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Financial Behavior in the Digital Era: Integrating Financial Knowledge, Attitudes, Planning, and FinTech

M. Trihudiyatmanto
Universitas Sains Al-Qur'an Jawa Tengah di Wonosobo
Email: trihudiyatmanto@unsiq.ac.id

Abstract

Purpose - This study was conducted to examine the impact of financial knowledge, financial attitudes, financial planning, and financial technology on the financial behavior of unmarried Gen Z individuals aged 18–27 in Wonorejo Selomerto, Wonosobo.

Method -Using a purposive sampling technique (non-probability sampling), data were collected from 144 respondents and analyzed via multiple linear regression.

Findings - The findings demonstrate that all independent variables exert a positive and significant influence on financial behavior when analyzed individually: financial knowledge (t-calc=3.746 > t-table=1.65581; sig=0.000 < 0.05), financial attitudes t-calc=27.157 > t-table=1.65581; sig=0.000 < 0.05), financial planning t-calc=2.389 > t-table=1.65581; sig=0.018 < 0.05), and financial technology t-calc=4.256 > t-table=1.65581; sig=0.000 < 0.05).

Implications - The implications of this study are valuable for Gen Z in Wonorejo Selomerto in understanding the importance of financial knowledge, financial attitudes, financial planning, and financial technology for better financial behavior management.

Keywords: financial knowledge, financial attitudes, financial planning, financial technology, financial behavior

Introduction

Generation Z (born 1997–2012) grew up in the digital era, making them tech-savvy, creative, and innovative (Sawitri, 2021; Maysaroh, 2021). Despite having broad access to information that supports future financial stability, Gen Z tends to prioritize lifestyle and exhibit poor financial behavior (Sacrivi et al., 2024). One of their weaknesses is the prevalence of FOMO (fear of missing out), which drives consumerist tendencies as they follow trends to avoid appearing out of touch (Perdana et al., 2024).

Financial behavior reflects how individuals manage their finances; however, consumerist habits and uncontrolled spending remain major issues, particularly among Gen Z (Jamal et al., 2023). These issues are driven by a lack of early financial education, a low sense of responsibility, and limited financial understanding (Akbar & Armansyah, 2023). Although grounded in economic, sociological, and psychological theories (C. P. Sari & Wiyanto, 2020), financial awareness among Gen Z in Wonorejo Selomerto remains low, even though sound financial management is crucial for their future.

Gen Z's financial behavior is influenced by several factors: financial knowledge, financial attitudes, financial planning, and financial technology (fintech). Financial knowledge aids in decision-making and proper money management, yet many Gen Z individuals in Wonorejo Selomerto still lack an understanding of financial basics. Research findings vary, with some studies indicating a significant influence on financial behavior and others showing no significant impact.

Furthermore, financial attitudes relate to one's mindset regarding learning to manage money, spending, saving, and investing. A positive financial attitude can foster good financial behavior, although previous studies have yielded mixed results. Financial planning is also a critical factor, as it helps individuals set both short-term and long-term financial goals.

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However, some members of Gen Z are still not accustomed to tracking their income and expenses or creating financial plans on a regular basis.

Another factor is financial technology (fintech), which offers convenience and efficiency in accessing financial services. Conversely, unchecked fintech usage can foster consumptive behavior among Gen Z. Previous studies have also yielded mixed results regarding the impact of fintech on financial behavior.

Given this context, this study is crucial for understanding the factors influencing Gen Z's financial behavior in the digital era. The findings are expected to serve as a foundation for developing more effective financial education and literacy initiatives—particularly for Gen Z in rural areas thereby enabling them to make wiser financial decisions and avoid future financial difficulties.

Based on the background outlined above, the identified issue is the lack of sound financial behavior among Gen Z in Pandansari, Mudal. This is evidenced by their limited understanding of proper financial practices. Factors influencing financial behavior include financial knowledge, financial attitudes, financial planning, and financial technology.

Literature Review

The Relationship Between Financial Knowledge and Financial Behavior

Individuals who understand financial management possess good financial knowledge. Financial knowledge is defined as an individual's ability and understanding regarding how to organize, manage, and respond to risks associated with available financial resources to make sound financial decisions; such knowledge can be acquired through educational backgrounds or one's surrounding environment (Triani & Wahdiniwaty, 2019). Financial knowledge encompasses all aspects of finance experienced or encountered in daily life (Siregar et al., 2023). It represents a financial understanding expected to facilitate effective and efficient financial management, thereby fostering well-being (Nikmatus & Yuyun, 2023).

Research conducted by Afrida Kusumawati, Siti Rosyafah, and Arief Rahman (2023) demonstrates that financial knowledge has a positive and significant impact on financial behavior. This finding is corroborated by studies conducted by Maya Novianti and Abdul Salam (2021), as well as Liya Wahyu Putri Yuni Arta, Detak Prapanca, and Sriyono (2024), which also confirm that financial knowledge positively and significantly influences financial behavior.

Based on the results of these studies, it can be concluded that financial knowledge is crucial for Gen Z and other generations alike, as possessing such knowledge allows for better control over financial behavior. Therefore, the hypothesis proposed in this study is:
H1: Financial knowledge has a positive effect on financial behavior.

The Relationship Between Financial Attitude and Financial Behavior

Financial attitude can be defined as an individual's state of mind, opinions, and judgments regarding their current financial situation; this encompasses how a person approaches their finances when making management decisions to achieve their goals (Inovia & Siregar, 2024). Financial attitude relates to how individuals spend, save, hoard, or squander money (Desi, 2022). It represents a psychological tendency expressed when evaluating financial management practices across various levels of trade-offs (Artha Aulia & Wibowo Adi, 2023).

Research conducted by Nabila Ganes Putri Utami and Yuyun Isbanah (2023) demonstrated that financial attitude has a positive and significant effect on financial

Email: trihudiyatmanto@unsiq.ac.id

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behavior. This finding is supported by studies conducted by Tiani Rahmawati Zakiah, Lasmanah, and Lufthia Sevriana (2021), as well as by Rengga Madya Pranata, Nandang, and Wanta (2023), all of which confirmed that financial attitude positively and significantly influences financial behavior.

Based on these research findings, it can be concluded that a positive financial attitude fosters positive financial behavior in an individual. Therefore, the hypothesis proposed in this study is:
H2: Financial attitude has a positive effect on financial behavior.

The Relationship Between Financial Planning and Financial Behavior

Financial planning is the process of achieving financial goals. This process involves setting financial goals, creating budgets, tracking expenses, saving, investing, and managing financial risks practices that can help Gen Z become more aware of their financial situations (Caesar & Nayati, 2020). Financial planning entails considering future income and expenses such as recording daily income and expenditures to ensure that financial goals are met and that plans are executed effectively as originally intended (Artha Aulia & Wibowo Adi, 2023). It involves aligning one's life objectives with a structured financial plan that establishes both short-term and long-term goals (Christian & Pratiwi, 2022).

Research conducted by Irvan Fahrizal, Muhammad Fuad, and Dias Setianingsih (2021) demonstrates that financial planning has a positive and significant impact on financial behavior. This finding is further supported by studies conducted by Faris Mardana and Is Fadhilah (2024), as well as Ema Wijayanti, Ni Kadek Sinarwati, and Putu Indah Rahmawati (2024), all of which confirm that financial planning positively and significantly influences financial behavior.

Based on the results of these studies, it can be concluded that sound and well-prepared financial planning helps Gen Z set realistic financial goals. Therefore, the hypothesis proposed in this study is:
H3: Financial planning has a positive effect on financial behavior.

The Relationship Between Financial Technology and Financial Behavior

Financial technology is a technology-based industry that utilizes technology within financial systems to make financial services more effective and efficient; it represents an innovation that facilitates public access to financial products and transactions (Maysaroh, 2021). Financial technology (fintech) is an innovation in the financial services sector that leverages digital technology to simplify, accelerate, and secure financial transactions making them more efficient and practical without the need for physical presence (Ana Khofifa, 2023). Financial technology refers to the application of technology within financial systems to generate new products, services, technologies, and/or business models, thereby impacting monetary stability, financial system stability, and the efficiency, smoothness, security, and reliability of payment systems (Putri Wulan Dwi et al., 2023).

Research conducted by Wulan Dewi Putri, Amy Fontanella, and Desi Handayani (2023); Dewi Febrianti and Argo Putra Prima (2024); and Violinda Sinta Maharani and Yudas Tadius Andi Candra (2024) demonstrates that financial technology has a positive and significant influence on financial behavior.

Based on these research findings, it can be concluded that technological advancements particularly fintech have made it easier for Gen Z to conduct online financial transactions anytime and anywhere without carrying cash, establishing it as a highly influential and

M. Trihudiyatmanto
Email: trihudiyatmanto@unsiq.ac.id

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widely used feature; however, uncontrolled usage can lead to various problems. Therefore, the hypothesis proposed in this study is:
H4: Financial technology has a positive influence on financial behavior.

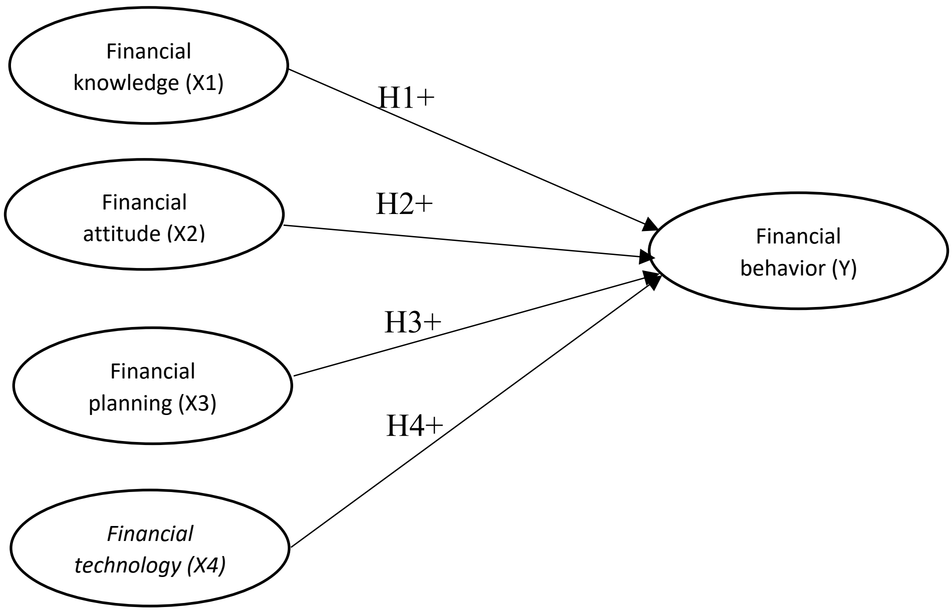

Figure 1. Research Model

Research Methodology
Type of Research

The type of research refers to the approach employed by the researcher to gather information and data relevant to the study. This study utilizes a quantitative research approach, characterized as systematic, planned, and measurable. Quantitative methods are also referred to as scientific methods because they adhere to scientific principles: being concrete, objective, measurable, rational, and systematic. The objective of quantitative analysis is to test established hypotheses (Sugiyono, 2022).

Research Population

The population constitutes the generalization area comprising objects or subjects that possess specific qualities and characteristics determined by the researcher for study and subsequent conclusion-drawing. The population for this study consists of 382 Gen-Z individuals residing in Wonorejo Selomerto, Wonosobo.

Research Sample

According to Sugiyono (2022), a sample represents a subset of the population's total size and characteristics. Sampling for this study employs a non-probability sampling approach, specifically the purposive sampling technique. Sugiyono (2022) defines non-probability sampling as a technique that does not provide an equal opportunity for every element of the population to be selected as a sample. Meanwhile, purposive sampling is a technique for selecting a sample based on specific considerations. The considerations applied in this study are:

1. Gen-Z individuals aged 18–27 in Wonorejo Selomerto.
2. Gen-Z individuals with an unmarried status.

Consequently, the sample used in this study comprises 144 respondents.

M. Trihudiyatmanto
Email: trihudiyatmanto@unsiq.ac.id

Data Quality Test

Validity Test

The validity test results can be seen in the following table:

Table 1. Validity Test Results

Validity	Correlation Range	Significance	Information
Financial Knowledge	0,737**-0,793**	0,000	Valid
Financial Attitude	0,754**-0,823**	0,000	Valid
Financial Planning	0,771**-0,809**	0,018	Valid
Financial Technology	0,654**-0,819**	0,000	Valid
Financial Behavior	0,717**-0,768**	0,000	Valid

Source: Processed primary data, 2024

Table 1. shows that all variables have correlation coefficients ranging from 0.654** to 0.823** and are significant at the 0.000 level. This indicates that all statements measuring the variables can be considered valid.

Reliability Test

The reliability test results are presented in Table 4.5 below:

Table 2. Reliability Test Results

Variable	*Cronbach's Alpha*	Alpha Limit	Information
Financial Knowledge	0,833	0.70	Reliabel
Financial Attitude	0,798	0,70	Reliabel
Financial Planning	0,781	0,70	Reliabel
Financial Technology	0,810	0,70	Reliabel
Financial Behavior	0,798	0,70	Reliabel

Source: Processed primary data, 2024

Based on Table 2. above, the reliability tests conducted in this study have yielded excellent results overall. This is evidenced by Cronbach's Alpha values exceeding 0.70. Consequently, all statements regarding financial knowledge, financial attitudes, financial planning, and financial technology in relation to financial behavior are reliable.

Hypothesis Testing

t-Test

Based on the t-test results for the regression model in this study, as shown in Table 3.:

Table 3. t-Test Result

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardize d Coefficients Beta	t	Sig.
1	(Constant)	8.241	0.308		26.761	0,000
	Financial Knowledge	0.043	0.011	0.087	3.746	0,000
	Financial Attitude	0.487	0.018	0.835	27.157	0,000
	Financial Planning	0.039	0.016	0.066	2.389	0,018
	Financial Technology	0.065	0.015	0.134	4.256	0,000

a. Dependent Variable: Financial Behavior

Source: Processed primary data, 2024

M. Trihudiyatmanto
Email: trihudiyatmanto@unsiq.ac.id

Coefficient of Determination (Adjusted R-squared)

The results of the coefficient of determination test can be seen in Table 4. below:

Tabel 4. Coefficient of Determination (R^2) Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.963[a]	0.927	0.925	0.472

a. Predictors: (Constant), Financial Knowledge, Financial Attitude, Financial Planning, Financial Technology
b. Dependent Variable: Financial Behavior

Source: Processed primary data, 2024

Table 4. shows an adjusted R-squared value of 0.925 (or 92.5%), indicating that financial behavior is influenced by the variables of Financial Knowledge, Financial Attitude, Financial Planning, and Financial Technology to the extent of 92.5%. The remaining 0.075 (or 7.5%) is attributable to other factors not examined in this study.

Discussion

The Influence of Financial Knowledge on Gen Z's Financial Behavior in Wonorejo Selomerto

Based on Table 3., the Financial Knowledge variable has a significance value of 0.000 < 0.05 and a calculated t-value (t-count) of 3.746 > the t-table value of 1.65581; thus, H_0 is rejected and H_a is accepted. Consequently, H1 stating that financial knowledge influences financial behavior—is accepted. Knowledge regarding financial management, income and expenses, money and assets, interest rates, and investments assists Gen Z in creating budgets, controlling spending, maintaining financial balance, managing assets, making decisions regarding loans and investments, and planning for long-term financial goals. Mastery of these five indicators fosters financial behavior that is more disciplined, structured, and future-oriented.

These research findings align with studies by Afrida Kusumawati, Siti Rosyafah, and Arief Rahman (2023); Maya Novianti and Abdul Salam (2021); Liya Wahyu Putri Yuni Arta, Detak Prapanca, and Sriyono (2024); Dwi Puspita Sari and Qahfi Romula Siregar (2022); and Saffanah Syadzaa Zahirah, Anna Marina, and Fitri Nuraini (2024), all of which indicate that financial knowledge has a positive and significant influence on financial behavior.

The Influence of Financial Attitude on Gen Z's Financial Behavior in Wonorejo Selomerto

Based on Table 3., the Financial Attitude variable has a significance value of 0.000 < 0.05 and a calculated t-value (t-count) of 27.157 > the t-table value of 1.65581; thus, H_0 is rejected. This means that Financial Attitude (X2) has a positive and significant influence on Financial Behavior (Y). This influence is reflected in personal financial orientations regarding the determination of priorities, lifestyle, and future needs, as well as philosophies about money that shape financial beliefs and decisions; ...financial security through savings or reserve funds; and personal financial assessment, which encourages wiser management of expenses and savings habits. These four indicators shape a financial attitude that fosters healthy and responsible financial behavior.

The results of this study align with research by Nabila Ganes Putri Utami and Yuyun Isbanah (2023), Adinda Rizki Larasati, Sri Zulaihati, and Dwi Kismayanti Respati (2023), Tiani Rahmawati Zakiah, Lasmanah, and Lufthia Sevriana (2021), as well as Rengga Madya

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Pranata, Nandang, and Wanta (2023), all of which demonstrate that financial attitude has a positive and significant influence on financial behavior.

The Influence of Financial Planning on Gen Z's Financial Behavior in Wonorejo Selomerto

Based on Table 3., the research results for the Financial Planning variable show a significance value of 0.018 (less than 0.05), while the calculated t-value (t-count) is 2.389, exceeding the critical t-value (t-table) of 1.65581. Thus, t-count > t-table, indicating that the null hypothesis (H-0) is rejected. This signifies a positive influence of the Financial Planning variable (X3) on the Financial Behavior variable (Y).

This demonstrates that the problem-solving indicator assists Gen Z in addressing financial challenges such as debt or insufficient funds through planned solutions. The indicator regarding preparedness for adverse conditions (e.g., loss of income or emergency expenses) helps Gen Z maintain financial stability during difficult situations. The indicator for controlling daily finances ensures that income and expenses remain within budget, fostering disciplined financial management habits. The indicator for making sound financial decisions helps Gen Z optimally allocate resources to achieve financial goals. Collectively, these four indicators contribute to establishing financial behavior that is responsible, strategic, and future-oriented.

These findings align with research conducted by Irvan Fahrizal, Muhammad Fuad, and Dias Setianingsih (2021); Lili Nurhayati, Rian Rahmat, and Bakaruddin (2024); Faris Mardana and Is Fadhilah (2024); as well as Ema Wijayanti, Ni Kadek Sinarwati, and Putu Indah Rahmawati (2024). These studies confirm that financial planning has a positive and significant influence on financial behavior.

The Influence of Financial Technology on the Financial Behavior of Gen Z in Wonorejo Selomerto

Based on Table 3., the research results for the Financial Technology variable show a significance value of 0.000 (< 0.05), while the calculated t-value (t-count) is 4.256, which is greater than the critical t-value (t-table) of 1.65581. Thus, t-count > t-table. This indicates that the null hypothesis (H-0) is rejected, meaning there is a positive influence of the Financial Technology variable (X4) on the Financial Behavior variable (Y).

The "usefulness" indicator provides added value by simplifying financial management such as through efficient transactions and automated budget management. The "ease of use" indicator ensures the technology is accessible to a wide range of people, including those with limited technical skills, thereby boosting the adoption of digital financial services. The "system availability" indicator ensures users can access services at any time without interruption, supporting dynamic financial needs. The "privacy" indicator provides a sense of security regarding users' personal and financial data, fostering trust in the use of the technology. The "safety" indicator covering aspects like protection against cyber threats ensures users feel secure when conducting digital transactions. The combination of these indicators not only enhances convenience but also shapes financial behavior that is more efficient, organized, and responsible.

These research findings align with studies conducted by Wulan Dewi Putri, Amy Fontanella, and Desi Handayani (2023); Dewi Febrianti and Argo Putra Prima (2024); Nahdiyatul Aisyah, Betari Maharani, Naufal Afif, and Veni Soraya Dewi (2024); as well as Violinda Sinta Maharani and Yudas Tadius Andi Candra (2024), all of which demonstrate that financial technology has a positive and significant influence on financial behavior.

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Conclusion

Based on the statistical test results regarding the influence of financial knowledge, financial attitudes, financial planning, and financial technology on the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo, the following conclusions can be drawn:

1. H1 is accepted: Financial knowledge has a positive effect on the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo; this indicates that a greater understanding of financial knowledge broadens the insights Gen Z possesses for improving their financial behavior.
2. H2 is accepted: Financial attitudes have a positive effect on the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo; this indicates that a better financial attitude leads to better financial management among Gen Z, thereby improving their financial behavior.
3. H3 is accepted: Financial planning has a positive effect on the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo; this indicates that a better understanding of financial management fundamentals broadens the insights Gen Z possesses regarding financial organization, thereby improving their financial behavior.
4. H4 is accepted: Financial technology has a positive effect on the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo; this indicates that better control over fintech usage leads to improved financial allocation among Gen Z, thereby enhancing their financial behavior.

Suggestion

Based on the research conducted, the researcher offers the following suggestions for consideration:

1. To improve the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo, it is necessary to enhance financial knowledge (X1) through practice-based financial education, such as training on budget management, expense tracking, and financial planning simulations. Additionally, financial literacy programs could be regularly organized within the community, in collaboration with financial institutions or fintech companies, to provide easy-to-understand learning modules. Digital tools, such as financial education apps, can also be utilized to reach a wider audience of Gen Z participants.
2. To improve the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo, it is necessary to foster a positive financial attitude (X2) through more intensive education and training regarding the importance of prudent financial management. An effective approach involves holding seminars or workshops that raise awareness about money management covering topics such as saving, avoiding excessive consumption, and understanding the importance of investing. Encouraging a healthy mindset toward money among Gen Z can also be achieved through approaches relevant to their lifestyles, such as aligning financial management with their personal values and daily activities.
3. To improve the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo, it is necessary to enhance financial planning skills (X3) by providing training focused on personal budgeting and long-term planning. Teaching them how to create realistic, priority-based budgets and emphasizing the importance of future planning including saving and building emergency funds—can help them manage their finances more effectively. User-friendly financial applications offer a practical solution that can be easily integrated into their daily lives.

M. Trihudiyatmanto
Email: trihudiyatmanto@unsiq.ac.id

4. To improve the financial behavior of Gen Z in Wonorejo Selomerto, Wonosobo, it is necessary to promote the adoption of financial technology (X4) through outreach and training on financial apps that facilitate effective money management. Financial technologies designed to be user-friendly for young people can provide easy access to saving, investing, and expense management tools. By introducing apps that feature savings reminders, expense analysis, or micro-investment tools, Gen Z can more easily control and improve their financial well-being independently.

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M. Trihudiyatmanto
Email: trihudiyatmanto@unsiq.ac.id

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M. Trihudiyatmanto
Email: trihudiyatmanto@unsiq.ac.id