THE EFFECT OF DIGITAL FINANCIAL LITERACY, DIGITAL LIFESTYLE, AND PERCEIVED EASE OF USE ON THE FINANCIAL MANAGEMENT OF E-WALLET USERS AMONG STUDENTS IN PONTIANAK

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Abstract

This study aims to identify the effect of digital financial literacy, digital lifestyle, and perceived ease of use on the financial management of student e-wallet users in Pontianak City. This study uses an associative method. The population in this study consists of all active students domiciled in Pontianak City, with a sample of 150 respondents determined using purposive sampling techniques. Instrument testing techniques in this study include validity and reliability tests. Furthermore, the classical assumption tests used consist of normality, linearity, and multicollinearity tests. Hypothesis testing was carried out using multiple linear regression analysis, correlation coefficient, coefficient of determination, simultaneous test (F test), and partial test (t test). Based on the simultaneous test results, the calculated F value is 47.857 > the F table value of 2.67 with a significance level of 0.000 < 0.05, which means that digital financial literacy, digital lifestyle, and perceived ease of use simultaneously have a positive and significant effect on the financial management of student e-wallet users in Pontianak City. The partial test results show that digital financial literacy, digital lifestyle, and perceived ease of use individually have a positive and significant effect on financial management.

Keywords: Digital Financial Literacy, Digital Lifestyle, Perceived Ease of Use, Financial Management

INTRODUCTION

In today's digital era, the development of information and communication technology greatly affects various aspects of human life. This technological advancement has changed the way people work, communicate, and conduct transactions. One field that has undergone major changes is finance. The shift of financial systems from traditional methods to digital systems has brought many innovations that make it easier for people to carry out daily economic activities. This change has produced a new concept called financial technology or fintech, namely the use of technology to support and facilitate financial services more quickly, efficiently, and practically, without having to use physical cash.

One tangible form of fintech is the digital wallet (Electronic Wallet or E-Wallet). This application allows users to store money digitally and carry out various transactions such as payments, transfers, and online purchases. Through the use of smartphones and internet connections, E-Wallets provide convenience for people to conduct transactions anywhere and anytime. In addition to providing efficiency in the payment process, E-Wallets also offer flexibility in accessing various financial services without having to visit financial institutions directly, so that community transaction patterns have begun to shift from cash to digital payment systems.

In Pontianak City, the capital of West Kalimantan Province, the use of E-Wallets has also shown quite rapid progress. This city is known as one of the educational centers with many public and private universities inhabited by thousands of students from various regions. With the increasing number of students and the development of digital infrastructure, Pontianak City has become a promising place for E-Wallet usage. Various shopping places, cafés, restaurants, and online transportation services in Pontianak City have now accepted payments using E-Wallets. This indicates that residents, especially young people, are becoming increasingly familiar with the use of financial technology in daily activities.

Students, who are young people and active technology users, play an important role in spreading the culture of digital transactions. As a group that grew up with technology, students usually adapt more quickly to innovations and heavily depend on digital devices in various aspects of their lives. In Pontianak City, students are already accustomed to using E-Wallets. However, despite providing convenience, concerns arise about how students manage their finances amid the ease of making digital transactions. The digitalization of financial services brings major benefits to students, ranging from ease of paying educational needs, daily transactions, to the ability to manage finances independently. Services such as mobile banking, internet banking, e-wallet, QRIS, and paylater provide high flexibility in managing personal cash flow (Rahmanda et al, 2025).

Pontianak City has rapid higher education development and high student activity. This condition encourages students to become active users of digital technology, including financial services such as E-Wallets. This strengthens the relevance of selecting students in Pontianak City as the object of research related to financial literacy, digital lifestyle, perceived ease of use, and financial management. Although they have high access to digital financial services, there are fundamental problems related to financial literacy ability. Low financial literacy can cause users not to understand well the financial products they use. Low literacy can lead to less wise financial decisions and risk experiencing financial difficulties (Sapitri & Puspita, 2025). The level of financial literacy in West Kalimantan is still lagging behind national conditions. Although access to financial services has become increasingly

widespread, people's understanding in managing finances has not been fully optimal. This condition emphasizes the importance of improving financial education, especially for students as active users of digital financial services such as E-Wallets.

Along with the development of digital-based financial services, financial literacy has also shifted into digital financial literacy. For students as active technology users, digital financial literacy becomes an important factor in directing E-Wallet usage wisely and in a controlled manner. Financial literacy is a set of financial knowledge that will be useful to improve a person's skills in managing finances to avoid financial problems with the goal of achieving prosperity in the future (Sari & Diatmika, 2024). A good level of digital financial literacy helps students make more appropriate financial decisions and supports more planned financial management amid various digital transaction conveniences. With good financial literacy, people can make wiser financial decisions (Qirani et al, 2025).

In addition to financial literacy, there are other factors that influence financial management. One such factor is lifestyle. Lifestyle includes various consumption patterns, including spending priorities for food, entertainment, and education (Azizah et al, 2025). Lifestyle can influence how financial management is carried out (Kusumaningtyas et al, 2024). In the digital era. Lifestyle also determines financial behavior. Technological development and globalization encourage student consumption patterns to become more consumptive, such as increased online shopping activity, entertainment, and digital media use (Husain et al, 2025). Thus, it can be concluded that a hedonistic lifestyle can reduce the level of student financial management, and vice versa, students with a controlled lifestyle will have a good level of financial management.

Another factor that influences financial management is the ease of using e-wallets. Perceived ease of use is based on measuring the level of trust in technology use. Perceived ease of use is the level of a person's belief that technology is easy to understand and operate (Laily et al, 2025). The convenience of transactions with a few clicks can potentially affect how students manage their finances. On the other hand, the perceived ease of use of E-Wallets can help financial management if it is utilized for recording expenses or budgeting. However, without adequate financial literacy, perceived ease can encourage impulsive use. Thus, it can be concluded that ease of use can be a determining factor in student financial management.

This study is expected to provide valuable insights for the development of financial education programs that are more effective and relevant to local characteristics, and contribute to improving student financial literacy, a controlled digital lifestyle, and utilizing e-wallet use for beneficial purposes.

REVIEW OF LITERATURE

Digital Financial Literacy

Digital financial literacy is an extension of the conventional financial literacy concept that adapts to the development of financial technology. Prasad et al. (2023) define digital financial literacy as an individual's capacity to understand and use various digital-based financial products and services, such as online payments, electronic transactions, digital financing, and investments through technology platforms. This definition emphasizes the functional aspect, namely the ability to use digital financial services in daily economic activities. A more comprehensive approach is proposed by Mahanani (2024), who views

digital financial literacy not only as technical knowledge, but also as a combination of knowledge, skills, and beliefs that shape an individual's attitudes and behaviors in making financial decisions. This perspective positions digital financial literacy as a determinant of financial management quality, rather than merely an operational ability to use technology.

OECD (2020) formulates digital financial literacy into several main dimensions. First, digital financial knowledge, which includes understanding product characteristics, working mechanisms, costs, and risks of digital financial services. Second, digital skills, which relate to technical ability to operate devices and financial applications effectively. Third, attitudes and behaviors, which reflect individuals' tendencies to use digital financial services responsibly. Fourth, security awareness, which relates to understanding cybersecurity risks and efforts to protect personal and financial data. These four dimensions indicate that digital financial literacy is multidimensional and cannot be reduced only to the knowledge aspect.

Digital Lifestyle

Digital lifestyle reflects individual behavior patterns that are increasingly integrated with digital technology in various aspects of life. Almursyid et al. (2025) interpret digital lifestyle as a modern life phenomenon in which individual activities—including communication, consumption, and transactions—are largely carried out through digital media quickly and practically. This definition emphasizes the shift in how individuals manage time, needs, and preferences due to technology penetration. Afriza et al. (2024) view digital lifestyle as a form of social transformation characterized by significant changes in how individuals interact with digital technology in daily life. This perspective places digital lifestyle not merely as a habit, but as a lifestyle pattern that influences the way people think, make decisions, and behave, including in the context of consumption and financial management.

To operationalize the lifestyle concept, Kotler & Keller (2016) propose the AIO (Activities, Interests, Opinions) approach. The activity dimension describes how individuals allocate time and carry out daily activities digitally. The interest dimension reflects individuals' attraction to products, services, and activities related to digital technology. The opinion dimension represents individuals' views and attitudes toward technological developments, digital trends, and their implications for personal life. This approach is relevant for examining the digital lifestyle because it captures behavioral, preference, and attitudinal aspects simultaneously.

Perceived Ease of Use

Perceived ease of use is one of the main constructs in technology acceptance. Ernawati & Lina (2020) define perceived ease of use as the level of an individual's belief that a technology can be used clearly, does not require excessive effort, and is easy to operate. This definition emphasizes the user's subjective evaluation of the complexity of technology use. Handayani (2019) reinforces this concept by stating that perceived ease of use relates to the belief that technology can be used without significant difficulty and does not impose a high cognitive burden. Thus, perceived ease of use relates not only to the system interface but also to the overall user experience.

Setyawati et al. (2018) describe perceived ease of use into several indicators: ease of accessing the application, which reflects system accessibility anytime and anywhere; ease of conducting transactions, which indicates speed and simplicity of process; ease of understanding services, which relates to clarity of information and features; and general ease

of use, which describes the extent to which the application can be used by various user groups without significant obstacles. These dimensions indicate that perceived ease of use is practical and experience-oriented.

Financial Management

Financial management is a systematic process of managing financial resources to achieve certain goals. Fitriasandy & Anam (2022) define financial management as all activities related to the acquisition, use, and control of financial assets. This definition emphasizes the technical and functional aspects of individual financial management. Meanwhile, Purba et al. (2021) view financial management as a managerial process that includes planning, organizing, directing, and controlling financial activities. This perspective positions individuals as decision-makers who actively manage finances to maintain a balance between income and expenses.

Lusardi & Mitchell (2017) argue that individual financial management can be measured through several main dimensions. Financial planning reflects the ability to develop plans for the use of income for short-term and long-term needs. Budgeting shows the ability to allocate income in a structured way. Expense control relates to the ability to limit impulsive spending. Saving management reflects consistency in setting aside income for future needs and emergencies. Debt management describes the ability to use credit facilities proportionally according to financial capacity. These five dimensions emphasize that financial management is oriented not only toward outcomes, but also toward rational financial decision-making processes.

RESEARCH METHOD

This study uses a quantitative approach with a causal associative design to analyze the effect of digital financial literacy, digital lifestyle, and perceived ease of use on the financial management of student e-wallet users in Pontianak City. Causal associative research aims to test cause-and-effect relationships between variables (Sugiyono, 2019). The research data consist of primary data obtained through distributing questionnaires to student e-wallet users and secondary data sourced from official publications and related reports (Sugiyono, 2019). The research population includes all active students in Pontianak City, totaling 74,179 people. The sample was determined using the Purba formula in Sujarweni (2019) with a purposive sampling technique as stated by Sugiyono (2019), so that 150 respondents were obtained according to the research criteria.

The independent variables in this study include Digital Financial Literacy (X1), Digital Lifestyle (X2), and Perceived Ease of Use (X3), while the dependent variable is Financial Management (Y). Variable measurement uses a five-point Likert scale. Data analysis was conducted using multiple linear regression, preceded by validity testing using Pearson Product-Moment and reliability testing using Cronbach's Alpha with a threshold value ≥ 0.60 (Sahir, 2021). Classical assumption tests include normality test using Kolmogorov–Smirnov, linearity test, and multicollinearity test using VIF and Tolerance values (Ghozali, 2018). Hypothesis testing was carried out using the t-test and F-test, assisted by SPSS version 25 software.

RESULTS AND DISCUSSION

Test Research Instruments

a. Validity Test

Validity testing in a study aims to ensure that the statement instruments in the questionnaire truly measure what should be measured. The testing process is carried out by correlating the score of each statement item. The correlation value (r-count) is then compared with the r-table. The r-table calculation is obtained using the degrees of freedom formula (df) = n (sample size) - 2 = 150 - 2 = 148. With a significance level of 0.05, the r-table value used is 0.160. The validity test results for each statement item of each variable are presented in Table 1.

Table 1. Validity Test Results

Variable	Indicators	r-count	r-table	Description
Digital Financial Literacy (X1)	X1.1	0.719	0.160	Valid
	X1.2	0.737		
	X1.3	0.665		
	X1.4	0.544		
	X1.5	0.737		
	X1.6	0.791		
	X1.7	0.781		
	X1.8	0.834		
Digital Lifestyle (X2)	X2.1	0.711	0.160	Valid
	X2.2	0.787		
	X2.3	0.771		
	X2.4	0.769		
	X2.5	0.770		
	X2.6	0.760		
	X2.7	0.781		
	X2.8	0.759		
Perceived Ease of Use (X3)	X3.1	0.697	0.160	Valid
	X3.2	0.762		
	X3.3	0.805		
	X3.4	0.760		
	X3.5	0.833		
	X3.6	0.843		
	X3.7	0.789		
	X3.8	0.766		
Financial Management (Y)	Y.1	0.763	0.160	Valid
	Y.2	0.801		
	Y.3	0.719		
	Y.4	0.804		
	Y.5	0.800		
	Y.6	0.825		
	Y.7	0.707		
	Y.8	0.746		

Y.9	0.835
Y.10	0.729
Y.11	0.749
Y.12	0.641
Y.13	0.334
Y.14	0.416

Source: Processed Data, 2026

Based on Table 1, it is known that all statement items in the Digital Financial Literacy (X1), Digital Lifestyle (X2), Perceived Ease of Use (X3), and Financial Management (Y) variables have r-count values greater than the r-table value of 0.160. Based on these results, all statement items in the research variables are declared valid and can be used as research instruments.

b. Reliability Test

Reliability testing is conducted to determine the level of consistency or dependability of each statement item in the questionnaire as a research instrument. In this study, the reliability test uses the Cronbach's Alpha method. A statement item can be said to be reliable if it has a Cronbach's Alpha value of at least 0.60. In this study, reliability testing was performed using the Cronbach's Alpha method. The reliability test results are shown in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Digital Financial Literacy (X1)	0.870	Reliable
Digital Lifestyle (X2)	0.892	
Perceived Ease of Use (X3)	0.899	
Financial Management (Y)	0.922	

Source: Processed Data, 2026

Based on Table 2, it is known that all variables in this study, namely Digital Financial Literacy (X1), Digital Lifestyle (X2), Perceived Ease of Use (X3), and Financial Management (Y), obtained Cronbach's Alpha values that exceeded the minimum Cronbach's Alpha value of 0.60. With these results, all statement items listed in the research variables can be declared reliable and feasible to be used in the study.

Classical Assumption Test

a. Normality Test

The normality test in this study was conducted to determine whether the data used have a normal distribution. The normality test in this study was carried out using the Kolmogorov-Smirnov method, with the normality test results presented in Table 3.

Table 3. Normality Test Results

Test	Value
N (Sample)	150
Test Statistic	.048
Asymp.Sig.(2-tailed)	.200[c]

Source: Processed Data, 2026

Based on Table 3, the Asymp. Sig. (2-tailed) test result is 0.200. This value exceeds the minimum normality significance threshold of 0.05. Therefore, it can be concluded that the data in this study are normally distributed.

b. Linearity Test

The linearity test in this study was carried out to determine whether there is a linear relationship between the independent variables and the dependent variable. The linearity test was conducted using the Test for Linearity method. The test uses the Test for Linearity method through SPSS, with the results shown in Table 4.

Table 4. Linearity Test Results

Variable	Linearity
Financial Management * Digital Financial Literacy	0.000
Financial Management * Digital Lifestyle	0.000
Financial Management * Perceived Ease of Use	0.000

Source: Processed Data, 2026

Based on Table 4, it is known that the Linearity significance values for all variables are less than 0.05. Therefore, it can be concluded that the regression model used has a relationship that meets the linearity assumption.

c. Multicollinearity Test

The multicollinearity test in this study was used to ensure whether there is or is not a very high correlation among independent variables in the regression model. If there is a high correlation among independent variables, it may potentially cause inaccuracies in coefficient estimation and reduce the reliability of the regression model as a whole. A model is declared free from multicollinearity if the tolerance value is above 0.10 and the Variance Inflation Factor (VIF) value is less than 10. The multicollinearity test results are presented in Table 5.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
Digital Financial Literacy (X1)	.684	1.461
Digital Lifestyle (X2)	.597	1.676
Perceived Ease of Use (X3)	.717	1.394

Source: Processed Data, 2026

Based on Table 5, it is known that the tolerance values of each variable are > 0.10 and VIF < 10. It can be concluded that the regression model has no symptoms of multicollinearity. Thus, the three independent variables are feasible to be used in multiple linear analysis because they do not influence each other linearly and excessively.

Hypothesis Test

a. Multiple Linear Regression Analysis

Multiple linear regression analysis in this study was used to identify the magnitude of the influence of two or more independent variables on the dependent variable, both simultaneously and partially. In addition, this analysis is also utilized to form a model that can be used to predict the relationship between the variables studied. The multiple linear regression test results are shown in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.169	4.630	.000

Digital Financial Literacy	.351	5.981	.000
Digital Lifestyle	.195	3.033	.003
Perceived Ease of Use	.149	2.889	.004
Dependent Variable: Financial Management			

Source: Processed Data, 2026

Based on Table 6, the multiple linear regression equation is as follows:

Y = 1.169 + 0.351 X1 + 0.195 X2 + 0.149 X3

From the multiple linear regression equation, it can be explained as follows:

1. The constant (a) of 1.169 means that when Digital Financial Literacy (X1), Digital Lifestyle (X2), and Perceived Ease of Use (X3) are zero, Financial Management (Y) remains at 1.169 units.
2. The regression coefficient value (b1) for Digital Financial Literacy (X1) is 0.351 with a positive direction, indicating that each one-unit increase in Digital Financial Literacy will cause an increase of 0.351 in Financial Management.
3. The regression coefficient value (b2) for Digital Lifestyle (X2) is 0.195 with a positive direction, indicating that each one-unit increase in Digital Lifestyle will cause an increase of 0.195 in Financial Management.
4. The regression coefficient value (b3) for Perceived Ease of Use (X3) is 0.149 with a positive direction, indicating that each one-unit increase in Perceived Ease of Use will cause an increase of 0.149 in Financial Management.

b. Correlation Coefficient and Determination Coefficient (R^2)

The correlation coefficient is used to measure the strength level of the relationship among two or more variables and to determine the direction of the relationship. In this study, correlation analysis was conducted using the Product Moment method. The correlation coefficient calculation results are presented in Table 7.

Table 7. Correlation Coefficient and Determination Coefficient (R^2) Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.704[a]	.496	.485	.42080
Predictors: (Constant), Perceived Ease of Use, Digital Lifestyle, Digital Financial Literacy				
Dependent Variable: Financial Management				

Source: Processed Data, 2026

Based on Table 7, it is known that the correlation value (R) obtained is 0.704. This value indicates that the relationship between Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use on Financial Management is in the strong category, because the value falls within the range of 0.60–0.799.

Based on the coefficient of determination test, the R-Square value obtained is 0.496. This value indicates that the variables Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use contribute 49.6% to Financial Management. The remaining 50.4% is influenced by other variables not included in this study.

c. Simultaneous Test (F test)

The simultaneous test (F test) is used to determine whether all independent variables simultaneously have a significant influence on the dependent variable in a study. Based on

the results of simultaneous hypothesis testing (F Test) using SPSS, the simultaneous test results (F Test) are presented in Table 8.

Table 8. Simultaneous Test Results (F test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.423	3	8.474	47.857	.000[b]
	Residual	25.853	146	.177		
	Total	51.276	149			

a. Dependent Variable: Financial Management

b. Predictors: (Constant), Perceived Ease of Use, Digital Lifestyle, Digital Financial Literacy

Source: Processed Data, 2026

Based on Table 8, it is known that the calculated F value obtained is 47.857, which is greater than the F table value of 2.67, and the significance value obtained is 0.000, which is below 0.05. With these test results, it can be concluded that Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use simultaneously have a significant effect on Financial Management.

d. Partial Test (t test)

The partial test (t test) is used to analyze the influence of each independent variable individually on the dependent variable based on the hypotheses formulated in the study. Based on the results of partial hypothesis testing (t Test) using SPSS, the partial test results are presented in Table 9.

Table 9. Partial Test Results (t test)

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.169	4.630	.000
Digital Financial Literacy	.351	5.981	.000
Digital Lifestyle	.195	3.033	.003
Perceived Ease of Use	.149	2.889	.004

Dependent Variable: Financial Management

Source: Processed Data, 2026

Based on Table 9, it is known that the partial effect test results (t test) produce significance values that will be interpreted as follows:

1. The Digital Financial Literacy (X1) variable shows a calculated t value of 5.981, which is greater than the t table value of 1.655, and has a significance value of 0.000, which is smaller than 0.05. Based on these results, Ho is rejected, and Ha is accepted. Thus, it can be concluded that partially, Digital Financial Literacy has a positive and significant effect on Financial Management.
2. The Digital Lifestyle (X2) variable shows a calculated t value of 3.033, which is greater than the t table value of 1.655, and has a significance value of 0.003, which is smaller than 0.05. Based on these results, Ho is rejected, and Ha is accepted. Thus, it can be concluded that partially Digital Lifestyle has a positive and significant effect on Financial Management.
3. The Perceived Ease of Use (X3) variable shows a calculated t value of 2.889, which is greater than the t table value of 1.655, and has a significance value of 0.004, which is

smaller than 0.05. Based on these results, Ho is rejected, and Ha is accepted. Thus, it can be concluded that partially Perceived Ease of Use has a positive and significant effect on Financial Management.

CONCLUSION

Based on the results of data analysis and discussion described in the previous chapter regarding the effect of Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use on the Financial Management of E-Wallet Users among Students in Pontianak City, several conclusions can be drawn as follows. The correlation coefficient test results show an R value of 0.704, which indicates that there is a strong relationship between the Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use variables and the Financial Management variable. This indicates that improvements in these three independent variables are closely associated with improvements in the quality of student financial management. Furthermore, based on the coefficient of determination test results, an R Square value of 0.496 was obtained. This value indicates that 49.6% of the variation in Financial Management can be explained by Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use. Meanwhile, the remaining 50.4% is influenced by other variables not included in this research model. The F statistic results produce a calculated F value of 47.857 > the F table value of 2.67 and a significance value of 0.000 < 0.05. Thus, it can be concluded that Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use simultaneously have a significant effect on student Financial Management in Pontianak City. And based on partial testing results, it can be seen that Digital Financial Literacy, Digital Lifestyle, and Perceived Ease of Use have significant individual effects on Financial Management.

Based on the tests that have been conducted, suggestions can be given to related parties as follows. Students in Pontianak City are advised to continue improving digital financial literacy, especially in understanding the risks, benefits, and management of digital-based financial transactions. In addition, students are also expected to control their digital lifestyle so that it is not consumptive and to utilize the ease of financial technology wisely to support healthy and sustainable financial management. Universities are expected to play an active role in improving student financial literacy through educational activities such as seminars, training, and integrating financial literacy materials into the curriculum. This effort is important to equip students with good financial management abilities in the digital era. Future research is suggested to add other variables that potentially affect financial management, such as financial attitudes, self-control, income, or social environmental influences. In addition, expanding the sample size and research objects to different regions or respondent groups is expected to improve the validity and generalizability of research results.

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