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**THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDES, AND  
CONSUMPTIVE BEHAVIOR ON THE USE OF FINTECH DANA CITA  
PENDIDIKAN**



**Siska Wati**  
**Universitas Pelita Bangsa, Bekasi, Indonesia**  
[siskawati2397@gmail.com](mailto:siskawati2397@gmail.com)

**Parulian Tambunan**  
**Universitas Pelita Bangsa, Bekasi, Indonesia**  
[parulian@pelitabangsa.ac.id](mailto:parulian@pelitabangsa.ac.id)

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**Abstract**

This research aims to analyze the influence of financial literacy, financial attitudes, and consumer behavior on using Dana Cita Pendidikan fintech among the Universitas Pelita Bangsa students' class of 2021. This research uses a quantitative approach, this research method uses a questionnaire method to find out respondents' answers. The research results show that: 1) Financial literacy significantly influences the use of Dana Cita Pendidikan fintech. 2) Financial attitudes also influence the use of Dana Cita Pendidikan fintech. 3) Consumptive behavior also influences the use of Dana Cita Pendidikan fintech among Universitas Pelita Bangsa students. These findings provide important insights for the development of financial education strategies and increasing the use of fintech among students.

**Keywords:** Financial Literacy, Financial Attitudes, Consumptive Behavior, Use of Dana Cita Pendidikan Fintech

## INTRODUCTION

As time goes by, human needs and desires continue to develop, to fulfill these needs and desires, humans must work to obtain the desired income. Every individual must also be able to manage their finances for the short and long-term (Ariska S, Jusman J, Asriany A, 2023). The current young generation who are at the teenage level and are most easily influenced by developments and modernization are students. Students as the younger generation can quickly adopt technology and keep up with changing times that have an impact on their behavior (Ilfita & Canggih, 2021). This behavior eventually becomes the behavior and habits adopted and liked by teenagers (Pulungan & Febriaty, 2019).

Payment systems have changed as a result of the proliferation of various online-based services and goods. The term “financial technology” which is also known as “fintech” emerged as a result of the increasing digitization of transaction systems. Fintech is a mechanically empowered financial development that can create action plans, applications, cycles, or new products that have a material impact related to the financial business sector, financial institutions, and financial administration systems (Erlangga & Krisnawati, 2020). Fintech is developing very rapidly in various sectors such as payment start-ups, lending, financial planning (personal finance), retail investment, financing (crowdfunding), remittances, financial research, and others (Sriyono et al., 2023). The existence of financial services with sophisticated systems connected to the internet will make financial services faster and easier (Akib R & Jasman J, 2022). With the rapid development of technology, it will certainly have different impacts in various areas of people's lives (Mustika & Dariati., 2023).

Dana Cita is Indonesia's official wallet and can be used to make transactions or payments anytime, anywhere, just via smartphone. Students can carry out many transactions, from paying bills to making payments by scanning barcodes and e-commerce. Payment options have become simple and useful thanks to fintech. Because money is stored in the application as electronic money data, users no longer need to store money in cash. For installments, clients simply enter the code or issue the QR code provided and the cash will immediately move to the next party (Erlangga & Krisnawati, 2020).

With financial literacy, a person can easily understand and know things about finances and financial risks that may occur to avoid various financial problems (Gustika & Yaspita, 2021). Students are often driven by certain motives to obtain the products needed to fulfill their needs, this is because these students have the nature of being easily tempted by trendy or branded goods. Moreover, many companies target students or the younger generation. As the target market and supported by advances in technology, it is easier for students to find out about new trends and get these goods. This makes it quicker to spend money only buying goods for the purposes they want (Kenale Sada, 2022; Sasongko & Rachma, 2021). Ease of access to information which can be obtained from various sources has not been able to have a positive influence on financial literacy (Junaidi, 2023; Ardiansyah & Lesmana, 2024). This low financial literacy can result in poor financial attitudes and ways of managing finances. Low financial literacy tends to make individuals engage in consumptive behavior (Pulungan & Febriaty, 2018).

Several previous studies have examined the factors that have an impact on financial literacy which have produced several different research results. According to (Sari & Listiadi, 2021) the research conducted has shown that financial literacy does not influence the use of fintech, however, other research conducted by (Maspudi, 2019) showed that financial literacy has a positive and significant relationship with the use of fintech.

The role of financial attitudes is considered very important in achieving the goal of increasing the ability to manage one's finances in a better way. The financial attitudes of individuals, including students, in their daily lives in terms of making decisions to save, can be motivated by several conditions, one of which is their beliefs or religion (Nurazizah & Indrayenti, 2022). So, a student in implementing economic principles must of course comply with the law. This can be seen in a student's financial attitude when ultimately making decisions to manage finances (Yuana, 2021).

With the tendency to have positive or negative attitudes regarding money, financial attitudes can influence an individual's financial condition to live their daily life, if an individual cannot take an attitude and makes a mistake in planning, it can certainly have long-term impacts (Durvasula & Lysonski, 2019). Based on research conducted (Dai, 2021) explains that financial attitudes have a positive and significant influence on the use of fintech.

Contrary to research (Syaliha, 2022) which explains that financial attitudes do not have a positive and significant influence on fintech.

Every individual has needs that should be fulfilled to feel calm in living life. Fulfilling these needs is still not enough to satisfy them because the needs of life are increasing day by day, resulting in individual welfare not only being measured based on the ability to fulfill primary needs but more than that, such as the desire to follow a lifestyle that only prioritizes the satisfaction (Mardikaningsih R & Sinambela E, 2020). Individuals like this are more easily influenced to behave consumptively because they only think about what will satisfy them without thinking about the sustainable impact in the future. This is usually experienced by students who at their current age still do not have stable financial capabilities but still force themselves to behave consumptively (Mardikaningsih, 2020).

This behavior arises because there is a need for students to be recognized in their environment so that there is a desire to continue trying to keep up with existing changes. Consumptive behavior is an individual's effort to adapt to changes in the environment so that there is a desire to buy excessively and tends to be irrational (Anggraini A, 2022). According to Syafira (2022) by behaving consumptively, students can gain social status. Students are easily influenced by internal and external factors because psychologically, cognitively, and socially, students are still vulnerable to change due to unbalanced emotional conditions and can state that at the age of 18-39 years, they tend to want to buy excessive things not because of necessity but rather. on the desire to seek satisfaction.

The problem that arises among students is a wasteful attitude towards unimportant needs. One thing that needs to be considered is how to manage finances correctly, with correct financial management, it can prevent excessive consumerist behavior in students (Sudiro, 2022). The financial behavior of Indonesian people who tend to be consumptive can give rise to new problems, such as a lack of savings and investment activities, especially in household groups. For some students, they are expected to be able to manage their finances well and be responsible for the decisions they make. They have estimated their needs for one month, but sometimes their finances run out before the end of the month.

Based on previous research according to (Rahayu Mardikaningsih et al., 2020), provides evidence that there is indeed a positive and significant relationship with the use of

fintech, but this is different from (Yahya & Bangsa, 2021) stating that financial technology does not affect consumer behavior.

## **RESEARCH METHOD**

### **Types of Research**

This study uses a quantitative approach. According to Sugiyono (2019), quantitative data is a research method based on positivistic (concrete data), research data in the form of numbers that will be measured using statistics as a calculation test tool, related to the problem being studied to produce a conclusion. This data was collected using primary data collection methods, this research method uses a questionnaire method to find out respondents' answers. In this case, primary data was obtained from the results of a questionnaire conducted by Universitas Pelita Bangsa students. The resulting data was then processed and tested using the SPSS program.

### **Data Collection Technique**

#### **Population**

Population is a general area consisting of objects or problems that have certain numbers and characteristics determined by researchers to collect, study, and draw conclusions, according to Sugiyono (2019: 126). This research included 1576 students from the Class of 2021 at Universitas Pelita Bangsa.

#### **Sample**

The sample is part of the quantity and characteristics possessed by a population, according to Sugiyono (2019:127). The sample that will be used in conducting this research is purposive sampling. Purposive sampling is included in the non-random sampling technique, where the researcher determines sampling by identifying certain characteristics that are relevant to the researcher's objectives to answer the researcher's problem. The minimum number of samples that researchers will use is 30 samples. According to Sugiyono (2019: 143), he concluded that finding suitable samples in research was between 30 and 500.

## RESULTS AND DISCUSSION

### Research Respondent Profile

Respondents in this research were active students from the Faculty of Economics and Business, Management Study Program, Universitas Pelita Bangsa Class of 2021, totaling 100 samples. The process of collecting answers for this research was carried out via Google Form, the link of which was distributed to all respondents.

The source of data to answer the questions used is students from the Universitas Pelita Bangsa, Faculty of Economics and Business, management study program, class of 2021. In general, the characteristics of the respondents used in this research are divided into several categories, namely based on the characteristics of respondents based on gender, characteristics of respondents based on age, and characteristics of respondents based on fund users. 100 respondents returned the questionnaire.

### Characteristics of Respondents Based on Gender

**Table 1.**

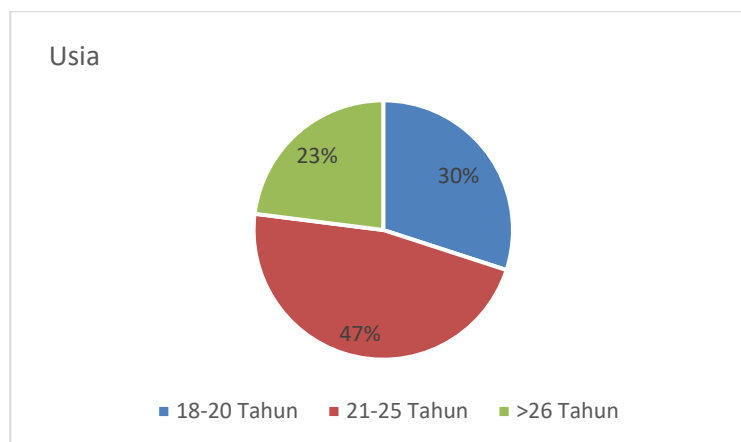
**Characteristics of Respondents Based on Gender**

<b>Gender</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Man	24	24%
Woman	76	76%
Amount	100	100%

Source: Processed Primary Data, Researchers 2024

Table 1 shows that out of 100 respondents, 24 or 24% of respondents were male and 76 or 76% of respondents were female. So, in this study, it can be concluded that the number of female respondents is greater than the number of male respondents.

### Characteristics of Respondents Based on Age



**Figure 1.**

#### Diagram of Respondent Characteristics Based on Age

Source: Data processed by the authors, 2024

Based on the diagram above, it is known that the distribution of respondents aged 18-20 years is 30%, aged 21-25 years is 47% and aged >26 years is 23%. From these data, it can be concluded that the majority of students at Universitas Pelita Bangsa are Generation Z and the millennial generation.

### Characteristics of Respondents Based on the Use of Dana Cita Fintech



**Figure 2.**

#### Characteristics Diagram of Respondents Based on Use of Dana Cita Fintech

Source: Data processed by the authors, 2024

From the diagram above, it is known that the distribution of respondents who use the Dana Cita fintech application is 70% and those who do not use the Dana Cita fintech application is 30%. From this data, it can be concluded that the majority of Pelita Bangsa

students use Dana Cita fintech to carry out transactions both for the tuition payment process and other needs.

### Data Feasibility Test

#### Validity test

Significant Test 0.05 (5%). By comparing the rcount value with the rtable value using a confidence level of 95%,  $\alpha = 5\%$ ,  $df = N-2$  or  $100 - 2 = 98$  (n is the number of samples, the result obtained is rtable is 0.195. The validity test is said to be valid if the rcount value is greater than the rtable value. But if the calculated rvalue is smaller than the rtable value then the questionnaire is declared invalid.

The results of validity tests for all variables carried out using SPSS are presented in the following table:

**Table 2.**  
**Validity Test Results of Financial Literacy Variable Research Instruments (X1)**

No	Statement	Corrected Item-Total Correlation	r table	Information
1	I know exactly what the money I spend is used for	0.586	0.195	Valid
2	I understand exactly how to manage finances so that I can avoid all fraud	0.582	0.195	Valid
3	I always set aside money for personal needs first before I buy anything else	0.582	0.195	Valid
4	I always make a spending and shopping budget every month	0.637	0.195	Valid
5	When I want an item but I don't have the money to buy it, I won't borrow money to buy the item	0.652	0.195	Valid
6	I feel that saving makes it easier to meet future needs	0.588	0.195	Valid
7	I understand well how to invest money	0.592	0.195	Valid
8	I feel the need to set aside money to invest	0.659	0.195	Valid

Source: SPSS 25 Data Processing Results, 2024

**Table 3.**

**Validity Test Results of Financial Attitude Variable Research Instruments (X2)**

No	Statement	Corrected Item-Total Correlation	r table	Information
1	Financial records help me organize money management	0.540	0.195	Valid
2	I always make financial planning to consider daily expenses	0.496	0.195	Valid
3	Preparing a financial and shopping budget for a month is very important	0.537	0.195	Valid
4	Setting a spending limit helps me live frugally	0.625	0.195	Valid
5	Awareness of the importance of expenditure evaluation often comes without being accompanied by realization	0.512	0.195	Valid
6	I always evaluate my expenses every month	0.560	0.195	Valid
7	Apart from saving, I always set aside reserve funds for emergency needs	0.548	0.195	Valid
8	Making financial records is an important right for me because I can control my financial expenses	0.538	0.195	Valid

Source: SPSS 25 Data Processing Results, 2024

**Table 4.**

**Validity Test Results of Research Instruments for Consumer Behavior Variables (X3)**

No	Statement	Corrected Item-Total Correlation	r table	Information
1	I will buy a product if the product is on sale or offers a gift from purchase	0.606	0.195	Valid

No	Statement	Corrected Item-Total Correlation	r table	Information
2	The aspiration funds feature allows me to immediately buy the items I want	0.582	0.195	Valid
3	I often buy products because I am always interested in new and trendy products	0.537	0.195	Valid
4	I keep thinking about a product if the product I want hasn't been purchased	0.637	0.195	Valid
5	I always consider the price of a product before buying it	0.652	0.195	Valid
6	I always compare the prices of a product before buying it	0.588	0.195	Valid
7	I spend most of my money on products I want for appearance	0'532	0.195	Valid
8	I bought several of the same types of products even though I already had them	0'607	0.195	Valid

Source: SPSS 25 Data Processing Results, 2024

**Table 5.**

**Validity Test Results of Dana Cita Fintech Variable Research Instruments (Y)**

No	Statement	Corrected Item-Total Correlation	r table	Information
1	I got what I wanted since the funding application	0.586	0.195	Valid
2	I am interested in using Cita funds because they don't take a long time to use	0.582	0.195	Valid
3	Using Cita funds can help make my college costs easier	0.537	0.195	Valid
4	Fintech Dana Cita makes it easier for me to make transactions	0.637	0.195	Valid

No	Statement	Corrected Item-Total Correlation	r table	Information
5	I prefer to use Cita funds because they are safe from being hacked when making transactions	0.652	0.195	Valid
6	I am interested in using Dana Cita because it has good controls in protecting my personal data	0.588	0.195	Valid
7	And Cita is very responsive in serving consumers	0.548	0.195	Valid
8	I am interested in trying to use Dana Cita as a transaction means for paying for my studies	0.538	0.195	Valid

Source: SPSS 25 Data Processing Results, 2024

Based on the table above, the results of the validity data processing show that based on the research instrument, the statements on Financial Literacy (X1), Financial Attitudes (X2), Consumptive Behavior (X3), and Fintech Dana Cita (Y) are all declared valid, because from the calculated r-value > rtable (0.195).

### Reliability Test

The results of the reality test using SPSS 25 are presented in the following table:

**Table 6.**

#### Reliability Test Results

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.936	0.936	4

Source: SPSS Data Processing Results 25,024

After carrying out the reliability test, it was discovered that the Cronbach's Alpha value obtained was 0.936, meaning that the variables Financial Literacy, Financial Attitude, Consumptive Behavior, and Dana Cita Fintech were declared reliable because the Cronbach's alpha value was above the minimum limit value of 0.7 so it could be concluded that the question items had reliability.

**Classic Assumption Test**

**Normality Test**

The Normality Test was carried out to determine whether the sample data in this study was normally distributed or not. In this research, the normality test used is the Komlogrov-Smirnov non-parametric statistical normality test with the test basis being that if the significance number (sig) is > 0.05 then the data is normally distributed, and if <0.05 then the data is not normally distributed. The data is presented in the following table:

**Table 7.**  
**Normality Test Results**

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residuals
N		100
Normal Parameters, b	Mean	.0000000
	Std. Deviation	.75023946
Most Extreme Differences	Absolute	,064
	Positive	,064
	Negative	-.060
Statistical Tests		,064
Asymp. Sig. (2-tailed)		,200c,d
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS Data Processing Results 25.2024

Based on the results of Table 4.7 above, the magnitude of the Kolmogorov-Smirnov is 0.064 and is significant at 0.200, which means the value is greater than 0.05, so the residual data is normally distributed, meaning that the respondent's answers to all variables are proven to be normally distributed.

**Multicollinearity Test**

The multicollinearity test is part of one of the classical assumption tests. The purpose of using the multicollinearity test in research is to test whether the regression model found a correction (Strong Relationship) between the independent variables or independent variables.

A good independent variable should not have any correlation between the independent variables or there should be no symptoms of multicollinearity. The method used to detect whether there are symptoms of multicollinearity between independent variables is to look at the tolerance and VIF values and then compare them with predetermined criteria to determine whether or not the multicollinearity test has passed.

Basic decision-making in multicollinearity tests (Tolerance and VIF)

- a) If the Tolerance value is greater than 0.05 and the VIF value is smaller than 10.00, this means that there is no multicollinearity in the regression model.
- b) If the Tolerance value is smaller than 0.05 and the VIF value is greater than 10.00, it means that there is multicollinearity in the regression model.

The data is presented in the following table:

**Table 8.**  
**Multicollinearity Test Results**

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	14,422	2,042		2,324	0.022		
	Financial Literacy	0.391	0.048	0.430	8,091	0	0.725	1,449
	Financial Attitude	0.298	0.037	0.271	8,096	0	0.567	1,764
	Consumptive behaviour	0.380	0.060	0.369	6,374	0	0.789	1,278

a. Dependent Variable: Fintech Dana Cita

Source: SPSS Data Processing Results 25.2024

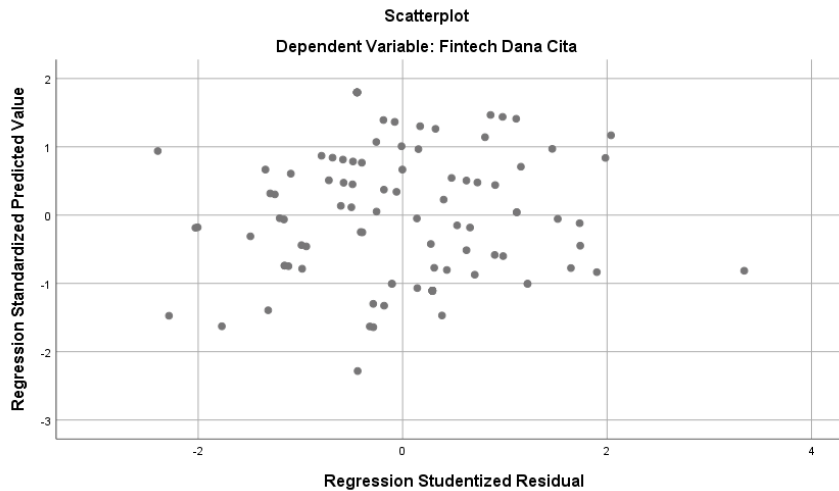
Based on the table above, it is known that the tolerance value for the financial literacy variable is 0.725, this figure is greater than 0.05, for the financial attitude variable, the tolerance figure is 0.567, this figure is greater than 0.05, and for the consumptive behavior variable, the tolerance figure is 0.789, this figure is higher. greater than the value of 0.05.

The VIF value for the financial literacy variable has a value of 1.449, this number is smaller than 10.00, the VIF value for the financial attitude variable is 1.764, this number is smaller than 10.00 and the VIF value for the consumptive behavior variable is 1.278, this number is smaller than 10. 00. So, based on this data, it can be concluded that the data used

to examine the influence of financial literacy, financial attitudes and consumer behavior on Dana Cita fintech passes the multicollinearity test and can be continued to the next stage.

### Heteroscedasticity Test

The heteroscedasticity test in this study uses the Scatterplot test which is presented in the following figure:



**Figure 3.**

### Heteroscedasticity Test Results

Source: SPSS Data Processing Results 25.2024

Based on the picture above, it can be seen that the variables in this study are based on the heteroscedasticity test which means that there is no heteroscedasticity in the research variables used because there is no clear pattern and the points are above and below the number 0 on the Y axis. So it can be said that there is no heteroscedasticity. , and the heteroscedasticity test is met. The variable data used in this research can be used for further research.

### Autocorrelation Test

The autocorrelation test aims to test the linear regression model for whether there is a correlation between confounding errors in period t and confounding errors in period t-1 or the previous period. The autocorrelation test in this study used the Durbin-Watson test. The following are the results of the autocorrelation test:

**Table 9.**  
**Autocorrelation Test Results**  
**Model Summary b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.969a	0.939	0.937	0.762	0.939	492.79	3	96	0	2,221

a. Predictors: (Constant), Consumptive behavior, Financial Attitudes, Financial Literacy

b. Dependent Variable: Fintech Dana Cita

Source: SPSS Data Processing Results 25.2024

Based on the table above, the Durbin-Watson value is 2,221. The comparison uses a significance value of 5%, a sample size of 100 people (n), and the number of independent variables is 3 (k=3), then in the Durbin-Watson table, you will get a du value of 1.74. Because the Dw value of 2.221 is greater than the upper limit (du) of 1.74 and less than  $4-1.74 = 2.26$ , it can be concluded that there is no autocorrelation.

**Multiple Linear Regression Analysis Test**

Data analysis in this research uses multiple linear regression analysis. In this research there are three independent variables, namely Financial Literacy (X1), Financial Attitude (X2), and Consumptive Behavior (X3), and one dependent variable, namely Fintech Dana Cita (Y). The equation formula for multiple linear regression is as follows:

$$FDC = a + B1LK + B2SK + B3PK + e$$

Information:

FDC. : Fintech Dana Cita

B1, B2, B3 : Constant

LK : Financial Literacy

SK : Financial Attitude

PK : Consumptive behaviour

E : Item error

**Table 10.**  
**Multiple Linear Regression Analysis Test**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,422	2,042		2,324	0.022
	Financial Literacy	0.391	0.048	0.430	8,091	0
	Financial Attitude	0.298	0.037	0.271	8,096	0
	Consumptive behaviour	0.380	0.060	0.369	6,374	0
a. Dependent Variable: Fintech Dana Cita						

Source: SPSS Data Processing Results 25.2024

Based on the calculations carried out using SPSS above, you can see the multiple regression equation as follows:

$$\text{Use of Fintech Dana Cita} = 14,422 + B1\text{Financial Literacy} + B2\text{Financial Attitudes} + B2\text{Consumptive Behavior} + e$$

Based on the regression model equation above, it can be explained as follows:

- a. The Constant (a) value has a positive value of 14,422. This means that the influence is in the same direction between the independent variable and the dependent variable. This shows that if the independent variables which include Financial Literacy (X1), Financial Attitudes (X2), and Consumptive Behavior (X3) have a value of 0 or have not changed, then the value of using Fintech Dana Cita is 14,422.
- b. The regression coefficient value for the Financial Literacy variable (X1) is 0.391. This value shows a positive influence between the Financial Literacy variable and the Dana Cita Fintech Use variable. This means that if the financial literacy variable increases by 1%, the fintech use variable Dana Cita will increase by 0.391, assuming that the other variables are considered constant.
- c. The regression coefficient value for the Financial Attitude variable (X2) is 0.298. This value shows a positive influence between the financial attitude variable and the Dana Cita fintech use variable. This means that if the financial attitude variable increases by 1% then

the Dana Cita fintech use variable will experience an increase of 0.298, assuming the other variables are considered constant.

- d. The regression coefficient value for the Consumer Behavior variable (X3) is 0.380. This value shows a positive influence between the variables using Dana Cita's fintech. This means that if the consumptive behavior variable increases by 1%, the fintech use variable Dana Cita will increase by 0.380, assuming that the other variables are considered constant.

**Partial Hypothesis Test (T-Test)**

The criteria for testing this hypothesis are as follows:

- 1. If the significant value is  $< 0.05$ , it can be concluded that the independent variable partially has a significant effect on the dependent variable.
- 2. If  $t_{count} > t_{table}$ , then  $H_0$  is rejected,  $H_1$  is accepted, and vice versa.

**Table 11.**  
**Hypothesis Test (T-Test)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,422	2,042		2,324	0.022
	Financial Literacy	0.391	0.048	0.430	8,091	0
	Financial Attitude	0.298	0.037	0.271	8,096	0
	Consumptive behaviour	0.380	0.060	0.369	6,374	0

a. Dependent Variable: Fintech Dana Cita

Source: SPSS Data Processing Results 25.2024

Based on the t-test coefficients table, the significant value of the Financial Literacy variable is  $0.000 < 0.05$ , and the t value of the financial literacy variable is  $8.091 > t_{table}$  1.661. The Financial Attitude variable has a significance value of  $0.000 < 0.05$  and a tcount value of  $8.096 >$  from ttable 1.661, while the Consumer Behavior variable has a significance value of  $0.000 < 0.05$  and a tcount value of  $6.374 >$  from ttable 1.661. So, this states that Hypothesis 1 (H1), Hypothesis 2 (H2), and Hypothesis 3 (H3) state that Financial Literacy,

Financial Attitudes, and Consumptive Behavior have an overall influence on the use of Dana Cita fintech.

### **Coefficient of Determination Test (R<sup>2</sup>)**

The purpose of Determination Coefficient Test is a test used to find out how much the independent or independent variable can explain and influence the dependent variable. A value close to one means that the independent variables provide all the information needed to predict the dependent variable. The coefficient of determination value is determined by the R square value as can be seen in the table below:

**Table 12.**

#### **Coefficient of Determination Test (R<sup>2</sup>)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.969a	0.839	0.837	0.762

Source: SPSS Data Processing Results 25.2024

Based on the results of the determination test in the regression table of the coefficient of determination of the summary model above, it can be seen that the coefficient of determination of the Adjusted R Square obtained in this study was 83.7%. This shows that 83.7% of the variables Financial Literacy (X1), Attitude Finance (X2) and Consumptive Behavior (X3). And the remaining 96.9% cannot be explained by other variables that were not included in this research.

### **The Influence of Financial Literacy on the Use of Dana Cita Fintech among Universitas Pelita Bangsa Students Class of 2021**

Financial Literacy influences the use of Dana Cita Fintech, meaning that the better the level of Financial Literacy, the better the use of Dana Cita Fintech. Based on the T-test carried out partially on Financial Literacy on the Use of Cita Funds, it was obtained that tcount was  $8.091 > t_{table}$  of 1.661 and the significance value was  $0.000 < 0.05$ , so it can be concluded that H<sub>0</sub> was rejected, which means Financial Literacy affects the use of fintech aspiration funds.

This can be seen from Universitas Pelita Bangsa student respondents Class of 2021 regarding financial literacy in the financial sector, where a person's ability or skill involves experience and knowledge to manage their finances so that they dare to use fintech funds.

Thus, this research is in line with research conducted by Saleh (2020) and Cut Musni and Julialevi (2020) which stated that Financial Literacy influences the use of fintech.

### **The Influence of Financial Attitudes on the Use of Dana Cita Fintech among Universitas Pelita Bangsa Students Class of 2021**

The influence of financial attitudes on the use of Dana Cita fintech among Universitas Pelita Bangsa students means that the better their intellectual intelligence and emotional intelligence, the better they will be in the use of Dana Cita fintech.

Based on the T-test carried out partially, Financial Attitude obtained a t count of 8.096 > than t table 1.661 and a significance value of  $0.000 < 0.05$ , so it can be concluded that  $H_0$  is rejected, which means that Financial Attitude influences the use of fintech funds.

This can also be seen from Universitas Pelita Bangsa student respondents Class of 2021 regarding Financial Attitudes. Good financial attitudes in managing expenses and budgets will make it easier to pay debts that are due because the expenditure and spending budgets are controlled within a week. or monthly.

Thus, this research is in line with Bima Satria Dharmawan, Mulyanto, and Rahmanita Vidyasari (2021) who state that financial attitudes have a positive and significant effect on the use of fintech.

### **The Influence of Consumer Behavior on the Use of Dana Cita Fintech among Universitas Pelita Bangsa Students Class of 2021**

The influence of consumptive behavior on the use of fintech funds for students at Universitas Pelita Bangsa, meaning that the higher a person's excessive lifestyle, the higher the use of fintech in fulfilling their desires. This can be seen based on the t-test which was carried out partially. Consumptive behavior obtained a value tcount is 6.374 > from the ttable value of 1.661 and the significant value is  $0.000 < 0.05$ , so it can be concluded that consumer behavior has a partial effect on the use of fintech funds.

This can also be seen from Universitas Pelita Bangsa student respondents Class of 2021 regarding Consumptive Behavior. The higher a person's lifestyle, the higher their use of fintech, because an excessive lifestyle will create a desire to obtain it by using online loans.

This research is in line with research conducted by Rahayu Mardikaningsih, Ella Anastasya Sinambela, Didit Darmawan, and Dita Nurmalasari (2020). The research results show that there is indeed a positive relationship between consumer behavior and using online loan services or fintech.

## CONCLUSION

From the discussion that has been carried out above, the research can draw the following conclusions:

1. Financial Literacy influences the use of fintech education funds among Universitas Pelita Bangsa Class of 2021
2. Financial Attitudes towards the use of fintech educational ambition funds among Universitas Pelita Bangsa Class of 2021.
3. Consumptive behavior towards the use of fintech for education funds among Universitas Pelita Bangsa students, Class of 2021.

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