

THE INFLUENCE OF FINANCIAL TECHNOLOGY USAGE AND FOMO ON STUDENTS' FINANCIAL BEHAVIOR THROUGH SELF-CONTROL MEDIATION

Vany Mutia¹, Meutia Dewi², Muhammad Fuad³, Riny Chandra⁴

Department of Management, Faculty of Economic and Business, Universitas Samudra

Email: vanymutia03@gmail.com

ABSTRACT

This study aims to examine the influence of financial technology usage and Fear of Missing Out on the financial behavior of Samudra University students, with self-control as an intervening variable. This research is motivated by the increasing use of financial technology among students, which is accompanied by a tendency toward consumptive behavior exacerbated by the Fear of Missing Out phenomenon. The population of this study consists of all active students at Samudra University for the 2024/2025 academic year, totaling 7.095 students. The sample in this study consists of 379 respondents. The data analysis methods used were path analysis, the Sobel test, and the hypothesis test. The results indicate that financial technology usage has a positive and significant effect on self-control and financial behavior. Fear of Missing Out has a positive but insignificant effect on self-control, and a negative but insignificant effect on financial behavior. Self-control has a positive and significant effect on financial behavior. Furthermore, self-control significantly mediates the effect of financial technology usage on financial behavior, but does not significantly mediate the effect of Fear of Missing Out on financial behavior. This finding provides benefits for students in shaping good financial behavior.

Keywords: *Financial Technology, Fear of Missing Out, Self-control, Financial Behavior*

INTRODUCTION

In the context of the Fourth Industrial Revolution, commonly known as Industry 4.0, digital transformation is profoundly impacting not only the industrial and business sectors but also individuals' financial behavior. In the contemporary digital age, technological advancements have brought substantial changes across various aspects of life, notably within the financial sector. Financial behavior refers to an individual's actions in managing their money, including decisions to save, spend, and invest (Hutajulu, 2024). Financial behavior is an important aspect of managing personal finances, especially for students who are in the process of making financial decisions. At this stage, students may face many financial difficulties, such as budgeting, saving, and managing routines. However, in today's digital era, the convenience of making transactions through financial technology applications and social media platforms will increase the potential for unexpected spending and will affect students' finances.

Financial technology, also known as fintech, has an advanced solution offering financial services through various digital platforms, including various types of transactions such as payments, investments, online credit, transfers, and remittances (Hakim & Hapsari, 2022). Indonesia is one of the countries in Asia with the fastest-growing digital economy. In 2024, the digital

economy is projected to reach US\$90 million, with Indonesia contributing more than 40% of ASEAN's digital economy. According to data from Bank Indonesia, QRIS transactions reached IDR66,43 trillion in September 2024, with a volume of around 619 million transactions, showing inclusive growth in Indonesia's digital economy (AFTECH 2024). According 2025 National Survey on Financial Literacy and Inclusion, Indonesia's financial inclusion rate reached 80,51%. The survey results show that the age group of 18 to 25 years has the highest financial inclusion index at 89,96% (Otoritas Jasa Keuangan 2025). This age group currently represents the student age range. The increased use of fintech services, especially among students who are considered digital natives, indicates the progress of financial technology. A prominent innovation in this regard is the utilization of financial technology applications, including e-wallets, mobile banking, and similar platforms, which enable people to conduct transactions more quickly, easily, and efficiently. However, this can also increase the risk to individual finances. Since cash is not used, the convenience of the services provided can reduce the perception of direct spending. This situation has the potential to increase consumer spending if not balanced with good financial management.

Psychological factors such as Fear of Missing Out (FoMO) are also important in

determining students' financial behavior. Fear of Missing Out (FoMO) is a psychological disorder that drives people to continually make financial decisions to prevent future losses (Indrabayu and Destiwati 2022). Fear of Missing Out is a phenomenon that arises as a result of social relationships, especially through social media. Continuous exposure to other people's seemingly ideal lives can create feelings of dissatisfaction with oneself and fear of missing out. Temporary content features also create a sense of urgency and exclusivity that encourages users to keep using social media so as not to miss out on information or new trends. This situation has the potential to increase anxiety and decrease social media users' productivity (Handiman and Cahya 2025). This condition can affect individual decision-making processes as well as their emotional and psychological well-being, including determining their consumption priorities. Among students, FoMO often appears as a desire to engage in consumptive behaviors, such as buying trending products, taking advantage of limited promotions, or participating in current lifestyle activities, to cope with social pressure that leads to impulsive purchases. The decisions mentioned above are often not based on rational choices, but rather on emotional pressure that negatively impacts an individual's financial behavior.

Self-control is also a crucial psychological aspect in shaping an individual's financial behavior. It refers to the ability to manage their emotions, impulses, and desires in order to achieve long-term goals. In the context of financial decision-making, self-control enables individuals to prioritize needs over wants and resist unnecessary purchases. According to Saguni & Abu (2025), students with good self-control usually have effective strategies when facing urges or impulses. They can stay aligned with long-term goals and provide benefits for themselves as well as for others. An individual with strong self-control will choose to manage their financial situation (Fatimah et al., 2024). Conversely, a lack of self-control can make someone more vulnerable to external influences, such as the ease of transactions through financial technology or social anxiety due to FoMO. Therefore, self-control can act as a balance between excessive use of financial technology and the Fear of Missing Out phenomenon, so that money can be used effectively.

Theoretically, financial behavior refers to an individual's actions in managing finances, including planning, budgeting, controlling, and allocating financial resources. Financial behavior theory suggests that financial decisions are influenced not only by rational considerations but also by psychological and environmental factors (Dungga et al., 2025). In the digital era, the increasing use of financial technology may affect individuals' financial behavior by providing easier access to financial services and transactions. Furthermore, Fear of Missing Out (FoMO) can encourage impulsive spending due to the desire to stay connected with trends and social experiences. In contrast, self-control serves as an important factor in regulating such impulses and promoting responsible financial decision-making.

Despite the increasing number of studies on financial technology, FoMO, and financial behavior, previous findings remain inconsistent. Several studies report that financial technology has a positive and significant effect on financial behavior (Rukoyah & Susilawati, 2025; Winda Puspa Sari & Nikmah, 2023; Fatimah et al., 2024). However, other studies indicate that financial technology has a negative effect on financial behavior (Siskawati & Ningtyas, 2022; Bevi Libraeni & Desmayani, 2024; Oktaviani & Sari, 2020). Similarly, research on FoMO also presents mixed results, with some studies reporting a positive effect (Mardhatillah & Liyanto, 2025) and others indicating a negative influence (Widiantari & Dewi 2024; Khoirunnisa & Purnamasari, 2024). Studies on self-control also demonstrate inconsistent findings, as some report a positive and significant effect on financial behavior (Winda Puspa Sari & Nikmah, 2023; Widiantari & Dewi, 2024), whereas others indicate a negative and insignificant relationship (Fatimah et al., 2024).

Although previous studies have examined financial technology, self-control, and financial behavior separately, research that integrates psychological influences such as Fear of Missing Out into students' financial behavior remains limited. Moreover, studies that position self-control as an intervening variable in explaining the relationship between financial technology, FoMO, and financial behavior are still scarce. Therefore, this study aims to address this gap by providing a more comprehensive understanding of how these factors interact in shaping students' financial behavior in the digital era.

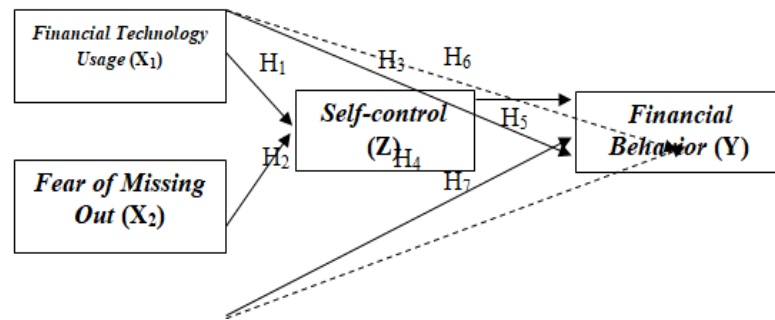


Figure 1. Theoretical Framework

Based on the theoretical framework and inconsistent findings in previous studies, this study proposes that 1) The usage of financial technology has a significant effect on the self-control of Samudra University students. 2) Fear of Missing Out has a significant effect on the self-control of Samudra University students. 3) The usage of financial technology has a significant effect on the financial behavior of Samudra University students. 4) Fear of Missing Out has a significant effect on the financial behavior of Samudra University students. 5) Self-control has a significant effect on the financial behavior of Samudra University students. 6) The use of financial technology affects the financial behavior of Samudra University students through self-control. 7) Fear of Missing Out affects the financial behavior of Samudra University students through self-control.

METDHOLOGY

This study uses a quantitative approach. The data sources used in this research are primary data obtained through interviews and questionnaires distributed to Samudra University students and secondary data obtained from books, articles, internet sources, and previous research. The population in this study includes all active students at Samudra University in the 2024/2025

academic year, totaling 7.095 students. This study uses an accidental sampling technique.

To determine the number of samples to be used in this study, Yamane's formula with a 5% standard error is applied based on the known population, resulting in a sample size of 379 respondents. The data collection methods used in this study were observation, interviews, questionnaires, and literature review. The data analysis method used was path analysis, which is an extension of multiple linear regression analysis, or path analysis is the use of regression analysis to estimate causal relationships between variables (a causal model) that have been previously established. Then the resulting coefficients will be tested using the Sobel test to calculate the value of the mediating variable that is normally distributed. In addition, this study also uses hypothesis testing to determine the effect of independent variables on the dependent variable.

RESULT AND DISCUSSION

Path Analysis Test Results

Path analysis equation 1

The path coefficient values of the variables, financial technology usage and Fear of Missing Out on self-control are as follows:

Table 1. Path analysis coefficient 1
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.179	.983		15.437	<,001
Financial Technology Usage	.210	.044	.241	4.799	<,001
Fear of Missing Out	.009	.031	.014	.286	.775

a. Dependent Variable: Self-Control

Data source processed, (2025)

Table 2. Result of determination coefficients path 1
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.243 ^a	.059	.054	2.868

a. Predictors: (Constant), Fear of Missing Out, Financial Technology Usage

b. Dependent Variable: Self-Control

Data source processed, (2025)

Based on the data processing results in table 1 above, the obtained path coefficients are $pZX_1 = 0,241$ and $pZX_2 = 0,014$. To find the error (ϵ_1), refer to the R Square value in table 2. The formula to obtain the residual coefficient is $1,00 - R^2$. Thus, the error (ϵ_1) is $= 1,00 - 0,059 = 0,941$. Therefore, the formed path analysis equation is as follows:

$$Z = pZX_1 + pZX_2 + \epsilon_1 \dots\dots\dots(1)$$

$$Z = 0,241X_1 + 0,014X_2 + \epsilon_1 \dots\dots\dots(2)$$

Path analysis equation 2

The path coefficient values of the variables financial technology usage, Fear of Missing Out, and self-control on financial behavior are as follows:

Table 3. Path analysis coefficient 2
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.357	1.099		4.872	<,001
	Financial Technology Usage	.326	.040	.342	8.246	<,001
	Fear of Missing Out	-.050	.027	-.074	-1.832	.068
	Self-Control	.500	.045	.457	11.074	<,001

a. Dependent Variable: Financial Behavior

Data source processed, (2025)

Table 4. Result of determination coefficients path 2
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.632 ^a	.399	.394	2.509

a. Predictors: (Constant), Self-Control, Fear of Missing Out, Financial Technology Usage

b. Dependent Variable: Financial Behavior

Data source processed, (2025)

Based on the data processing results in table 2 above, the obtained path coefficients are $pYX_1 = 0,342$, $pYX_2 = -0,074$ and $pYZ = 0,457$. To find the error (ϵ_2), refer to the R Square value in table 4. The formula to obtain the residual coefficient is $1,00 - R^2$. Thus, the error (ϵ_2) is $= 1,00 - 0,399 = 0,601$. Therefore, the resulting path analysis equation is as follows:

$$Y = pYX_1 + pYX_2 + pZY + \epsilon_2 \dots\dots\dots(3)$$

$$Y = 0,342X_1 - 0,074X_2 + 0,457Z + \epsilon_2 \dots\dots\dots(4)$$

Based on the results from data processing in tables 1 and 2, the direct and indirect effects as well as the total effect, can be explained as follows:

Table 5. Path Coefficient

Variable	Direct Influence	Variables	Indirect Influence	Total Effect
$X_1 \rightarrow Z$	0,241	$X_1 \rightarrow Z \rightarrow Y$	0,0110137	0,698
$X_2 \rightarrow Z$	0,014	$X_2 \rightarrow Z \rightarrow Y$	0,0006398	0,471
$X_1 \rightarrow Y$	0,342	-	-	-
$X_2 \rightarrow Y$	-0,074	-	-	-
$Z \rightarrow Y$	0,457	-	-	-

Data source processed, (2025)

Sobel Test Results

The formula for calculating the standard error of the indirect effect is as follows:

$$Sab = \sqrt{b^2sa^2 + a^2sb^2 + sa^2sb^2} \cdot (5)$$

Table 6. Sobel test result

Path Equation	Hypothesis	a	b	Sa	Sb	Sab	t-value	t-table
1	H ₆	0,241	0,457	0,044	0,045	0,022891	4,81136	1,965
2	H ₇	0,014	0,457	0,031	0,045	0,0144637	0,44234	1,965

Data source processed, (2025)

The calculation results in path analysis equation 1 showed a t-value of 4,81136 > t-table 1,965 at a 5% significance level, so the hypothesis is accepted. Therefore, it can be concluded that there is a mediation effect between the independent variable and the dependent variable. This means that the use of financial technology (X₁) affects financial behavior (Y) through self-control (Z).

The calculation results in path analysis equation 2 showed a t-value of 0,44234 < t-table

1,965 at a 5% significance level, so the hypothesis is rejected. Therefore, it can be concluded that there is no mediation effect between the independent variable and the dependent variable. This means that Fear of Missing Out (X₂) does not affect financial behavior (Y) through self-control (Z).

Hypothesis Test Results**Partial test (t-test) path analysis equation 1****Table 7. t-test result path 1**

Model	Coefficients ^a		
	Standardized Coefficients		
	Beta	t	Sig.
1 (Constant)		15.437	<,001
Financial Technology Usage	.241	4.799	<,001
Fear of Missing Out	.014	.286	.775

a. Dependent Variable: Self-Control

Data source processed, (2025)

The research results show that the significance value of the variable financial technology usage is <0,001 < 0,05, so the hypothesis is accepted. This means that the use of financial technology has a significant effect on the self-control of Samudra University students. The

significance value of the variable Fear of Missing Out is 0,775 > 0,05, so the hypothesis is rejected. This means that Fear of Missing Out has an insignificant effect on the self-control of Samudra University students.

Table 8. t-test result path 2

Model	Coefficients ^a		
	Standardized Coefficients		
	Beta	t	Sig.
1 (Constant)		4.872	<,001
The Usage of Financial Technology	.342	8.246	<,001
Fear of Missing Out	-.074	-1.832	.068
Self-Control	.457	11.074	<,001

a. Dependent Variable: Financial Behavior

Data source processed, (2025)

The research results show that the significance value of the financial technology usage variable is <0,001 < 0,05, so the hypothesis is accepted. This means that the use of financial technology has a significant effect on the financial behavior of Samudra University students. The significance value of the Fear of Missing Out variable is 0,068 > 0,05, so the hypothesis is rejected. This means that Fear of Missing Out has an insignificant effect on the financial behavior of Samudra University students. The significance value of the self-control variable is <0,001 < 0,05,

so the hypothesis is accepted. This means that the use of financial technology has a significant effect on the financial behavior of Samudra University students.

Discussion**The influence of financial technology use on the self-control of Samudra University students**

In this study, the use of financial technology has a positive and significant effect on self-control, so the hypothesis is accepted. Thus, the use of financial technology has great potential in influencing the self-control of Samudra

University students. The higher the level of financial technology use, the better students' ability to control themselves in financial management. The ease of transactions, payment speed, and features available in financial technology applications, such as recording expenses and income, setting spending limits, and monitoring balances in real-time, can help students become aware of their financial behavior patterns, enabling them to refrain from making unnecessary expenditures. The results of this study are in line with the research conducted by Permadani & Sartika (2025), which showed that fintech has a positive and significant effect on students' self-control.

The influence of Fear of Missing Out on the self-control of Samudra University students

In this study, Fear of Missing Out has a positive but insignificant effect on self-control, so the hypothesis is rejected. This means that the higher the Fear of Missing Out among students, the greater their tendency for self-control. Theoretically, Fear of Missing Out is a feeling of anxiety due to the fear of missing out on developing trends. In the context of students' financial behavior, Fear of Missing Out is often associated with impulsive consumption behavior due to continuous exposure to social media, digital promotions, or peer lifestyle. Conceptually, this condition should potentially weaken self-control, but the results of this study show a positive relationship, indicating that students who experience Fear of Missing Out do not automatically lose self-control. On the contrary, students are able to recognize these impulses and still make rational considerations before making financial decisions. However, Fear of Missing Out is not the main factor determining an individual's level of self-control. Other factors that can influence self-control include financial management experience, financial literacy, and individual habits in setting priorities.

The influence of financial technology use on the financial behavior of Samudra University students

In this study, the use of financial technology has a positive and significant effect on financial behavior, so the hypothesis is accepted. Thus, the use of financial technology has great potential in influencing the financial behavior of Samudra University students. The higher the level of financial technology usage, the better students' financial behavior. The features available in financial technology applications can help students control their spending and plan their finances more disciplinedly. The results of this study are in line with research conducted by Rukoyah & Susilawati

(2025), Winda Puspa Sari & Nikmah (2023) and Fatimah et al. (2024), which shows that financial technology positively affects financial behavior.

The influence of Fear of Missing Out on the financial behavior of Samudra University students

In this study, Fear of Missing Out has a negative and insignificant effect on financial behavior, so the hypothesis is rejected. This means that the higher the Fear of Missing Out, the less favorable their financial behavior tends to be. However, Fear of Missing Out is not the main factor determining whether a student's financial behavior is good or bad, although it shows a negative direction of influence. In daily life, Fear of Missing Out often appears in certain situations, such as discount promotions, social media trends, or peer invitations. These urges have the potential to lead to less rational financial decisions, thereby resulting in poorer financial behavior. The negative relationship direction in this research finding aligns with this concept, where an increase in Fear of Missing Out is generally accompanied by a decrease in the quality of financial behavior. However, this influence is not strong enough to change their overall financial behavior. Financial behavior is likely more influenced by other factors such as financial literacy, income, or social environment. The results of this study are in line with research conducted by Widianari & Dewi (2024) and Khoirunnisa & Purnamasari (2024), which showed that Fear of Missing Out has a negative effect on financial behavior.

The influence of self-control on the financial behavior of Samudra University students

In this study, self-control has a positive and significant effect on financial behavior, so the hypothesis is accepted. Thus, self-control has great potential in influencing the financial behavior of Samudra University students. The higher the students' self-control, the better their financial behavior. Students with good self-control tend to be better able to resist impulsive spending, differentiate between needs and wants, and prioritize more important expenses. Individuals with good self-control also tend to plan regular budgets, save, set emergency funds, and invest for long-term goals. They are not easily influenced by trends, promotions, or social pressures that can trigger consumptive behavior. In other words, self-control becomes a strong internal factor in shaping healthy financial behavior. Individuals with a high level of self-control are able to delay gratification and focus more on long-term goals compared to immediate satisfaction. The results of this study are in line with the research conducted by Yurasti et al.

(2024), which shows that self-control has a positive effect on financial behavior.

The influence of financial technology use on the financial behavior of Samudra University students through self-control as an intervening variable

Based on the research results, it is known that the influence of financial technology usage on financial behavior through self-control is smaller compared to the direct influence of financial technology usage and financial behavior. From the calculations, the direct effect of financial technology usage on financial behavior is 0,241, while the indirect effect of financial technology usage on financial behavior through self-control is 0,011. Based on the Sobel test results, the significance of the indirect effect obtained a t-value of $4,81136 < t\text{-table } 1,965$ at a significance level of 0.05. This means that there is an indirect effect in the form of mediation between financial technology usage and financial behavior through self-control, so the hypothesis is accepted. Financial technology not only facilitates transactions, but also provides financial information features such as transaction history records and real-time balance monitoring. The presence of these features can increase students' awareness of their spending patterns. This awareness can strengthen self-control in limiting unplanned consumption. With increased self-control, students tend to make more rational financial decisions, be able to delay immediate desires, and be more disciplined in managing budgets. This condition then impacts the formation of good financial behavior.

The influence of Fear of Missing Out on the financial behavior of Samudra University students through self-control as an intervening variable

Based on the results of the study, it was found that the effect of Fear of Missing Out on financial behavior through self-control is smaller compared to the direct effect of Fear of Missing Out on financial behavior. From the calculations, the direct effect of Fear of Missing Out on financial behavior is 0,014, while the indirect effect of Fear of Missing Out on financial behavior through self-control is 0,0006. Based on the Sobel test results, the significance of the indirect effect obtained a t-value of $0,44234 < t\text{-table } 1,965$ at a significance level of 0,05. This means that there is no mediating effect of self-control on the relationship between Fear of Missing Out and financial behavior. This inability of mediation can be explained by the fact that in previous tests, the influence of Fear of Missing Out on self-control was not significant. This means that the level of

Fear of Missing Out experienced by students does not affect the degree of their self-control ability. Consequently, the indirect path through self-control also does not show a significant effect on financial behavior. Fear of Missing Out is more related to emotional impulses and social pressure to follow certain trends or experiences. However, in this study, these impulses were not strong enough to influence students' self-control, thus not indirectly impacting their financial behavior. Therefore, it can be concluded that self-control is not an intervening variable that explains the relationship between Fear of Missing Out and the financial behavior of Samudra University students.

CONCLUSIONS

The findings indicate that financial technology has a positive and significant effect on both self-control and financial behavior among students. In contrast, Fear of Missing Out (FoMO) does not significantly influence self-control or financial behavior. Self-control was found to significantly mediate the relationship between financial technology usage and financial behavior, but it did not mediate the effect of FoMO on financial behavior. These results highlight the importance of financial technology and self-control in promoting responsible financial behavior among university students. The study contributes to the financial behavior literature by providing empirical evidence on the mediating role of self-control in the relationship between financial technology usage and financial behavior.

REFERENCES

- AFTECH. 2024. "Annual Members Survey 2024." Retrieved (<https://fintech.id/en/dokumen/aftech-annual-members-survey-2024>).
- Bevi Libraeni, Luh Gede, and Ni Made Mila Rosa Desmayani. 2024. "Pengaruh Penggunaan Literasi Keuangan Dan Financial Technology Terhadap Perilaku Keuangan Mahasiswa." *Journal Research of Accounting* 5(2):261–68. doi: 10.51713/jarac.2024.524.
- Dungga, Meriyana F., Hais Dama, and Robiyati Podungge. 2025. *Perilaku Keuangan Dalam Perspektif Sosial*. Medan: PT Media Penerbit Indonesia.
- Fatimah, Karunia Dwi Fadilatul, Noor Ellywati, and Vitria Puri Rahayu. 2024. "Pengaruh Financial Technology Payment Dan Self Control Terhadap Perilaku Manajemen Keuangan Mahasiswa." 4(1):57–67.
- Hakim, Lukmanul, and Recca Ayu Hapsari. 2022. *Buku Ajar Hukum Teknologi Keuangan LAW*. edited by Kodri. Jawa Barat: CV. Adanu

- Abimata.
- Handiman, Unang Toto, and Wily Adi Cahya. 2025. *Fear of Missing Out (FoMO)*. edited by U. Azzahra. Jakarta Utara: Penerbit Buku Indonesia.
- Hutajulu, Shanty Damayanti. 2024. "Pengaruh Financial Literacy Dan Self Control Terhadap Financial Behavior Pengguna Aplikasi E-Wallet." *Jurnal Manajemen Bisnis Era Digital* 1(3):225–54. doi: <https://doi.org/10.61132/jumabedi.v1i3.287>.
- Indrabayu, Ananta, and Rita Destiwati. 2022. "The Influence Of Intrapersonal Communication And Fear Of Missing Out On Hedonism In Generation Z In Denpasar." *Management Studies and Entrepreneurship Journal* 3(4):2169–75.
- Khoirunnisa, Risma Alifia, and Puji Endah Purnamasari. 2024. "Literasi Keuangan Memoderasi Hubungan FoMO, Love of Money, Dan Self Control Terhadap Pengelolaan Keuangan Pribadi." *Jurnal E-Bis:EkonomiBisnis* 8(2):724–39.
- Mardhatillah, Divla, and Liyanto. 2025. "Pengaruh Fomo Dan Sosial Media Terhadap Financial Behavior Nctzen Melalui F Anaticism Dalam Pembelian Album Dan Merchandise." *Jurnal Ekonomi Akuntansi Dan Organisasi* 03(02):130–44.
- Oktaviani, Dina, and Ratna Candra Sari. 2020. "Pengaruh Literasi Keuangan, Penggunaan Financial Technology, Dan Gender Terhadap Perilaku Keuangan Mahasiswa Akuntansi Fakultas Ekonomi Universitas Negeri Yogyakarta." *Profita: Kajian Ilmu Akuntansi* 8(3):1–15.
- Otoritas Jasa Keuangan. 2025. "Siaran Pers Bersama: Indeks Literasi Dan Inklusi Keuangan Masyarakat Meningkat, OJK Dan BPS Umumkan Hasil Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK) Tahun 2025." Retrieved (<https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-Dan-Inklusi-Kuangan-SNLIK-Tahun-2025.aspx>).
- Permadani, Aura Ayu, and Farahiya Sartika. 2025. "Pengaruh Fintech Dan Financial Literacy Terhadap Perilaku Konsumtif Belanja Online E-Commerce Shopee Dengan Self-Control Sebagai Mediasi (Studi Pada Mahasiswa PTN Malang)." *Oikos: Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi* 09(2):420–33.
- Rukoyah, Siti, and Susilawati. 2025. "Pengaruh Financial Technology Dan Gaya Hidup Terhadap Perilaku Keuangan Generasi Z Di Kabupaten Bandung." *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)* 11(2):921–32. doi: <https://doi.org/10.35870/jemsi.v11i2.3943>.
- Saguni, Fatimah, and Ardilah Abu. 2025. *Efikasi Diri: Kekuatan Regulasi Emosi Dan Optimisme*. edited by S. N. Febriani. Sleman: Grup Penerbitan CV Budi Utama.
- Siskawati, Erly Nabila, and Mega Noerman Ningtyas. 2022. "Literasi Keuangan, Financial Technology Dan Perilaku Keuangan Mahasiswa." *DIALEKTIKA: Jurnal Ekonomi Dan Ilmu Sosial* 7(2):102–13. doi: 10.36636/dialektika.v7i2.1334.
- Widiantari, Gst Ag Ayu Pt Ratna, and Gst. Ayu Ketut Rencana Sari Dewi. 2024. "Pengaruh Literasi Keuangan, Kontrol Diri Dan Perilaku FoMO Terhadap Perilaku Pengelolaan Keuangan (Studi Kasus Mahasiswa Prodi Akuntansi FE Undiksha)." *Vokasi: Jurnal Riset Akuntansi* 13(1):82–92. doi: 10.23887/vjra.v13i1.75485.
- Winda Puspa Sari, and Nikmah. 2023. "Pengaruh Literasi Keuangan, Financial Technology, Pendidikan Keuangan Di Keluarga Dan Pengendalian Diri Terhadap Perilaku Keuangan." *JIMEA Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)* 7(3):1592–1608.
- Yurasti, Inggih Asma Nithaqaini, Agung Dharmawan Buchdadi, and Dicky Iranto. 2024. "Pengaruh Financial Literacy Dan Self Control Terhadap Financial Management Behavior Pada Gen Z." *Journal of Multidisciplinary Inquiry in Science, Technology and Educational Research* 2(1b):1031–1044. doi: <https://doi.org/10.32672/mister.v2i1b.2599>.