 2020; Morgan & Trinh, 2020).

The identified research gap reveals that most previous studies have examined these variables—lifestyle, income, fintech usage, and financial literacy—individually or in partial combinations. Studies by Izaty et al. (2025) and Wardhani and Wulandari (2026) have not yet integrated these four variables simultaneously within a comprehensive analytical framework focusing specifically on young workers in Jakarta. Therefore, the novelty of this study lies in its integrative approach, which is expected to provide a more holistic and contextually relevant understanding of financial behavior among young individuals in a metropolitan setting (Xiao & Porto, 2017; Fernandes et al., 2014).

Based on the above discussion, this study seeks to address the following research question: how do lifestyle, income, fintech usage, and financial literacy influence the financial management of young workers in Jakarta, both partially and simultaneously? Accordingly, the objective of this study is to empirically analyze and explain the effects of these variables, with the expectation that the findings will serve as a reference for policymakers, financial institutions, and individuals in designing strategies to improve the financial well-being of Indonesia's productive population.

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METHODOLOGY

This section describes how the research was conducted. The core components include the research design, population and sample, data collection techniques and instrument development, as well as data analysis methods. For studies involving tools and materials, specifications should be clearly described to indicate the level of sophistication of the instruments and the types of materials used. In qualitative research—such as classroom action research, ethnography, phenomenology, and case studies—additional elements such as researcher involvement, research subjects, key informants, data collection procedures, research setting and duration, and validity checks are required. The use of excessive subheadings in this section should be avoided unless absolutely necessary.

This study employs a quantitative approach aimed at measuring and analyzing the influence of lifestyle, income, financial technology (fintech) usage, and financial literacy on the financial management of young workers in Jakarta. This approach was selected because it allows hypothesis testing based on numerical data analyzed statistically, resulting in objective and generalizable conclusions. Data were collected using a structured questionnaire based on a Likert scale ranging from 1 to 5, where each item represents indicators of the research variables that have been conceptually operationalized.

The population of this study consists of young workers who live and work in Jakarta. A total of 455 respondents were selected using a purposive sampling technique. The independent variables include lifestyle (X1), measured through eight indicators such as consumption behavior, social influence, and brand preference; income (X2), measured using six indicators including monthly earnings and the ability to meet needs; fintech usage (X3), measured through five indicators related to perceived usefulness, ease of use, and trust in financial technology services; and financial literacy (X4), measured using seven indicators covering knowledge of savings, loans, insurance, and investment. The dependent variable (Y) is personal financial management, measured through eight behavioral indicators such as timely bill payments, budgeting practices, and saving habits.

Prior to data analysis, a series of instrument tests were conducted to ensure measurement quality. Validity testing was performed by comparing the calculated correlation coefficient (r-count) with the critical value (r-table) at a 5% significance level. All questionnaire items across variables showed r-count values greater than the r-table value of 0.084, indicating that all items were valid. Reliability testing using Cronbach's Alpha demonstrated that all variables exceeded the acceptable threshold of 0.60, namely lifestyle (0.814), income (0.663), fintech usage (0.632), financial literacy (0.661), and financial management (0.817), indicating that the instruments are reliable and internally consistent (Imam Ghozali, 2022).

Classical assumption tests were conducted as prerequisites for regression analysis. The normality test using the One-Sample Kolmogorov–Smirnov method produced an Asymp. Sig. (2-tailed) value of 0.200, which is greater than 0.05, indicating that the data are normally distributed. The heteroskedasticity test using the Glejser method showed that all variables had significance values above 0.05, indicating no heteroskedasticity issues. Furthermore, the multicollinearity test

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revealed that all Variance Inflation Factor (VIF) values were below 10—lifestyle (4.250), income (3.797), fintech usage (3.741), and financial literacy (3.052)—indicating no multicollinearity among the independent variables.

The data were analyzed using multiple linear regression with the assistance of IBM SPSS Statistics version 25. Hypothesis testing was conducted using partial tests (t-test) and simultaneous tests (F-test). The coefficient of determination (R^2) was used to assess the extent to which the independent variables explain variations in the dependent variable. The F-test results showed an F-value of 166.106 with a significance level of 0.000, indicating that all independent variables simultaneously have a significant effect on financial management. The R-square value of 0.596 suggests that 59.6% of the variation in financial management among young workers is explained by the four independent variables, while the remaining 40.4% is influenced by other factors outside the scope of this study.

RESULTS AND DISCUSSION

Validity and Reliability Test

Instrument quality testing is a mandatory initial step before further data analysis. Validity testing was conducted by comparing the calculated *r value of each statement item to the table r value* of 0.084 at a significance level of 5% with a sample size of 455 respondents. The test results showed that all indicators in the five research variables produced calculated *r values* that consistently exceeded the table *r value* , so that all statement items were declared valid and suitable for use as measurement instruments. In detail, the lifestyle variable (X1) includes eight items with calculated *r values* ranging from 0.475 to 0.806; the income variable (X2) consists of six items with a value range of 0.528 to 0.692; the *fintech usage variable* (X3) contains five items with a range of 0.595 to 0.720; the financial literacy variable (X4) consists of seven items with a range of 0.499 to 0.639; and the young workforce financial management variable (Y) which includes eight items with a range of 0.589 to 0.747.

Table 1. Results of Reliability Test of All Variables

No.	Variables	*Cronbach's Alpha*	Minimum Standards	Information
1	Lifestyle (X1)	0.814	0.60	Reliable
2	Income (X2)	0.663	0.60	Reliable
3	Use of *Fintech* (X3)	0.632	0.60	Reliable
4	Financial Literacy (X4)	0.661	0.60	Reliable
5	Financial Management (Y)	0.817	0.60	Reliable

The results of the reliability test using *the Cronbach's Alpha coefficient* showed that all research variables obtained values that exceeded the minimum threshold of 0.60. The highest value was achieved by the financial management variable (Y) at 0.817, followed by lifestyle (X1) at 0.814. This condition proves that the instrument

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used is consistent and reliable in measuring the intended construct, so that the collected data is suitable for processing in the next stage of analysis.

Classical Assumption Test

Table 2. Results of Normality Test (*One-Sample Kolmogorov-Smirnov*)

Information	**Mark**
N	455
Mean	0.0000000
Standard Deviation	3.14003822
Test Statistics	0.035
Asymp. Sig. (2-tailed)	0.200

Normality testing using *the One-Sample Kolmogorov-Smirnov method* yielded an *Asymp. Sig. (2-tailed)* value of 0.200, which clearly exceeds the critical limit of 0.05. This result proves that the residual distribution of the regression model is normal, thus fulfilling one of the fundamental prerequisites of linear regression analysis.

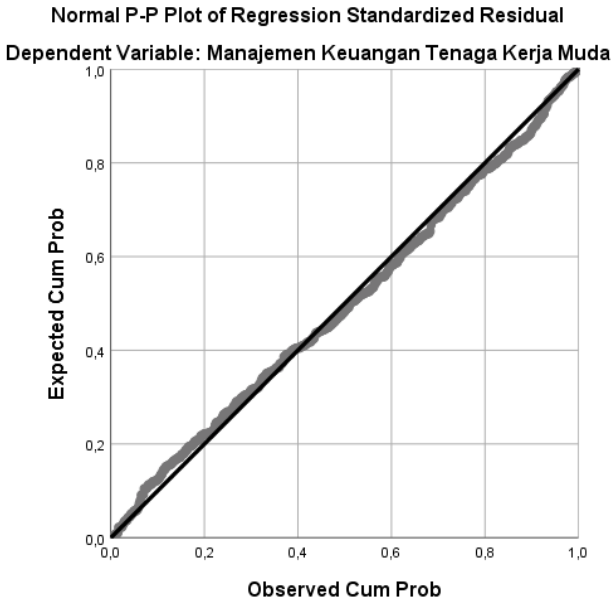

Figure 1. Normal P-Plot of Regression Standardized Residual

Additional confirmation was obtained through visual inspection of the histogram graph which formed a symmetrical bell-shaped curve, as well as the *Normal P-Plot graph* which showed data points spread out following a diagonal line consistently.

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Table 3. Multicollinearity Test Results

Variables	*Tolerance*	VIF	Information
Lifestyle (X1)	0.235	4,250	There is no multicollinearity
Income (X2)	0.263	3,797	There is no multicollinearity
Use of *Fintech* (X3)	0.267	3,741	There is no multicollinearity
Financial Literacy (X4)	0.328	3,052	There is no multicollinearity

Based on the table above, all independent variables produce *Variance Inflation Factor* (VIF) values below 10 and *Tolerance values* exceeding 0.10. The highest VIF value is for the lifestyle variable at 4.250, while the lowest is for financial literacy at 3.052. This condition confirms that there is no multicollinearity problem among the independent variables, meaning that each predictor provides unique information and does not overlap excessively with other predictors in the regression model.

In addition to the multicollinearity test, heteroscedasticity testing was performed using the *Glejser test* , using the absolute value of the residual (*ABS_RES*) as the dependent variable. The results showed the significance values of each variable as follows: lifestyle (0.580), income (0.068), *fintech use* (0.983), and financial literacy (0.298). All significance values were above 0.05, thus concluding that the regression model was free from heteroscedasticity issues and met the assumption of homoscedasticity.

Multiple Linear Regression Analysis, Partial Test, and Simultaneous Test

Table 4. Results of Multiple Linear Regression Analysis and Partial Test (t-Test)

Variables	Coefficient (B)	*Beta*	t count	Sig.	Information
Constant	4,143	—	3,953	0,000	—
Lifestyle (X1)	-0.343	-0.379	-6,144	0,000	Significant Negative
Income (X2)	0.398	0.289	4,951	0,000	Significant Positive
Use of *Fintech* (X3)	0.729	0.448	7,740	0,000	Significant Positive
Financial Literacy (X4)	0.497	0.433	8,270	0,000	Significant Positive

Based on the table above, the multiple linear regression equation formed is as follows:

Y = 4.143 − 0.343X1 + 0.398X2 + 0.729X3 + 0.497X4

The constant value of 4.143 means that if all independent variables are zero, then the financial management of young workers is inherently at a value of 4.143. The results of the simultaneous test (F Test) produced a calculated F value of 166.106 with a significance of 0.000 which is much smaller than 0.05, and a coefficient of determination (*R-Square*) value of 0.596 or 59.6%. This shows that together the four independent variables are able to explain 59.6% of the variation that occurs in the

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financial management of young workers, while the remaining 40.4% is influenced by other factors not included in this research model.

The Influence of Lifestyle on Financial Management of Young Workers in Jakarta

The partial test results show that lifestyle (X1) has a negative and significant influence on the financial management of young workers, as evidenced by a t-value of -6.144 with a regression coefficient of -0.343 and a significance level of 0.000. This finding implies that the higher the intensity of the consumptive lifestyle adopted by young workers, the lower the quality of their financial management. Observable behavioral patterns include a tendency to purchase products based on the attractiveness of the packaging, prestige pressures, or the influence of idolized public figures, rather than based on considerations of actual benefits and needs. This condition is in line with the findings of Pertiwi et al. (2024) who emphasized that a *hedonistic* lifestyle tends to weaken a person's ability to manage personal finances in a disciplined manner, because spending priorities shift from basic needs to fulfilling immediate gratification. In the context of Jakarta as a metropolitan city with very high social and cultural pressures of consumption, young workers are vulnerable to being trapped in a *lifestyle inflation pattern* , namely a disproportionate increase in spending as income increases, thereby narrowing their room for saving, investing, or forming an adequate emergency fund.

The Influence of Income on Financial Management of Young Workers in Jakarta

The income variable (X2) was proven to have a positive and significant effect on the financial management of young workers with a t-value of 4.951, a regression coefficient of 0.398, and a significance level of 0.000. This means that every one-unit increase in income will increase the quality of financial management by 0.398 units. Young workers who have a more stable and adequate income tend to be better able to meet basic needs first before allocating the remaining income for savings or investments. This finding is consistent with the argument of Jennifer & Widoatmodjo (2023) who stated that better financial conditions provide greater flexibility for individuals to make planned and rational financial decisions. However, it should be emphasized that high income does not automatically guarantee good quality financial management without being accompanied by discipline in controlling expenses. In the context of young workers in Jakarta, increased income that is not balanced with adequate *financial awareness* has the potential to trigger lifestyle expansion that is counterproductive to long-term financial health.

Furthermore, the relationship between income and the quality of financial management in young workers needs to be viewed from a more comprehensive perspective. Income levels not only serve as a financial resource but also psychologically influence how a person views and treats money in everyday life. Young workers with above-average incomes are generally more confident in making long-term financial decisions, such as opening investment accounts, taking out insurance products, or planning the purchase of productive assets. Conversely, those with low incomes tend to be trapped in a cycle of *survival spending* , a condition in which all income is used up for basic needs, leaving no room for savings or

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investment. However, it is important to emphasize that the relationship between income and financial management is not absolutely linear. Jennifer & Widoatmodjo (2023) found that good financial management skills in young workers in Jakarta are not solely determined by the nominal amount of income received, but are greatly influenced by the extent to which the individual has the cognitive and emotional capacity to manage their financial resources strategically, with discipline, and oriented towards measurable long-term goals.

Fintech Use on the Financial Management of Young Workers in Jakarta

The use of *financial technology* or *fintech* (X3) shows the most dominant positive and significant influence in terms of the regression coefficient, namely 0.729 with a t-value of 7.740 and a significance of 0.000. The magnitude of this coefficient reflects that the active and continuous use of *fintech services* provides a real contribution in increasing the capacity of the young workforce to manage their finances more efficiently, structured, and measurable. Various features available in the *fintech ecosystem* such as automatic transaction recording, bill payment reminders, *auto-saving features* , and access to micro-investment platforms directly support the formation of healthy financial habits. This finding is in line with the research results of Başar et al. (2025) which proves cross-country that individuals who actively adopt *fintech tools* tend to show better financial behavior, especially in terms of saving habits and long-term financial planning. Furthermore, Elsalonika & Ida (2025) in their research on Generation Z confirmed that the use of financial technology contributes significantly to forming more adaptive, structured, and responsible financial behavior in the digital era. The implications of these findings underscore the importance of encouraging smart and targeted *fintech adoption* among the younger workforce as part of a national financial health improvement strategy.

fintech use in this study actually reflects a fundamental transformation in how young workers interact with the financial system in the digital era. Unlike previous generations who relied on conventional banking services, often considered bureaucratic and inflexible, today's young workforce has access to a *fintech ecosystem* that is far more responsive, personalized, and integrated with their digital lifestyles. Financial management applications such as digital wallets , *robo-advisor* platforms , and *peer-to-peer lending services* allow users to monitor their financial condition in *real time* , set automatic savings targets, and even diversify investment portfolios all at the touch of a hand. Rakadevasya & Widiantari (2026) emphasized that consistent use of *fintech applications* has been shown to be strongly correlated with increased, more structured and responsible financial management behavior, especially among the productive age group who are *digital natives* . However, potential risks still need to be considered, such as excessive reliance on *buy now pay later facilities* that can encourage the accumulation of consumer debt if not managed wisely. Therefore, digital financial literacy is an inseparable complement to *fintech adoption* so that its benefits can be felt optimally and sustainably for individual financial health.

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The Influence of Financial Literacy on the Financial Management of Young Workers in Jakarta

Financial literacy (X4) is proven to have a positive and significant effect on financial management with a calculated t value of 8.270, a regression coefficient of 0.497, and a significance of 0.000, making it the variable with the highest calculated t value among all predictors in the model. This indicates that a deep understanding of basic financial concepts such as budget planning, debt management, insurance benefits, savings instruments, and investment risks significantly improves the ability of young workers to make wiser and more planned financial decisions. Rakadevasya & Widiantari (2026) in their research in Denpasar City found that financial literacy has a positive and significant effect on the financial management of Generation Z with a very strong contribution in the model they built. This finding strengthens the view of Jungo et al. (2024) who emphasized that financial literacy plays a strategic role as a major buffer in forming healthy and responsible financial behavior, even being able to mitigate the negative impacts of various external financial pressures. In the context of this research, young workers in Jakarta who have good financial understanding are proven to be better able to distinguish between needs and wants, are more disciplined in recording expenses, and are more proactive in preparing emergency funds and long-term investment instruments.

The Simultaneous Influence of All Variables on Financial Management of Young Workers in Jakarta

Simultaneously, the four independent variables, namely lifestyle, income, *fintech use* , and financial literacy, were proven to have a significant influence on the financial management of young workers in Jakarta, as indicated by the calculated F value of 166.106 with a significance of 0.000 and an *R-Square value* of 0.596 or 59.6%. This coefficient of determination figure reflects that the model built has quite strong explanatory power in the context of social and economic science research. Ferilli et al. (2024) in their study in the European region found that innovation in digital financial services synergistically with social factors and digital infrastructure contributed to increasing public financial literacy and behavior, which demonstrated the multivariate complexity in shaping individual *financial behavior* . Andiani & Maria (2023) also strengthened this finding by concluding that the use of *fintech* and financial literacy together form the foundation of more adaptive and responsible financial behavior in the younger generation. Overall, the results of this study convey a strong message that the financial management of young workers is not solely determined by a single dominant factor, but rather the result of a dynamic interaction between a well-managed lifestyle, adequate income, intelligent use of financial technology, and a solid foundation of financial literacy. Therefore, policy strategies to improve the financial health of Indonesia's productive generation should ideally be designed in an integrative and comprehensive manner, encompassing targeted financial education, encouraging responsible *fintech adoption, and fostering a culture of frugality that is contextual to the dynamics of urban life.*

CONCLUSION

This study empirically demonstrates that lifestyle, income, financial technology (fintech) usage, and financial literacy simultaneously have a significant effect on the

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financial management of young workers in Jakarta, with a contribution of 59.6% as indicated by the R-square value. Partially, lifestyle is found to have a negative and significant effect, suggesting that uncontrolled consumption patterns serve as a major barrier to the development of sound financial behavior. In contrast, income, fintech usage, and financial literacy each exhibit positive and significant effects. Financial literacy shows the highest t-value (8.270), while fintech usage has the largest regression coefficient (0.729). These findings highlight that improving financial management among young workers requires a holistic and integrated approach, including controlling consumptive lifestyle behaviors, strengthening financial literacy capacity, and optimizing the responsible and sustainable use of digital financial technologies.

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