

The Use of Financial Literacy and Lifestyle Media for Financial Management of Students of the Faculty of Teacher Training and Education, University of Muhammadiyah

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ABSTRACT

Background: The development of the digital era has transformed student financial management patterns, particularly in the use of financial literacy media and lifestyle development. As future educators, students at the Faculty of Teacher Training and Education are required to possess sound and responsible financial management skills. **Aim:** This study aims to analyze the influence of the use of financial literacy and lifestyle media on the financial management of FKIP students at Muhammadiyah University. **Method:** The study employed a quantitative approach with a causal associative design. The study population consisted of 439 students, with a sample of 148 respondents selected using probability sampling techniques. Data were collected using a Likert-scale questionnaire that had been tested for validity and reliability, and then analyzed using multiple linear regression. **Result and Discussions:** The results showed that the use of financial literacy media had a positive and significant effect on student financial management. Meanwhile, lifestyle had a significant negative effect, indicating that a tendency toward a consumptive lifestyle decreases the quality of financial management. Simultaneously, the use of financial literacy media and lifestyle significantly influenced student financial management, contributing 49.3%. These findings underscore the importance of improving financial literacy and lifestyle management to foster healthy and sustainable student financial behavior.

Keywords: Financial Literacy, Financial Literacy Media, Lifestyle, Student Financial Management



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INTRODUCTION

The development of the digital era has brought significant changes in the pattern of individual financial management, especially among students (Wicaksono & Widia, 2025). Ease of access to information technology, digital media, and application-based financial services has expanded choice while increasing complexity in financial decision-making. Students as an early productive age group are in a transition phase towards economic independence (Murti et al., 2025), so they are required to have good financial management skills in order to be able to manage income, expenses, savings, and short- and long-term financial planning wisely.

However, various studies show that the level of financial literacy of students in Indonesia is still relatively low. Many students do not have an adequate understanding of basic financial concepts, such as budget management, priority needs, debt control, and future financial planning (Ferdiansa et al., 2025). This condition has the potential to cause unhealthy financial behaviors, such as excessive consumption, the use of credit services without careful calculation, and the inability to manage funds effectively (Arrezqi, 2024; Selviana & Zulkarnain, 2025). Low financial management skills not only impact students' personal economic conditions, but can also affect

their psychological stability, academic achievement, and readiness to face life after graduation.

One of the important factors that play a role in shaping students' financial management behavior and ability is the use of financial literacy media (Arrezqi, 2024; Florensa et al., 2024). Financial literacy media, whether in the form of digital media, social media, financial applications, or online educational content, has great potential as a means of non-formal learning that is easily accessible and relevant to the characteristics of the younger generation (Kumaidi & Abbas, 2025; Masruchan & Nurmilah, 2025). Through these media, students can obtain information, knowledge, and practical skills related to financial management in a contextual and sustainable manner. However, the intensity of the use of financial literacy media does not necessarily automatically improve the quality of financial management, because its effectiveness is greatly influenced by the way it is utilized, the level of understanding, and the ability of students to apply the information obtained.

In addition to financial literacy media, students' lifestyles are also a crucial factor that affects financial management (Mas'udiyah & Sutjahyani, 2025; Monika et al., 2025). Modern lifestyles that tend to be consumptive, influenced by social media trends, popular culture, and social

environment, often encourage students to prioritize wants over needs. Uncontrolled spending patterns, orientation to status symbols, and social pressure to follow a certain lifestyle can hinder students' ability to manage finances rationally and sustainably. In contrast, a simple, planned, and value-oriented lifestyle of efficiency has the potential to support healthy financial behavior.

Students of the Faculty of Teacher Training and Education (FKIP) have a strategic position because apart from being individuals who manage personal finances, they are also prepared to become educators who will play a role in shaping the character and literacy of the next generation. Therefore, the financial management ability of FKIP students not only has an impact on personal welfare, but also has implications for their role models and educational roles in the future. A good understanding of financial literacy and the application of a wise lifestyle are important capital in forming professional, independent, and responsible prospective educators.

Based on the background that has been described, the main problems in this study focus on the factors that affect the financial management of students of the Faculty of Teacher Training and Education, University of Muhammadiyah. The first problem is related to the extent to which the use of financial literacy media affects students' ability to manage finances effectively and responsibly. Furthermore, this study also questions how the influence of students' lifestyles on financial management, considering that consumption patterns and financial behavior tendencies are greatly influenced by the lifestyle they live. In addition, another problem that is no less important is whether the use of financial literacy and lifestyle media together has a significant influence on student financial management. These three problems are the basis for formulating the direction and focus of this research in order to obtain a comprehensive empirical picture of student financial management within the Faculty of Teacher Training and Education, University of Muhammadiyah.

METHOD

This study uses a quantitative approach with a causal associative research design (Akbar et al., 2023) which aims to analyze the influence of the use of financial literacy and lifestyle media on the financial management of students of the Faculty of Teacher Training and Education, University of Muhammadiyah. The quantitative approach was chosen because it allows for objective measurement of variables and analysis of relationships between variables through statistical techniques (Abdullah & Usman, 2023; Wandani et al., 2023).

The population in this study is all students of the Faculty of Teacher Training and Education, University of Muhammadiyah which is 439 students. Based on the calculation of the sample determination, a total of 148 research samples was obtained, which was selected using probability sampling techniques. This technique is used to provide equal

opportunities for each member of the population to become a respondent so that the results of the study can be generalized more accurately.

The research instrument used was in the form of a closed questionnaire with a Likert scale to measure three variables, namely the use of financial literacy media, lifestyle, and student financial management. Before the instrument is used in the main data collection, a validity and reliability test is carried out to ensure the feasibility of the instrument as a research measuring tool.

The results of the validity test showed that all statement items on the variables of media use of financial literacy, lifestyle, and financial management had a greater correlation coefficient (r_{hitung}) value compared to r_{tabel} at a significance level of 0.05. Thus, all statement items are declared valid and able to measure the construct being researched appropriately.

Furthermore, the results of the instrument reliability test showed that the variable of financial literacy media use obtained a Cronbach's Alpha value of 0.82, a lifestyle variable of 0.79, and a financial management variable of 0.85. Cronbach's Alpha value for all variables is greater than 0.70, so it can be concluded that the research instrument has a good level of internal consistency and is declared reliable.

Instruments that have met valid and reliable criteria are then used in the collection of research data. The collected data was analyzed using inferential statistical analysis through multiple linear regression tests to determine the influence of the use of financial literacy media and lifestyle on student financial management, both partially and simultaneously. The results of the analysis are expected to provide empirical evidence regarding the factors that affect the financial management of students of the Faculty of Teacher Training and Education, University of Muhammadiyah.

RESULTS AND DISCUSSION

The results of the study were obtained from the analysis of data on 148 students of the Faculty of Teacher Training and Education, University of Muhammadiyah. The analysis was performed using multiple linear regression after the data met the classical assumption test. Descriptively, the average student financial management score is in the medium-good category, with a mean score of 3.41 from a scale of 5, indicating that most students already have basic skills in managing finances, but still need to strengthen the aspects of planning and controlling expenses.

Table I. Descriptive Statistics of Research Variables (n = 148)

Variable	N	Minimum	Maximum	Red	Std. Deviation	Categories
Use of Financial Literacy Media	148	2,10	4,80	3,52	0,58	Good
Lifestyle	148	1,90	4,70	3,34	0,61	Medium
Financial Management	148	2,00	4,90	3,41	0,56	Medium–Good

Table II. Multiple Linear Regression Test Results (t/Partial test)

Independent Variables	Regression Coefficient (β)	t_hitung	Sig. (p)	Remarks
Use of Financial Literacy Media	0,312	3,87	0,000	Significant (+)
Lifestyle	0,367	4,56	0,000	Significant (–)
Constant	1,284	2,94	0,004	—

Description: $\alpha = 0.05$; $t_{\text{tabel}} = 1.98$

Based on the results of the partial test (t-test), it is known that the use of financial literacy media has a positive and significant effect on student financial management. This is evidenced by a t_{hitung} value of 3.87 which is greater than the t_{tabel} of 1.98, as well as a significance value of $0.000 < 0.05$. The regression coefficient of the financial literacy media use variable is $\beta = 0.312$, which shows that every one unit increase in the use of financial literacy media will increase the student's financial management score by 0.312 units. Quantitatively, the contribution of the use of financial literacy media to student financial management is reflected in the value of the partial determination coefficient of 21.4%, which shows the fairly strong role of this variable in shaping student financial behavior.

Furthermore, the results of the partial test also showed that lifestyle had a significant effect on student financial management. This is shown by the t_{hitung} value of 4.56 $> t_{\text{tabel}}$ 1.98, with a significance value of $0.000 < 0.05$. The lifestyle regression coefficient is $\beta = -0.367$, which indicates that the higher the tendency of the consumptive lifestyle, the more the quality of student financial management decreases. Quantitatively, lifestyle contributes 27.9% to the variation in student financial management, so it can be said that lifestyle is the dominant variable influencing financial management.

Table III. Simultaneous Test Results (F Test)

Regression Model	F_hitung	F_tabel	Sig. (p)	Remarks
X_1 and $X_2 \rightarrow Y$	29,84	3,06	0,000	Significant

Description: X_1 = Financial Literacy Media X_2 = Lifestyle Y = Financial Management

Table IV. Coefficient of Model Determination

Models	R	R Square	Adjusted R Square	Std. Error
I	0,702	0,493	0,486	0,401

The results of the simultaneous test (F test) showed that the use of financial literacy media and lifestyle together had a significant effect on student financial management. This is evidenced by a F_{hitung} value of 29.84 which is greater than the F_{tabel} of 3.06, and a significance value of $0.000 < 0.05$. The R Square value of 0.493 shows that 49.3% of the variation in student financial management can be explained by the simultaneous use of financial and lifestyle literacy media, while the remaining 50.7% is influenced by other factors outside the research model.

Overall, the quantitative data proves that the financial management of students of the Faculty of Teacher Training and Education, University of Muhammadiyah is significantly influenced by the level of use of financial literacy media and the lifestyle they live. These findings confirm that improving student financial management does not only depend on access

to financial information, but also on students' ability to control their lifestyles and consumption behaviors rationally.

Discussion

The results of the study show that the use of financial literacy and lifestyle media are two important factors that affect the financial management of students of the Faculty of Teacher Training and Education, University of Muhammadiyah. These findings reinforce the assumption that student financial management is not only determined by the availability of funding sources, but also by the level of financial literacy and daily life behaviors (Elsa et al., 2024; Irvani et al., 2025; Nanga & Kotte, 2024).

The use of financial literacy media has been proven to have a positive and significant effect on student financial management, as shown by the value of the regression coefficient $\beta = 0.312$ with a significance value of 0.000.

Empirically, these findings indicate that students who actively utilize financial literacy media, such as financial management applications, educational social media, and financial digital content, have better ability to budget, prioritize needs, and control expenses (Abidin et al., 2025; Miradji et al., 2025; Pratiwi et al., 2025). Financial literacy media functions as a means of independent learning that enriches students' financial knowledge and skills in a practical and contextual manner (Mujara et al., 2025; Trisnani et al., 2025). These results are in line with the theory of financial literacy which states that increased access to and utilization of financial information will encourage more rational and responsible financial decision-making (Fadila et al., 2025; Fatimah, 2024).

Furthermore, lifestyle showed a significant influence on student financial management with a negative regression coefficient ($\beta = -0.367$) and a significance of 0.000. This value shows that the higher the tendency to a consumptive lifestyle, the lower the quality of student financial management. These findings reinforce the view that consumption behaviors influenced by trends, social environments, and social pressures often encourage students to prioritize desires over needs (Chandradipta & Adi, 2025). This condition leads to uncontrolled spending and weak financial planning. On the other hand, students who adopt a simple and planned lifestyle tend to be able to manage their finances better (Mala et al., 2025). Thus, lifestyle is a behavioral factor that plays a dominant role in determining the quality of student financial management.

The results of the simultaneous test showed that the use of financial literacy and lifestyle media together had a significant effect on student financial management, with a F_{hitung} value of 29.84 and an R Square of 0.493. This means that the two variables are simultaneously able to explain 49.3% of the variation in student financial management, while the rest are influenced by other factors outside the research model. These findings confirm that improving student financial management requires a comprehensive approach, not only through improving financial literacy, but also through fostering a healthy and responsible lifestyle (ELZA, 2025; Yasmin et al., 2025).

In the context of students of the Faculty of Teacher Training and Education, the results of this research have strategic implications. As prospective educators, FKIP students are expected not only to have academic competence, but also life skills, including good personal financial management. This ability is important because it will shape their character, example, and readiness to live a professional and social life in the future. Therefore, universities need to integrate financial literacy education and lifestyle coaching into academic and non-academic activities, such as through supporting courses, financial literacy seminars, and the use of educational digital media.

Overall, the discussion of the results of this study emphasizes that student financial management is the result of

an interaction between financial knowledge obtained through financial literacy media and real behavior reflected in lifestyle. The synergy between the two is the key in forming students who are financially capable, independent, and responsible, especially for students of the Faculty of Teacher Training and Education, University of Muhammadiyah.

CONCLUSION

Based on the data analysis and discussion, it can be concluded that the use of financial literacy media has a positive and significant impact on the financial management of students at the Faculty of Teacher Training and Education, Muhammadiyah University. This indicates that the higher the intensity and quality of financial literacy media use by students, the better their ability to plan, manage, and control their finances responsibly. Financial literacy media has been proven to be an effective learning resource, helping students understand the concepts and practices of financial management more rationally.

Furthermore, lifestyle significantly influences students' financial management. A consumptive lifestyle has been shown to negatively impact financial management skills, while a simple, planned, and needs-oriented lifestyle contributes positively to developing healthy financial behaviors. These findings confirm that student financial management is influenced not only by knowledge but also by daily behavioral patterns and habits.

Furthermore, the use of financial literacy media and lifestyle simultaneously have a significant impact on student financial management. These two variables together explain a significant portion of the variation in students' financial management, indicating that improving financial management skills requires a synergy between improving financial literacy through appropriate media and fostering a responsible lifestyle. Thus, the financial management of students at the Faculty of Teacher Training and Education, Muhammadiyah University, is the result of the interaction between financial knowledge and actual behavior in everyday life.

Overall, this study concludes that efforts to improve student financial management need to be comprehensive, through optimizing the use of financial literacy media and fostering a healthy lifestyle, especially considering the strategic role of FKIP students as future educators who are expected to serve as role models in financial management in the future.

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