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**The Effect of Financial Literacy, Impulsive Buying, Self-Control  
and Cashless Payment on Financial Management  
(Study on FEB Students at Bandar Lampung University)**

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**ABSTRACT**

The purpose of this study was to examine how financial literacy, impulsive buying, self-control, and cashless payments influence the financial management of students at the Faculty of Economics and Business, Bandar Lampung University. The methodology used was quantitative, with a causal associative method. The study population consisted of all 856 FEB students at Bandar Lampung University, with a sample of 90 respondents selected using the Slovin formula and a purposive sampling approach. Data were collected through a survey and processed with the Statistical Package for the Social Sciences (SPSS). The analysis stages included descriptive analysis, data quality testing (validity and reliability tests), classical assumption testing (normality, multicollinearity, and heteroscedasticity tests), and multiple linear regression analysis. Hypothesis testing was conducted using the t-test, F-test, and coefficient of determination ( $R^2$ ). The findings of this study are expected to provide insight into the variables that influence student financial management, as well as serve as a basis for students and academic institutions to consider when promoting higher literacy and better financial behavior.

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**INTRODUCTION**

Personal financial management is an essential skill for students, including those at the University of Bandar Lampung. Financial management encompasses the ability to plan, organize, and evaluate income and expenses to achieve healthy financial stability. Financial management benefits students by helping them manage their income and expenses to avoid financial shortages and to be better prepared for urgent needs (Hariyani & Andayani, 2020) . Furthermore, financial management plays a crucial role in preventing consumer behavior and the habit of spending money before the end of the month, which are largely influenced by lifestyle and social pressures (Rosa & Listiadi, 2020) .

Research by Gunawan et al. (2020) also shows that students with good financial management tend to be more disciplined, cautious in spending, and able to make more rational financial decisions. Financial challenges are increasing with the development of academic needs, lifestyles, and ease of access to digital transactions. This suggests that a person's lifestyle influences personal financial management. Meanwhile, Napitupulu et al. (2021) emphasizes that financial attitudes and self-control play a role in shaping students' ability to manage personal finances. This makes financial management an increasingly important skill to research in the context of students in the digital age .

Low financial literacy among students is a serious concern because it triggers an increase in defaults, particularly due to the use of digital financial services and online loans without adequate risk understanding. This is confirmed by a report showing that many students are trapped in financial obligations due to their inability to properly manage their income and expenses (Tribun Jabar, 2024). On the other hand, the convenience and speed of *cashless payments*, such as e-wallets and QRIS, eliminate the "feeling of losing money" typically experienced when using cash, making it easier for users to make impulsive purchases without considering their needs. The convenience of one-touch transactions makes small expenses seem insignificant, even though the accumulation of these transactions can balloon and disrupt financial stability. This situation demonstrates that while cashless offers convenience, uncontrolled use actually increases the risk of overspending and consumptive behavior (Detik.com, 2024). This phenomenon demonstrates students' high dependence on practical and fast non-cash payments, with this ease of access also encouraging consumptive behavior and impulsive buying. This condition confirms that financial literacy, *impulsive buying* , self-control, and *cashless payments* are increasingly relevant factors to be studied in relation to student financial management.

The poor quality of students' personal financial management can be influenced by various interrelated factors. Financial literacy and self-control are crucial for student financial management, so students with low financial literacy and weak self-control tend to be unable to manage expenses or make sound financial decisions (Prameswari & Yuhertiana, 2025) . The ease of using *cashless payments* is one factor that can weaken financial control. According to Pawestri & Sarwono (2025), *Cashless payments* can increase consumer tendencies and reduce students' awareness of the amount of money they spend, potentially disrupting personal financial management. Therefore, financial literacy, self-control, *impulsive buying* , and *cashless payments* are important factors influencing the quality of student financial management.

Several studies on financial literacy, impulsive buying, self-control, and cashless payments related to student financial management have produced mixed and inconsistent results. Gunawan et al. (2020) found that financial literacy had a significant impact on student financial management at the Muhammadiyah University of North Sumatra, and Prameswari & Yuhertiana (2025) found a positive and significant impact of financial literacy on student financial management in Surabaya. However, regarding impulsive buying, Amalia et al. (2025) stated that this behavior did not have a significant impact on student financial management at UPN Veteran, East Java, in contrast to the findings of Mustikasari & Septina (2023) , who found an effect of impulsive buying on students' personal financial management at Ciputra University. Regarding self-control, Amalia et al. (2025) found a significant impact on student financial management, while Suprianto et al. (2023) concluded that self-control had a limited impact on the financial management behavior of KMI-Balut students. Meanwhile, in the context of non-cash payments, Wahyu & Amalia (2024) stated that the use of non-cash payments has a positive influence on the effectiveness of student financial management in Surabaya City, while Abidzar et al (2023) found that the impact of non-cash payments on student financial management in Surakarta City is not always positive because it has the potential to encourage consumptive behavior.

This study expands on previous research conducted by Mustikasari & Septina (2023) . This study adds *Cashless Payment* as an independent variable , arguing that *Cashless Payment* is crucial because the use of digital payments such as QRIS and e-wallets is increasing among students, thus influencing their spending patterns and financial management skills. The convenience of cashless transactions often leads to uncontrolled spending, making it relevant to analyze this as a factor that can directly influence student financial management.

Based on the explanation above, the researcher is interested in conducting research in the form of a thesis with the title "**The Influence of Financial Literacy, Impulsive Buying , Self-Control, and Cashless Payment on Financial Management of Bandar Lampung University Students**"

## RESEARCH METHODS

This study uses a quantitative approach with a causal associative method to analyze the causal relationship between variables (Sugiyono, 2020) . The study population was all 856 students of the Faculty of Economics and Business, University of Bandar Lampung, with a sample of 90 respondents determined using the Slovin formula and purposive sampling technique. Data collection was carried out by distributing questionnaires to respondents, then

the data obtained were analyzed using Statistical Package for the Social Sciences (SPSS) software to test the relationship and influence between research variables. The next stage is multiple linear regression analysis, which is then supplemented with the F test, t test, and coefficient of determination ( $R^2$ ) to determine the effect of independent variables on student financial management.

## RESULT AND DISCUSSION

### Multiple Linear Regression

**Table 1.**  
**Multiple Linear Test Results**

Independent Variables	Coefficient B	Sig.	Information
Constant	10,063	<0.001	The value of financial management when all independent variables are zero
Financial Literacy ( $X_1$ )	0.249	0.011	Has a positive and significant impact on financial management
Impulsive Buying ( $X_2$ )	-0.153	0.017	Has a negative and significant impact on financial management
Self-Control ( $X_3$ )	0.336	0.021	Has a positive and significant impact on financial management
Cashless Payment ( $X_4$ )	-0.213	0.002	Has a negative and significant impact on financial management

*Source: Data Processed with SPSS 27, 2025.*

Based on the results of the multiple linear regression test in Table 1, each independent variable makes a different contribution to students' financial management. Financial literacy and self-control contribute to improving financial management, because a good understanding of financial concepts and the ability to control consumption behavior encourage students to prepare budgets, prioritize needs, and manage expenses in a more planned manner. Conversely, impulsive buying and the use of cashless payments contribute to lowering the quality of financial management, because impulsive buying behavior tends to be done without planning, while the convenience of non-cash transactions can encourage less controlled spending. Thus, student financial management is not only influenced by aspects of knowledge and self-control, but also by consumptive behavior and patterns of use of increasingly practical payment systems.

## Hypothesis Testing

### ANOVA Hypothesis Test or F Test

**Table 2.**  
**ANOVA Test Results (F Test)**

Model	F Count	Sig.	Information
Regression	11,931	< 0.001	The variables of Financial Literacy, Impulsive Buying, Self-Control, and Cashless Payment simultaneously have a significant effect on Financial Management.

Source: Data Processed with SPSS 27, 2025

Based on Table 2, the results of the ANOVA test (F test), the calculated F value was 11.931 with a significance level of less than 0.001 or less than 0.05. These results indicate that the variables of financial literacy, impulsive buying, self-control, and cashless payment simultaneously have a significant effect on student financial management, so the regression model used is considered feasible and able to explain the relationship between the independent variables and the dependent variable.

### Coefficient of Determination

**Table 3.**  
**Results of the Determination Coefficient Test**

Model	R	R Square (R <sup>2</sup> )	Adjusted R Square	Information
1	0.600	0.360	0.329	The variables of Financial Literacy, Impulsive Buying, Self-Control, and Cashless Payment are able to explain 36% of the variation in Financial Management, while 64% is influenced by other variables outside the model.

Source: Data Processed with SPSS 27, 2025.

Based on Table 3, the coefficient of determination (R<sup>2</sup>) of 0.360 indicates that the variables of Financial Literacy, Impulsive Buying, Self-Control, and Cashless Payment simultaneously explain 36% of the variation in students' Financial Management, while the remaining 64% is influenced by other factors outside the research model. Meanwhile, the Adjusted R Square value of 0.329 indicates that after adjusting for the number of independent variables and sample size, the research model still has a fairly good and relevant ability to explain variations in students' Financial Management.

Partial Hypothesis Test or t-Test

Table 4.  
 Results of Partial Hypothesis Testing (t-Test)

Influence	t count	t table (n-2; $\alpha = 0.05$ )	Significance	Conclusion
X1 → Y (Financial Literacy)	2,600	1.99897	0.011 < 0.05	H1 accepted
X2 → Y ( <i>Impulsive Buying</i> )	-2,425	1.99897	0.017 < 0.05	H2 accepted
X3 → Y (Self-Control)	2,353	1.99897	0.021 < 0.05	H3 is accepted
X4 → Y ( <i>Cashless Payment</i> )	-3,156	1.99897	0.002 < 0.05	H4 accepted

Source: Data Processed with SPSS 27, 2025

Based on the results of the t-test in Table 4, the influence of each independent variable on the Financial Management of students of the Faculty of Economics and Business, University of Bandar Lampung can be explained as follows. Financial literacy shows a calculated t value of 2.600 which is greater than the t table of 1.99897 with a significance level of 0.011 (<0.05), so it can be stated that financial literacy partially has a positive and significant effect on student financial management, which indicates that increased understanding of financial concepts and planning is followed by better financial management skills. The impulsive buying variable has a calculated t value of -2.425 which absolutely exceeds the t table of 1.99897 with a significance of 0.017 (<0.05), thus indicating a negative and significant influence on financial management, where high impulsive buying behavior tends to reduce the quality of student financial management. Furthermore, self-control obtained a t-value of 2.353 which is greater than the t-table of 1.99897 with a significance level of 0.021 (<0.05), which indicates a positive and significant influence on financial management, so that students with good self-control abilities tend to be more rational in managing their finances. Meanwhile, the cashless payment variable showed a t-value of -3.156 which is absolutely greater than the t-table of 1.99897 with a significance of 0.002 (<0.05), so it can be concluded that the use of non-cash payment systems has a negative and significant effect on student financial management, because the ease of transactions offered has the potential to encourage less controlled spending if it is not balanced with adequate financial literacy and self-control.

## Discussion

### Financial Literacy on Student Financial Management

Based on the partial hypothesis testing results (t-test) presented in Table 4, financial literacy has a positive and substantial impact on student financial management at the Faculty of Economics and Business, Bandar Lampung University. This is indicated by the calculated t-value of 2.600, which is greater than the t-table of 1.99897, and a significance level of 0.011, which is less than the 0.05 limit, so that hypothesis H1 can be accepted. Consequently, students' financial literacy improves their ability to manage personal resources.

This positive influence indicates that students' knowledge of financial principles such as savings management, investments, interest rates, and financial planning significantly impacts the quality of their daily financial decisions. Students with strong financial literacy are better able to create budgets, control cash flow between income and expenses, and limit excessive consumption, resulting in more focused and stable financial management.

The findings of this study are consistent with the Behavioral Financial Theory, which states that individual financial behavior is influenced by financial knowledge and understanding. In this context, financial literacy has a cognitive impact on students' financial management behavior. Individuals with high levels of financial literacy are more rational, consider risks carefully, and manage expenses more successfully.

Furthermore, the findings of this study reflect previous research conducted by Hidajat & Wardhana (2023), Deccasari & Janan (2023), and Gunawan et al (2020), which found that financial literacy has a beneficial and substantial influence on students' financial management. Research by Pawestri & Sarwono (2025) and Mustikasari & Septina (2023) confirmed that financial literacy is a crucial factor in shaping rational financial behavior, although it is still influenced by other factors such as lifestyle, impulsive buying behavior, and the use of non-cash payment methods. Consequently, the findings of this study provide further evidence that financial literacy is a crucial aspect in improving the quality of students' financial management.

### The Influence of *Impulsive Buying* on Student Financial Management

Based on the partial hypothesis testing (t-test) findings given in Table 4.20, the Impulsive Buying variable has a negative and significant influence on student financial management at the Faculty of Economics and Business, Bandar Lampung University. This is indicated by the estimated t-value of -2.425, which clearly exceeds the t-table value of 1.99897, as well as a significance value of 0.017, which is less than 0.05, indicating that hypothesis H2 is accepted.

These findings indicate that the more likely students are to make impulsive purchases, the weaker their financial management skills, including budgeting, saving habits, and limiting daily expenses.

These negative consequences reflect the reality that impulsive, unplanned, and emotionally driven buying can harm students' financial well-being. Students who engage in impulsive shopping are more likely to spend money on less important needs, making it difficult for them to develop a financial strategy, save regularly, and maintain a balanced income-to-expense ratio. Consequently, impulsive behavior has the potential to undermine the effectiveness of personal financial management.

Behavioral Financial Theory defines impulsive buying as a type of financial behavior influenced more by emotions than rational reasoning. Individuals with impulsive tendencies often neglect financial planning and the long-term implications of their financial actions. Consistent with this notion, the findings of this study suggest that impulsive behavior can interfere with students' ability to manage their finances wisely and responsibly.

The findings of this study are consistent with those of Pawestri & Sarwono (2025), who showed that consumer behavior, especially impulsive shopping, leads to poor financial management in students. However, this conclusion contradicts the research of Mustikasari & Septina (2023), who found that impulsive buying had no substantial impact on financial management. This difference in results is likely due to variations in respondent characteristics, social context, and students' level of financial knowledge. Consequently, this study provides empirical evidence of the significant role of impulsive buying in influencing the quality of students' financial management.

### **The Influence of Self-Control on Student Financial Management**

Based on the partial hypothesis testing findings (t-test) shown in Table 4, the self-control variable has a positive and significant influence on student financial management. This is supported by the calculated t-value of 2.353, which is greater than the t-table of 1.99897, and the significance value of 0.021, which is less than 0.05, which implies that hypothesis H3 can be accepted. This study shows that the higher the level of self-control of students, the more effectively they can manage their own funds.

Self-control is a strategic tool for managing consumer behavior and helping people make wiser financial decisions. Students with good self-control tend to delay impulse purchases, weigh the benefits and risks before spending, and prioritize needs over wants. This mindset encourages strategic, methodical, and long-term financial management.

According to Behavioral Financial Theory, self-control is a psychological element that influences an individual's financial behavior. Individuals with high self-control are typically able to regulate their emotions, avoid rash judgments, and evaluate the long-term consequences of their financial actions. The findings of this study support this notion, revealing that self-control helps shape more prudent and responsible financial management behaviors in college students.

The findings of this study are consistent with those of Deccasari & Janan (2023) and Mustikasari & Septina (2023), which showed that self-control has a beneficial and substantial influence on students' financial management. Furthermore, Pawestri & Sarwono (2025) emphasized that low self-control, especially when combined with a hedonistic lifestyle and the Fear of Missing Out (FOMO) phenomenon, can improve an individual's financial well-being. Thus, this study adds to the empirical evidence that self-control is a crucial driver in students' financial management.

#### **The Impact of *Cashless Payments* on Student Financial Management**

Based on the partial test findings (t-test) given in Table 4, the Non-Cash Payment variable has a negative and substantial impact on student financial management. This is evident from the estimated t-value of -3.156, which clearly exceeds the t-table value of 1.99897, and the significance level of 0.002, which is less than the 0.05 limit, indicating that hypothesis H4 is accepted. These data indicate that the more students use non-cash payment systems, the lower the quality of their financial management.

A negative impact of cashless payments is that the simplicity and convenience of digital transactions can lead to irresponsible spending behavior. The absence of physical currency, along with other incentives such as promotions, gifts, and discounts, can potentially reduce students' awareness of their spending. As a result, budgeting becomes less effective, and maintaining personal financial balance becomes more difficult.

According to Behavioral Financial Theory, the evolution of financial technology influences individual financial behavior through psychological and emotional factors. High levels of cashless payment usage can reduce financial literacy regarding spending, resulting in poor financial management. This study supports this notion by demonstrating that the simplicity of digital transactions, if not balanced with proper financial literacy and self-control, can negatively impact college students' financial management.

The findings of this study are consistent with those of Pawestri & Sarwono (2025), who found that the use of cashless payments undermines students' financial management, particularly when influenced by a hedonistic lifestyle

and the fear of missing out (FOMO). Furthermore, Gunawan et al (2020) found that changes in digital consumption patterns impact individual financial management behavior. Consequently, this study underscores the importance of balancing the use of cashless payments, financial knowledge, and self-control to maintain students' financial well-being.

## **CONCLUSION**

Based on the research results and discussions that have been conducted, it can be concluded that financial literacy and self-control have a positive and significant effect on student financial management, while impulsive buying has a negative and significant effect on student financial management. In addition, the use of cashless payments also affects student financial management, where the convenience of non-cash transactions can affect spending patterns if not balanced with good planning and self-control. Simultaneously, financial literacy, impulsive buying, self-control, and cashless payments have a significant effect on student financial management, which indicates that students' ability to manage their finances is influenced by a combination of financial knowledge, consumptive behavior, self-control, and habits in using non-cash payment systems.

Based on these conclusions, students are advised to continue improving their financial literacy, practicing financial planning and record-keeping, and strengthening self-control when shopping, particularly when using digital payments, to avoid triggering consumer behavior. Furthermore, students are expected to prioritize their needs more wisely and save regularly to maintain personal financial stability. Future researchers are advised to include other variables such as income, lifestyle, or financial attitudes, as well as expand the number and characteristics of the research sample so that the results can be more widely generalized and provide a more comprehensive picture of student financial management.

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