
**ANALYSIS OF THE EFFECT OF FINANCIAL LITERACY, QRIS USAGE, AND
FINANCIAL ATTITUDE ON PERSONAL FINANCIAL MANAGEMENT
BEHAVIOR WITH LIFESTYLE AS A MODERATING VARIABLE IN
PONTIANAK**



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Abstract

This study examines the effect of financial literacy, QRIS usage, and financial attitude on personal financial management behavior, with lifestyle as a moderating variable, among QRIS users in Pontianak City. The study employed a quantitative associative design using primary data collected through a structured questionnaire distributed via Google Form. A total of 150 respondents were selected using purposive sampling, and the sample size was determined using the Cochran formula. Data were analyzed using instrument tests (validity and reliability), classical assumption tests, and Moderated Regression Analysis (MRA). The results indicate that financial attitude has a positive and significant effect on personal financial management behavior, while QRIS usage shows a significant negative effect. Lifestyle significantly influences financial management behavior and moderates the relationship between financial attitude and financial management behavior. However, lifestyle does not moderate the effects of financial literacy and QRIS usage. These findings suggest that strengthening financial attitude and controlling spending behavior in digital transactions are essential to improve personal financial management in the era of QR-based payments.

Keywords: Financial Literacy; Qris Usage; Financial Attitude; Lifestyle; Financial Management

INTRODUCTION

In the current digital era, almost all activities can be carried out with the assistance of technology, providing numerous benefits across various fields. The development of information and communication technology has had a significant impact on the transformation of the financial sector, particularly through digital financial services. Digital financial services, such as online banking, enable users to access their accounts, conduct transactions, and manage their finances directly via the internet or mobile applications. With the emergence of innovations such as online banking, digital wallets (e-wallets), and digital investment platforms, consumers can now enjoy levels of convenience, speed, and efficiency that were previously unavailable in traditional financial services.

QRIS (Quick Response Code Indonesian Standard) is a QR code-based payment standard in Indonesia that has transformed the way people conduct transactions. QRIS is not only used for payment transactions but has also introduced a new feature, namely QRIS TUNTAS. This latest feature has been available since August 2023, allowing users to conduct transfers, cash withdrawals, and cash deposits solely through QRIS. The QRIS TUNTAS national standard was developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (ASPI) and representatives of payment system service providers.

The implementation of QRIS TUNTAS is supported by a more efficient pricing scheme compared to the fees charged for similar services by the industry. Furthermore, the launch of QRIS TUNTAS has undergone various stages, including a pilot testing phase conducted by the industry within Bank Indonesia's Payment System Technology Innovation Sandbox. The pilot involved 16 Payment Service Providers and Payment System Infrastructure Providers, which are expected to become first movers, followed by other providers that are ready to develop this feature. QRIS TUNTAS is also intended to support payment system stability through interconnection and interoperability among providers and funding sources, as well as to encourage sustainable economic growth through an efficient pricing scheme while ensuring the continuity of industry services.

According to the Financial Services Authority (OJK, 2023), the use of QRIS as a digital transaction platform in Indonesia has expanded significantly. As of June 2023, the number of QRIS users had reached 26.7 million merchants, with 9.4% originating from the micro, small, and medium enterprises (MSME) sector. Convenience, speed, and ease of transactions are among the main reasons business actors have shifted toward digital systems. QRIS has become increasingly popular due to its ease of use and its ability to be integrated with various digital payment applications. The presence of QRIS serves as an alternative payment method for consumers.

Based on data from Bank Indonesia for West Kalimantan Province (2025), QRIS usage in Pontianak City and West Kalimantan Province showed significant growth during the 2022–2024 period. Pontianak City recorded 111,772 QRIS users in 2023, reflecting a relatively high adoption rate and indicating that the community has become accustomed to using QRIS in daily transaction activities. At the provincial level, the number of QRIS users in West Kalimantan increased consistently from 161,128 users in 2022 to 391,857 users in 2023, and further rose to 682,100 users in 2024. This increase indicates broader acceptance of QRIS by the public, driven by ease of use, interoperability across digital payment

applications, the intensity of socialization efforts by Bank Indonesia, and increasing public financial literacy regarding non-cash payment systems.

The increasing frequency and value of QRIS usage have direct implications for individual financial behavior. High transaction intensity in digital payments can influence how individuals manage expenditures, plan finances, and control consumptive behavior. In this context, financial attitude plays a crucial role as a psychological foundation in financial decision-making. A positive financial attitude—such as the ability to control spending, prepare budgets, and plan long-term finances—enables individuals to utilize digital payment technologies wisely. Conversely, without adequate financial attitudes, the ease of transactions facilitated by QRIS may encourage consumptive behavior that negatively affects personal financial conditions.

In addition to financial attitude, personal financial management behavior is also influenced by an individual's lifestyle. A modern lifestyle characterized by high consumption activity, trend-following behavior, and easy access to digital shopping can strengthen the impact of QRIS usage on financial behavior. However, a high lifestyle does not necessarily have negative implications if it is balanced with good financial literacy and sound financial attitudes. Therefore, lifestyle is considered a relevant moderating variable that can strengthen or weaken the influence of financial literacy, QRIS usage, and financial attitude on personal financial management behavior. Based on these empirical conditions and theoretical considerations, this study is important to further examine how financial literacy, QRIS usage, and financial attitude influence personal financial management behavior by considering the role of lifestyle among the community in Pontianak City.

REVIEW OF LITERATURE

Financial Literacy

Financial literacy is understood as an individual's ability to comprehend and apply basic financial concepts rationally in daily life. Arianti (2021) states that financial literacy includes understanding savings, investment, credit, and insurance, enabling individuals to manage their finances wisely. This view is reinforced by Septiani & Wuryani (2020), who emphasize that financial literacy helps individuals adapt their financial management to prevailing economic conditions. Financial literacy is not limited to knowledge alone but also encompasses interconnected financial attitudes and behaviors (Suwatno et al., 2020). In the context of the community in Pontianak City, financial literacy is reflected in the ability to prepare budgets, control expenditures, and distinguish between needs and wants, thereby encouraging more rational and sustainable personal financial management. According to Herdjiono & Damanik (2016), financial literacy can be measured using the following indicators: financial knowledge, savings and loans, insurance, and investment.

Qris Usage

QRIS (Quick Response Code Indonesian Standard) is a QR code-based digital payment system established by Bank Indonesia to enhance the efficiency of cashless transactions. Alifia et al. (2024) state that QRIS is an integral component of Indonesia's payment system, playing an important role in accelerating digital economic and financial growth. QRIS standardization simplifies electronic transactions and improves convenience, speed, and security. The use of QRIS has been widely adopted by millennials and university students who demand practicality in financial activities (Kurniawati et al., 2021).

Furthermore, Kartika & Pamikatsih (2023) explain that digital payments represent non-cash transactions connected through electronic networks, which may influence individual spending patterns. Thus, the use of QRIS can affect personal financial management behavior either positively or negatively, depending on users' level of financial control and awareness. The use of QRIS is measured using the following indicators: frequency of use, user preference, and user satisfaction.

Financial Attitude

Financial attitude reflects an individual's perception and psychological tendency toward financial management. Asih & Khafid (2020) define financial attitude as an individual's perception of the importance of activities related to finance. Financial attitude is manifested in an individual's ability to control spending, prepare financial plans, and make appropriate financial decisions (Prihartono & Asandimitra, 2018). In the context of the Pontianak City community, a positive financial attitude is reflected in awareness of income management, avoidance of consumptive debt, and the establishment of long-term financial goals, which ultimately encourage more responsible personal financial management behavior. According to Rani et al. (2022), financial attitude is measured using the following indicators: ability to save, interest in investment, and attitude toward money.

Lifestyle

Lifestyle describes an individual's pattern of living as reflected in activities, interests, and opinions related to spending income. Dwi et al. (2023) state that lifestyle represents an individual's identity in interacting with their environment, including consumption behavior. Lifestyle is associated with how individuals spend their time and money and what they consider important in life (Suryani & Kristiyani, 2021). Lifestyle is a pattern of consumption reflecting individuals' choices in using time and financial resources. In urban communities such as Pontianak City, modern lifestyles and the ease of digital transactions tend to increase consumption intensity. Therefore, lifestyle potentially acts as a moderating variable that can strengthen or weaken the relationship between financial literacy, QRIS usage, and financial attitude on personal financial management. Based on the study by Rohmanto & Susanti (2021), lifestyle is measured using the following indicators: activities, interests, and opinions.

Financial Management

Personal financial management refers to an individual's ability to plan, manage, and control finances to achieve short-term and long-term financial goals. Purba et al. (2021) explain that financial management includes planning, organizing, directing, and controlling financial activities. Leon (2018) emphasizes that personal finance is a branch of finance that focuses on the management of individual and household finances. Personal financial management involves the process of acquiring, using, and allocating funds optimally (Armereo et al., 2020). In the context of the Pontianak City community, personal financial management is reflected in the ability to manage budgets, save, invest, and control financial risks to achieve sustainable financial well-being. Personal financial management behavior is measured using the following indicators: financial planning, risk management, and determination of funding sources.

RESEARCH METHOD

This study employs a quantitative approach with an associative research design to examine the relationship between financial literacy, QRIS usage, and financial attitude on

personal financial management behavior, with lifestyle as a moderating variable. Sugiyono (2018) states that associative research aims to determine the relationship between two or more variables; therefore, this approach is appropriate for hypothesis-testing research objectives. The population of this study consists of all QRIS users in Pontianak City. Because the exact population size is unknown, the sample size was determined using the Cochran formula with a 95% confidence level ($Z = 1.96$), a proportion value of 0.5, and a margin of error of 0.08, resulting in a minimum sample size of 150 respondents. The sampling technique used was purposive sampling, with the criterion that respondents were QRIS users who actively conducted personal financial transactions.

Primary data were collected through a structured questionnaire distributed online using Google Forms. The questionnaire statements were developed based on relevant theoretical constructs and measured using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). Secondary data were obtained from official publications of Bank Indonesia as well as relevant articles and academic journals to support the research context. Data analysis was conducted in several stages. The first stage involved instrument testing, which included validity and reliability tests, with validity tested using Pearson Product-Moment correlation and reliability tested using Cronbach's Alpha. The next stage involved classical assumption tests, including normality, multicollinearity, and linearity tests, to ensure the suitability of the regression model. Hypothesis testing was performed using Moderated Regression Analysis (MRA) to analyze direct effects and the role of the moderating variable. In addition, correlation coefficient analysis (R), coefficient of determination (R^2), simultaneous testing (F-test), and partial testing (t-test) were conducted at a 5% significance level to assess the strength and significance of the relationships among variables (Ghozali, 2016; Siregar, 2018).

RESULTS AND DISCUSSION

Test Research Instruments

a. Validity Test

The validity test was conducted to assess the appropriateness of each questionnaire item as a research instrument. The test was carried out using the Product-Moment (Pearson) correlation between the item score and the total score. The decision criterion was: an item is declared valid if the calculated r value ($r_{\text{calculated}}$) is greater than the r_{table} value and is positive. In this study, the number of respondents (n) was 150; therefore, the degree of freedom (df) was $n - 2 = 148$. At a 5% significance level (0.05), the r_{table} value obtained was 0.160. The validity test results are presented in Table 1.

Table 1. Validity Test Results

Variable	Indicator	r-calculate	r-table	Description
Financial Literacy (X1)	X1.1	0.404	0.160	Valid
	X1.2	0.301		
	X1.3	0.533		
	X1.4	0.463		
	X1.5	0.615		
	X1.6	0.554		
	X1.7	0.510		
	X1.8	0.562		

	X1.9	0.309		
	X1.10	0.306		
	X1.11	0.497		
QRIS Usage (X2)	X2.1	0.754	0.160	Valid
	X2.2	0.705		
	X2.3	0.768		
	X2.4	0.514		
	X2.5	0.702		
	X2.6	0.612		
	X2.7	0.602		
	X2.8	0.610		
	X2.9	0.540		
Financial Attitude X3)	X3.1	0.636	0.160	Valid
	X3.2	0.332		
	X3.3	0.530		
	X3.4	0.574		
	X3.5	0.660		
	X3.6	0.339		
	X3.7	0.747		
	X3.8	0.352		
Financial Management (Y)	Y.1	0.900	0.160	Valid
	Y.2	0.811		
	Y.3	0.890		
	Y.4	0.661		
	Y.5	0.837		
	Y.6	0.443		
Lifestyle (Z)	Z.1	0.840	0.160	Valid
	Z.2	0.723		
	Z.3	0.854		
	Z.4	0.771		
	Z.5	0.809		
	Z.6	0.826		
	Z.7	0.826		
	Z.8	0.835		
	Z.9	0.821		

Source: Processed Data, 2025

Based on Table 1, all statement items for Financial Literacy (X1), QRIS Usage (X2), Financial Attitude (X3), Financial Management (Y), and Lifestyle (Z) have r-calculated values greater than r-table (0.160). Therefore, all statement items are declared valid and feasible for use as data collection instruments in this study.

b. Reliability Test

The reliability test was conducted to assess the consistency of the research instrument. The instrument is declared reliable if Cronbach's Alpha > 0.60. The reliability test results are presented in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Financial Literacy (X1)	0.609	Reliable
QRIS Usage (X2)	0.825	
Financial Attitude (X3)	0.612	
Financial Management (Y)	0.848	
Lifestyle (Z)	0.934	

Source: Processed Data, 2025

Based on Table 2, all variables have Cronbach's Alpha values greater than 0.60. Thus, the research instruments for all variables are declared reliable.

Classical Assumption Test

a. Normality Test

The normality test was conducted to ensure that the residuals are normally distributed as a prerequisite for regression analysis. The test was performed using the Kolmogorov-Smirnov (K-S) method, with the criterion that data are normally distributed if the significance value is greater than 0.05.

Table 3. Normality Test Results Equation I

Test	Value
N (Sample)	150
Test Statistic	0.051
Asymp.Sig.(2-tailed)	.200 ^{c,d}

Source: Processed Data, 2025

Based on Table 3, the significance value is $0.200 > 0.05$; therefore, the data in Equation I are normally distributed.

Table 4. Normality Test Results Equation II

Test	Value
N (Sample)	150
Test Statistic	0.049
Asymp.Sig.(2-tailed)	.200 ^{c,d}

Source: Processed Data, 2025

Based on Table 4, the significance value is $0.200 > 0.05$; therefore, the data in Equation II are normally distributed.

b. Linearity Test

The linearity test is conducted to assess the suitability of the relationship in the empirical model used, whether it is linear or requires another form such as quadratic or cubic. The linearity test in this study is conducted using the Lagrange Multiplier test, with the test results for equation I are shown in Table 5.

Table 5. Linearity Test Results Equation I

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.376 ^a	0.142	0.124	0.43939

a. Predictors: (Constant), Financial Attitude, Financial Literacy, QRIS Usage

Source: Processed Data, 2025

Based on Table 5, it can be seen that R2 is 0.142 with a total of n = 150, so c2 calculated = $150 \times 0.142 = 21.3$. Then, the calculated c2 value is compared with the table c2 with df (n-k), $150-3 = 147$ with a significance level of 0.05 obtained from the table c2 value of 176.294. From the results obtained, calculated c2 $21.3 < 176.294$, it can be concluded that linear regression.

Table 6. Linearity Test Results Equation II

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.987 ^a	0.974	0.973	0.07710

a. Predictors: (Constant), Financial Attitude* Lifestyle, Financial Literacy* Lifestyle, QRIS Usage*Lifestyle, Financial Literacy, Lifestyle, Financial Attitude, QRIS Usage

Source: Processed Data, 2025

Based on Table 6, it can be seen that R2 is 0.974 with a total of n = 150, so c2 calculated = $150 \times 0.974 = 146.1$. Then, the calculated c2 value is compared with the table c2 value with df (n-k), $150-7 = 143$ with a significance level of 0.05 obtained from the table c2 value of 171.907. From the results obtained, calculated c2 $146.1 < 171.907$, it can be concluded that linear regression.

c. Multicollinearity Test

The multicollinearity test was conducted to ensure that there is no high correlation among the independent variables that could disrupt the stability of regression estimates. The decision criterion is: no multicollinearity occurs if Tolerance > 0.10 and VIF < 10.

Table 7. Multicollinearity Test Results Equation I

Variable	Tolerance	VIF
Financial Literacy	0.950	1.052
QRIS Usage	0.787	1.270
Financial Attitude	0.799	1.252

Source: Processed Data, 2025

Based on Table 7, it can be seen that there is no multicollinearity between independent variables in the regression model. This can be seen from the tolerance values of the variables of Financial Literacy, QRIS Usage, and Financial Attitude, which have tolerance values > 0.10 and VIF values < 10.

Table 8. Multicollinearity Test Results Equation II

Variable	Tolerance	VIF
Financial Literacy	0.949	1.053
QRIS Usage	0.777	1.287
Financial Attitude	0.795	1.259
Lifestyle	0.986	1.015

Source: Processed Data, 2025

Based on Table 8, it can be seen that there is no multicollinearity between independent variables in the regression model. This can be seen from the tolerance values of the variables of Financial Literacy, QRIS Usage, Financial Attitude, and Lifestyle, which have tolerance values > 0.10 and VIF values < 10.

Hypothesis Test

a. Moderated Regression Analysis (MRA)

Moderated Regression Analysis (MRA) was used to examine the influence of independent variables on the dependent variable and to test whether the moderating variable strengthens or weakens the relationship through the interaction terms (X*Z).

Table 9. Moderated Regression Analysis Results Equation I

Research Variable	Coefficients	T Statistic	Significance Value
(Constant)	3.086	5.425	0.000
Financial Literacy	0.107	1.287	0.200
QRIS Usage	-0.374	-3.695	0.000
Financial Attitude	0.540	4.253	0.000

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 9, it can be seen that the regression equation is as follows:

$$Y = 3.086 + 0.107X_1 - 0.374X_2 + 0.540X_3 + e$$

The regression equation can be explained as follows:

1. The constant of 3.086 indicates that when Financial Literacy (X1), QRIS Usage (X2), and Financial Attitude (X3) are equal to 0, then Financial Management (Y) equals 3.086.
2. The coefficient of X1 is 0.107 and positive, meaning that an increase in Financial Literacy tends to increase Y by 0.107; however, statistically, the effect is not significant (Sig. 0.200 > 0.05).
3. The coefficient of X2 is -0.374 and is negative and significant (Sig. 0.000 < 0.05), meaning that an increase in QRIS Usage tends to decrease Y by 0.374.
4. The coefficient of X3 is 0.540 and is positive and significant (Sig. 0.000 < 0.05), meaning that an increase in Financial Attitude increases Y by 0.540.

Table 10. Moderated Regression Analysis Results Equation II

Research Variable	Coefficients	T Statistic	Significance Value
(Constant)	2.927	26.451	0.000
Financial Literacy	0.112	7.650	0.000
QRIS Usage	-0.397	-22.232	0.000
Financial Attitude	0.539	24.002	0.000
Lifestyle	0.057	5.267	0.000
Financial Literacy* Lifestyle	0.039	0.494	0.622
QRIS Usage* Lifestyle	0.113	0.972	0.333
Financial Attitude* Lifestyle	0.459	3.733	0.000

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 10, it can be seen that the regression equation is as follows: $Y = 2.927 + 0.112X_1 - 0.397X_2 + 0.539X_3 + 0.057Z + 0.039X_1*Z + 0.113X_2*Z + 0.459X_3*Z + e$. The regression equation above can be explained as follows:

1. The constant of 2.927 means that when X1, X2, X3, Z, and all interaction terms are equal to 0, then Y equals 2.927.
2. Financial Literacy has a positive and significant effect (Sig. 0.000), meaning that an increase in X1 increases Y by 0.112.
3. QRIS Usage has a negative and significant effect (Sig. 0.000), meaning that an increase in X2 decreases Y by 0.397.

4. Financial Attitude has a positive and significant effect (Sig. 0.000), meaning that an increase in X3 increases Y by 0.539.
5. Z (Lifestyle) has a positive and significant effect (Sig. 0.000), meaning that an increase in Lifestyle increases Y by 0.057.
6. The interaction X1*Z is not significant (Sig. 0.622 > 0.05), therefore, Lifestyle does not moderate the effect of Financial Literacy on Y.
7. The interaction X2*Z is not significant (Sig. 0.333 > 0.05), therefore, Lifestyle does not moderate the effect of QRIS Usage on Y.
8. The interaction X3*Z is significant (Sig. 0.000 < 0.05) and has a positive coefficient (0.459), therefore, Lifestyle moderates (strengthens) the effect of Financial Attitude on Y.

b. Correlation Coefficient Analysis (R) and Determination Coefficient (R²)

The correlation coefficient analysis was conducted to measure the strength of the relationship between independent variables and the dependent variable, as well as to assess the role of the moderating variable in that relationship. The correlation test results for Equation I are presented in Table 11.

Table 11. Correlation Coefficient Test Results (R) Equation I

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.376 ^a	0.142	0.124	0.43939

Predictors: (Constant), Financial Attitude, Financial Literacy, QRIS Usage
Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 11, the correlation coefficient (R) value obtained is 0.376. This value indicates that the relationship between Financial Literacy (X1), QRIS Usage (X2), and Financial Attitude (X3) and Personal Financial Management Behavior (Y) is in the low category. This finding suggests that the three independent variables have a relatively weak relationship with the dependent variable. The coefficient of determination (R²) value of 0.142 indicates that 14.2% of the variation in Personal Financial Management Behavior can be explained by Financial Literacy, QRIS Usage, and Financial Attitude, while the remaining 85.8% is explained by other factors outside this research model.

Table 12. Correlation Coefficient Test Results (R) Equation II

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.987 ^a	0.974	0.973	0.07710

Predictors: (Constant), Financial Attitude* Lifestyle, Financial Literacy, Lifestyle, Financial Attitude, QRIS Usage, Financial Literacy* Lifestyle, QRIS Usage*Lifestyle
Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 12, the correlation coefficient (R) value obtained is 0.987, indicating a very strong relationship between Financial Literacy, QRIS Usage, and Financial Attitude with Lifestyle as a moderating variable on Personal Financial Management Behavior. The coefficient of determination (R²) value of 0.974 shows that 97.4% of the variation in Personal Financial Management Behavior can be explained by Financial Literacy, QRIS Usage,

Financial Attitude, Lifestyle, and the interaction variables. The remaining 2.6% is influenced by other factors outside the research model.

c. Simultaneous Test (F Test)

The F test is performed to assess the significance of the regression model simultaneously, that is, to determine whether all independent variables in the model collectively have a significant influence on the dependent variable. This test is also used to assess the suitability of the regression model in explaining the relationship between the research variables. The F test results for equation I are shown in Table 13.

Table 13. Simultaneous Test Results (F Test) Equation I

Model	Sum of Squares	Mean Square	F	Significance
Regression	4.647	1.549	8.023	.000 ^b
Residual	28.187	0.193		

Dependent Variable: Financial Management

Predictors: (Constant), Financial Attitude, Financial Literacy, QRIS Usage

Source: Processed Data, 2025

Based on Table 13, the significance value is $0.000 < 0.05$. Therefore, it can be concluded that Financial Literacy (X1), QRIS Usage (X2), and Financial Attitude (X3) simultaneously have a significant effect on Personal Financial Management Behavior (Y). Thus, the regression model for Equation I is considered feasible.

Table 14. Simultaneous Test Results (F Test) Equation II

Model	Sum of Squares	Mean Square	F	Significance
Regression	31.989	4.570	768.765	.000 ^b
Residual	0.844	0.006		

Dependent Variable: Financial Management

Predictors: (Constant), Financial Attitude* Lifestyle, Financial Literacy* Lifestyle, QRIS Usage*Lifestyle, Lifestyle, Financial Attitude, Financial Literacy, QRIS Usage

Source: Processed Data, 2025

Based on Table 14, the significance value of $0.000 < 0.05$ indicates that all variables in Equation II simultaneously have a significant effect on Personal Financial Management Behavior (Y).

d. Partial Test (t Test)

The t-test is conducted to assess the partial influence of each independent variable on the dependent variable. This test aims to determine the significance of each independent variable's contribution to the regression model used. The t-test results for equation I are shown in Table 15.

Table 15. Partial Test Results (t Test) Equation I

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	3.086	5.425	0.000
Financial Literacy	0.107	1.287	0.200
QRIS Usage	-0.374	-3.695	0.000
Financial Attitude	0.540	4.253	0.000

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 15, the t-table used is 1.655, and the results can be explained as follows:

1. Financial Literacy (X1) has a significance value of $0.200 > 0.05$ and a t-statistic of $1.287 < 1.655$; therefore, Financial Literacy does not have a significant effect on Personal Financial Management Behavior.
2. QRIS Usage (X2) has a significance value of $0.000 < 0.05$ and $t = 3.695 > 1.655$; therefore, QRIS Usage has a significant effect on Personal Financial Management Behavior.
3. Financial Attitude (X3) has a significance value of $0.000 < 0.05$ and $t = 4.253 > 1.655$; therefore, Financial Attitude has a significant effect on Personal Financial Management Behavior.

Table 16. Partial Test Results (t Test) Equation II

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	2.927	26.451	0.000
Financial Literacy	0.112	7.650	0.000
QRIS Usage	-0.397	-22.232	0.000
Financial Attitude	0.539	24.002	0.000
Lifestyle	0.057	5.267	0.000
Financial Literacy* Lifestyle	0.039	0.494	0.622
QRIS Usage* Lifestyle	0.113	0.972	0.333
Financial Attitude* Lifestyle	0.459	3.733	0.000

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on Table 16, it can be seen that the t-table used is 1.655 and the results can be explained as follows:

1. Financial Literacy (X1) has a significant effect on Personal Financial Management Behavior (Sig. $0.000 < 0.05$).
2. QRIS Usage (X2) has a significant negative effect on Personal Financial Management Behavior (Sig. $0.000 < 0.05$).
3. Financial Attitude (X3) has a significant effect on Personal Financial Management Behavior (Sig. $0.000 < 0.05$).
4. Lifestyle (Z) has a significant effect on Personal Financial Management Behavior (Sig. $0.000 < 0.05$).
5. The interaction of Financial Literacy \times Lifestyle (X1*Z) has a significance value of $0.622 > 0.05$; therefore, Lifestyle does not moderate the effect of Financial Literacy on Personal Financial Management Behavior.
6. The interaction of QRIS Usage \times Lifestyle (X2*Z) has a significance value of $0.333 > 0.05$; therefore, Lifestyle does not moderate the effect of QRIS Usage on Personal Financial Management Behavior.
7. The interaction of Financial Attitude \times Lifestyle (X3*Z) has a significance value of $0.000 < 0.05$ and a positive coefficient; therefore, Lifestyle moderates (strengthens) the effect of Financial Attitude on Personal Financial Management Behavior.

Effect of Financial Literacy on Personal Financial Management Behavior

The Financial Literacy variable (X1) does not have a significant effect on Personal Financial Management Behavior. This is indicated by a significance value of 0.200, which is greater than 0.05, and a calculated t-value (1.287) that is smaller than the t-table value

(1.655). This finding indicates that the level of financial knowledge possessed by individuals is not necessarily directly reflected in daily financial management behavior. In urban communities such as Pontianak City, cognitive financial literacy may be reduced by habitual factors, the convenience of digital transactions, and consumptive tendencies, causing financial knowledge not to be consistently implemented in personal financial management practices.

Effect of QRIS Usage on Personal Financial Management Behavior

QRIS Usage (X2) is proven to have a significant negative effect on Personal Financial Management Behavior, as indicated by a significance value of 0.000 and a negative regression coefficient. This finding shows that the higher the intensity of QRIS usage, the greater the potential decline in the quality of personal financial management. The convenience, speed, and cashless nature inherent in QRIS transactions may reduce individuals' control over spending, thereby encouraging unplanned consumptive behavior. This result reinforces the view that the adoption of digital payment technology, if not accompanied by adequate self-control, can negatively affect individual financial behavior.

Effect of Financial Attitude on Personal Financial Management Behavior

Financial Attitude (X3) shows a positive and significant effect on Personal Financial Management Behavior. The significance value of 0.000 and a calculated t-value of 4.253 indicate that individuals who have good financial attitudes—such as the ability to control spending, develop financial plans, and prioritize needs—tend to demonstrate healthier financial management behavior. This finding confirms that affective and psychological aspects of finance play a more dominant role than financial knowledge alone in shaping individual financial behavior.

Effect of Lifestyle on Personal Financial Management Behavior

The Lifestyle variable (Z) is also proven to have a significant effect on Personal Financial Management Behavior. This indicates that individual lifestyle patterns, including consumption preferences, social activities, and orientation toward a modern lifestyle, play an important role in shaping financial behavior. Individuals with certain lifestyles tend to exhibit distinctive spending patterns, making lifestyle a factor that cannot be ignored in the analysis of financial behavior.

The Role of Lifestyle in Moderating the Effects of Financial Literacy, QRIS Usage, and Financial Attitude

The interaction test results indicate that Lifestyle does not moderate the effect of Financial Literacy and QRIS Usage on Personal Financial Management Behavior. This finding suggests that the influence of financial knowledge and the intensity of QRIS usage on financial behavior tends to be direct, without being strengthened or weakened by variations in individual lifestyle. In contrast, Lifestyle is proven to moderate the effect of Financial Attitude on Personal Financial Management Behavior. The positive and significant interaction coefficient indicates that the lifestyle adopted by individuals can strengthen the implementation of positive financial attitudes into actual financial behavior. In other words, individuals with good financial attitudes will be increasingly able to manage their finances effectively when their lifestyle is aligned with principles of financial control and planning.

CONCLUSION

The results of this study indicate that personal financial management behavior is influenced by a combination of cognitive, psychological, and contextual factors. In the baseline model, financial literacy does not have a significant effect on personal financial management behavior, indicating that financial knowledge is not necessarily implemented in daily practice. In contrast, financial attitude is proven to have a positive and significant effect, confirming that psychological aspects such as self-control, planning, and long-term orientation are the main determinants in shaping individual financial behavior. QRIS usage has a significant negative effect, indicating that the convenience of digital transactions may reduce the quality of financial management if not accompanied by adequate financial control. After incorporating the lifestyle variable and interaction terms, the model's ability to explain variations in personal financial management behavior increases significantly, as reflected by a coefficient of determination of 0.974. This increase is not interpreted as an absolute causal relationship, but rather indicates that the moderated model is able to capture broader behavioral variation within the research sample. Partial test results show that lifestyle does not moderate the effects of financial literacy and QRIS usage but is proven to moderate the effect of financial attitude on personal financial management behavior. This finding indicates that lifestyle acts as a reinforcing factor when individuals possess positive financial attitudes, enabling those attitudes to be more effectively translated into actual financial behavior. Overall, this study concludes that financial attitude is the most consistent and dominant variable influencing personal financial management behavior, both directly and through lifestyle reinforcement. Financial literacy and QRIS usage have direct effects but are not strengthened by lifestyle, making their influence relatively independent. The managerial implications of these findings indicate that efforts to improve the quality of public financial management are not sufficient if they rely solely on enhancing knowledge-based financial literacy. Financial education programs need to focus on developing positive financial attitudes so that financial knowledge can be internalized into real behavior. In addition, the adoption of digital payment systems such as QRIS needs to be accompanied by spending control mechanisms to ensure that transactional convenience does not encourage consumptive behavior. Policy and financial education approaches that are aligned with community lifestyles have the potential to enhance the effectiveness of financial interventions in a sustainable manner.

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