

DIGITAL PAYMENT USAGE AND FINANCIAL MANAGEMENT BEHAVIOR: EVIDENCE FROM MANAGEMENT STUDENTS AT FEB UNM

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Abstract

The rapid development of financial technology has transformed the way university students conduct daily financial transactions. Digital payment systems offer convenience, speed, and accessibility; however, their use may also influence students' financial management behavior. This study aims to analyze the relationship between digital payment usage and financial management behavior among Management students at the Faculty of Economics and Business, Universitas Negeri Makassar (FEB UNM). The study focuses on how the frequency, ease of use, perceived usefulness, and security of digital payment services contribute to students' ability to manage expenses, control spending, plan budgets, and make financial decisions. This research employs a quantitative approach by collecting data through questionnaires distributed to Management students. The data are analyzed to identify the influence of digital payment usage on students' financial behavior. The findings are expected to provide empirical evidence that digital payment usage can affect students' financial habits, particularly in terms of spending control, budgeting discipline, and transaction awareness. This study contributes to the literature on digital finance and student financial behavior by highlighting the importance of responsible digital payment adoption. Practically, the results may provide insights for universities, students, and financial service providers in promoting financial literacy and healthier financial management practices in the digital era.

Keywords: Digital Payment, Financial Management Behavior, Financial Technology, Student Finance, FEB UNM

1. INTRODUCTION

Advances in digital technology in recent years have changed the way people conduct their daily financial activities. In Indonesia, various financial innovations, especially digital payments such as e-wallets, have emerged as a fast, efficient, and accessible transaction solution. For students, digital payments are not only a transaction tool, but also have the potential to be a financial management instrument that can help record expenses, manage budgets, and improve financial discipline. On the other hand, ease of access and various promotional incentives pose new challenges, especially related to consumptive tendencies and impulsive spending. This condition shows that digital payments not only offer convenience and efficiency in transactions, but also have the potential to reduce an individual's ability to control finances if they are not accompanied by adequate financial management skills.

To understand this phenomenon more deeply, this study refers to three main theories. The first theory is the Technology Acceptance Model (TAM) developed by Davis (1989), the theory explains that the acceptance and use of a technology is influenced by perceived

usefulness and perceived ease of use. In the context of digital payments, students will use e-wallets if they feel that the technology is useful in facilitating transactions and is easy to operate. As the perception of usefulness increases, the use of e-wallets tends to be more intensive and inherent in daily financial activities. Thus, TAM provides a foundation to understand how students' perception of the convenience and usefulness of e-wallets can shape usage patterns that have an impact on their financial habits.

The second theory is Behavioral finance, this theory emphasizes that financial decision-making is not completely rational, but rather influenced by emotions, cognitive biases, and psychological impulses. Based on the concept described by Wargo (2023), individual financial behavior is often influenced by factors such as overconfidence, present bias, and impulsive buying. In the use of digital payments, consumptive behavior can arise because fast-paced transactions give the illusion of "imperceptible spending". In addition, promotions, cashback, discounts, and ease of access can trigger unplanned expenses. This theory helps explain why students who actively use e-wallets may experience a gap between the intention to manage money and the actual actions in controlling spending. In the end, behavioral finance gives the impression that technology is not the only determinant of financial behavior because psychological factors also play a big role.

The third theory is Financial Literacy which refers to the understanding of financial literacy according to Kristanto (2021). In his book, Kristanto emphasized that financial literacy is knowledge, skills, and beliefs that allow individuals to manage financial resources effectively in daily decision-making. Financial literacy is not only related to the ability to calculate or understand basic financial concepts, but also includes psychological and behavioral readiness to plan, manage, and evaluate personal financial conditions. For students, financial literacy plays an important role because it determines how they manage expenses, budget, and resist consumptive impulses in an increasingly digitized situation. In the context of using digital payments, students who have adequate financial literacy will use e-wallets as a financial management tool, not as a trigger for consumption. Thus, financial literacy is the foundation that determines whether digital payment technology can be optimally utilized to support financial discipline.

The understanding of the use of digital payments among students also becomes more comprehensive when viewed from the perspective of technology adoption. In this case, the research refers to the Diffusion of Innovations Theory (Rogers, 1983) which explains why a technology can experience rapid deployment and use in society. Rogers explained that a technology will be quickly used if users see that the technology is more profitable than the old way (relative advantage), according to its needs and habits (compatibility), easy to understand and use (low complexity), can be tried without great risk (trialability), and the benefits can be clearly seen (observability). When these five aspects are met, individuals tend to feel confident that the technology is worth using, so its spread is rapid in a social group. In the context of digital payments, ease of transactions, expense recording features, promos, cashback, and flexibility of cross-platform use are factors that strengthen these five aspects so as to increase the acceptance and use of e-wallets among students.

Research by Arini Maharani and Muhammad Iqbal Fasa (2025) entitled "The Effectiveness of the Use of E-wallets or E-Money on Students' Consumptive Behavior in the Process of Determining Purchase Decisions" shows that intensive use of e-wallets tends to increase consumptive behavior. The ease of transactions, promos, cashback, and discounts makes it easier for students to make impulse purchases. Research by Labila Berliana Yasmeen and Novita Sari (2024) entitled "The Influence of Financial Literacy, Student Behavior, and the Use of E-wallets on Students' Personal Financial Management" found that the use of e-wallets affects the way students manage their personal finances, the impact can be positive or negative depending on the level of financial literacy.

Research by Ni Putu Ari Krismajayanti, et al. (2024) through the title "The Influence of Financial Literacy, Student Behavior, and E-wallet Use on Personal Financial Management of Students of the Accounting and Management Study Program" concluded that these three variables simultaneously have a significant effect on student financial management. In addition, Jihan Fadhilah, et al. (2021) in the title "The Utilization of Digital Wallet Technology as an Alternative Solution to Modern Payments: Literature Review" shows that payment efficiency, security, and feature innovation are the main factors that drive the increase in the use of e-wallets from year to year.

The relationship between the previous research and this research can be seen from the findings that the use of e-wallets can affect students' consumptive behavior and financial management, and that financial literacy plays an important role in balancing these impacts. Previous research has generally looked at the use of e-wallets from only one or two angles, such as consumptive behavior or financial literacy ability. Previous research has generally looked at the use of e-wallets from only one or two perspectives, such as consumptive behavior or financial literacy level. The limitations of this perspective open up space for this study to present a more comprehensive analysis by integrating three perspectives at once, namely technology acceptance, financial psychological behavior, and financial literacy in the context of student financial management strategies.

2. RESEARCH METHODS

This study uses a quantitative approach with intervariable testing carried out through numerical measurement and statistical analysis to obtain objective conclusions. Creswell (2014) emphasized that this is used when researchers try to test the relationship between variables based on measurable data. This study also uses an explanatory survey research type to analyze the influence of the use of digital payments on the financial management strategies of students of the Faculty of Economics and Business, State University of Makassar. The explanatory survey aims to explain the cause-and-effect relationship between variables by collecting data directly from respondents through questionnaires. This type of research is appropriately used because it allows researchers to explain not only the level of use of digital payments, but also their impact.

The research design is prepared based on three main variables that are in accordance with the problem formulation, namely; (1) Digital payment usage rate (X1); (2) Student financial management strategies when using digital payments (X2); (3) The effect of the use of digital payments on financial management strategies (Y). These variables were determined following the focus of research which aimed to describe the level of intensity of digital payment use, describe student financial management strategies in the context of digital transactions, and analyze the relationship between digital payment use and financial management strategies. Thus, the research design is directed to understand how digital payment usage patterns can affect the way students plan, organize, and control their personal financial situation.

The research data is primary data obtained directly from respondents through an online questionnaire. The research respondents consisted of students of the Faculty of Economics and Business, State University of Makassar, Offering C Management Study Program, so that the characteristics of the sample were in accordance with the focus of the research. Sampling using purposive sampling, because the research requires respondents with certain criteria, namely students who actively use digital payments in their daily financial activities. This technique ensures that the data collected is relevant to answer the formulation of the research problem.

The research instruments were prepared with reference to indicators derived from the three main theoretical foundations. The research instrument is in the form of an online questionnaire containing 15 questions developed based on three main indicators, each statement is measured using a five-point Likert scale, namely; (1= Strongly disagree, 2=Disagree, 3=Disagree, 4=Agree, 5=Strongly agree) This indicator is used to assess the level of respondents' approval of each variable indicator.

The variables of digital payment usage are measured through several main indicators, namely frequency of use, variety of transactions, ease of use, features and promotions, and usage habits. This variable focuses on the intensity of students in using E-wallet For daily transactions, the variety of types of transactions carried out, as well as the perception of ease of operating the available features. In addition, feature and promotional indicators are used to see students' interest in discounts, cashback, and other offers, while usage habits reflect students' tendency to make E-wallet as the main payment method in financial activities.

The variables of students' financial management strategies when using digital payments are measured through indicators of basic financial knowledge, financial planning, control and record-keeping, and financial attitudes and beliefs. This variable emphasizes students' understanding of the basic concepts of personal financial management, the ability to prepare and execute budget plans, and the habit of recording, monitoring, and evaluating expenses. In addition, financial attitudes and beliefs are used to describe students' confidence levels in managing finances independently and responsibly.

The variables of the influence of the use of digital payments on financial management strategies are measured through indicators of expenditure planning, expenditure control, savings allocation, monitoring and evaluation, and the use of digital features. This variable focuses on the ability of students to allocate funds according to priority needs, resist unplanned purchases, and set aside funds for savings or emergency funds. In addition, monitoring and evaluation indicators as well as the use of digital features are used to assess the extent to which students use the E-wallet in supporting the periodic supervision and evaluation of financial conditions.

Data analysis in this study was carried out through two stages. The first stage is descriptive statistical analysis which is used to describe the characteristics of respondents and the tendency of respondents' answers to each research variable. The second stage is multiple linear regression analysis, which is used to determine the influence of free variables, namely the use of digital payments and financial management strategies, on bound variables, namely students' financial management skills.

3. RESULTS AND DISCUSSION

The results of the study were obtained through the processing of respondent data related to the use of digital payments, financial management strategies, and financial management skills of FEB Management Offering C students of Makassar State University. The analysis was carried out using descriptive and inferential statistical techniques to describe the characteristics of the data and the relationships between the variables studied. The research findings are presented systematically in the form of tables and narrative descriptions to provide a clear picture of the empirical conditions based on the data that has been collected.

Tabel 2 Descripttive Statistics and Reliability Of Research Variables

Variabel	Number Of Items	N	Red	Std. Deviation	Cronbach's Alpha
Use of Digital Payments (X1)	5	19	4,368	0,571	0,779
Financial Management Strategy (X2)	5	19	3,642	0,779	0,799
Financial Management Skills (Y)	5	19	3,558	0,928	0,822

Source: *Data Processed, 2026*

The results of descriptive statistical analysis and reliability tests of research instruments are presented in the Table of Descriptive Statistics and Reliability of Research Variables. Based on the table, this study involved 19 respondents (N = 19) with three main variables analyzed, namely the use of digital payments, financial management strategies, and financial

management skills.

The variable of digital payment usage has a mean value of 4.368 with a standard deviation of 0.571. An average score above 4 indicates that the level of use of digital payments by students is relatively high. The relatively small standard deviation indicates that respondents' answers tend to be homogeneous and do not show extreme differences between respondents. The reliability test showed a Cronbach's Alpha value of 0.779, which means that the instrument on this variable is reliable because it exceeds the minimum limit of 0.70.

Furthermore, the financial management strategy variable has a mean value of 3.642 with a standard deviation of 0.779. The average score shows that the student's financial management strategy is in the category of sufficient to good. The value of the larger standard deviation compared to the variable of digital payment use indicates a more diverse variation of answers between respondents. Cronbach's Alpha value of 0.799 indicates that the financial management strategy measurement instrument is declared reliable.

The variable of financial management ability has a mean value of 3.558 with a standard deviation of 0.928. This average shows that students' financial management skills are in the medium category. The largest standard deviation among the three variables showed that the respondents' financial management ability had a fairly high level of variation. The reliability test yielded Cronbach's Alpha of 0.822, which means the instrument on this variable is also reliable. Thus, all research instruments are declared suitable for use for further analysis.

Tabel 2. Correlation Test Results Between Variables

Variabel	X1	X2	Y
Use of Digital Payments (X1)	1	0,298	0,128
Financial Management Strategy (X2)	0,298	1	0,821
Financial Management Skills (Y)	0,128	0,821	1

Source: Data Processed, 2026

The results of the intervariable correlation test are presented in the Table of Intervariable Correlation Test Results using the Pearson Correlation coefficient. The correlation between the use of digital payments (X1) and financial management strategies (X2) showed a coefficient value of 0.298. This value indicates a positive relationship with low strength, which means that increased use of digital payments is likely to be followed by an improvement in financial management strategies, even if the relationship is not strong.

The correlation between the use of digital payments (X1) and financial management skills (Y) showed a coefficient value of 0.128. This value is classified as very low and based on the table information is declared insignificant, thus showing that the use of digital payments does not have a strong relationship with students' financial management abilities directly.

In contrast, the correlation between financial management strategy (X2) and financial management ability (Y) showed a coefficient value of 0.821. The value shows a very strong positive relationship and is stated to be significant (Sig. < 0.01). This means that the better the financial management strategy that students have, the higher their financial management skills.

Multiple linear regression analysis was conducted to determine the influence of the use of digital payments and financial management strategies on students' financial management skills. A summary of the regression results is presented in the Model Summary.

Tabel 3. Model Summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.830 ^a	.688	.649	2.746	1.616

Source: Data Processed, 2026

Hypothesis Based on the results of the analysis, an R value of 0.830 was obtained, which indicates a very strong relationship between independent variables and dependent variables. The R Square value of 0.688 indicates that 68.8% of the variation in financial management ability (Y) can be explained by the use of digital payments (X1) and financial management strategies (X2) together. Meanwhile, the remaining 31.2% were influenced by factors outside the research model. The Adjusted R Square value of 0.649 indicates that the regression model still has a good level of accuracy after adjusting for the number of variables and the study sample.

Tabel 4. ANOVA Value

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	266.496	2	133.248	17.669	<.001 ^b
	Residual	120.662	16	7.541		
	Total	387.158	18			

Source: Data Processed, 2026

The results of the regression model feasibility test presented in the ANOVA table showed an F value of 17.669 with a significance level of < 0.001. A significance value of less than 0.05 indicates that the regression model used is feasible and significant, so that the variables of digital payment use and financial management strategies simultaneously affect students' financial management skills.

Tabel 5. Coefficient Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3.732	5.252		.711	.488		
	X1_total	-.209	.238	-.128	-.879	.393	.911	1.098
	X2_total	1.022	.174	.859	5.874	<.001	.911	1.098

Source: Data Processed, 2026

The results of the regression coefficient test are displayed in the Coefficients table. Based on the table, the variable using digital payments (X1) has a regression coefficient value of -0.209 with a significance value of 0.393. A significance value greater than 0.05 indicates that the use of digital payments does not have a significant effect on students' financial management skills. A negative coefficient indicates the opposite direction of the relationship, but the relationship is not statistically significant.

Meanwhile, the financial management strategy variable (X2) has a regression coefficient value of 1.022 with a significance value of < 0.001. These results show that financial management strategies have a positive and significant effect on students' financial management skills. Each one unit increase in the financial management strategy will increase financial management capabilities by 1,022 units, assuming other variables are constant. The Tolerance value of 0.911 and VIF of 1.098 in both variables showed that there was no multicollinearity, so the regression model met the feasibility assumptions of the analysis.

Tabel 6. Residual Statistical Analysis

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	5.69	24.07	17.79	3.848	19
Residual	-7.005	3.063	.000	2.589	19
Std. Predicted Value	-3.145	1.633	.000	1.000	19
Std. Residual	-2.551	1.115	.000	.943	19

Source: Data Processed, 2026

The results of the residual statistical analysis showed that the minimum residual value was -7.005 and the maximum residual value was 3.063, with a residual mean of 0.000. This value indicates that the prediction error is evenly distributed around zero. The standardized residual values are in the range of -2.551 to 1.115, which is still within the normal limit (-3 to +3), so it can be concluded that the regression model does not have extreme deviations and

3.2 Discuccion

The results of the study showed that the level of use of digital payments among FEB Management Offering C students of the State University of Makassar was in the high category, with an average score (mean) of 4.368. These findings indicate that digital payments, especially e-wallets, have become an integral part of students' financial activities in daily life. The high intensity of use reflects that students view digital payments as a transaction tool that is practical, efficient, and relevant to their needs.

This finding is in line with the Technology Acceptance Model (TAM) put forward by Davis (1989), which states that the acceptance of a technology is influenced by perceived usefulness and perceived ease of use. In the context of this study, the high use of digital payments shows that students feel the real benefits of e-wallets, both in terms of ease of transactions, payment speed, and flexibility of use in various types of transactions. In addition, the ease of operation of the application and integration with various services have also strengthened the acceptance of this technology.

This result can also be explained through the Diffusion Theory of Innovations (Rogers, 1983), which emphasizes that a technology will be quickly adopted if it has relative advantages, compatibility with user needs, and low complexity. Digital payments meet these characteristics because they offer advantages over conventional payment methods, are easy to use, and have become a social norm among college students. Thus, the high level of digital payment usage reflects the successful adoption of financial technology in the student environment.

The results of descriptive statistics show that students' financial management strategies are in the category of adequate to good, with a mean value of 3,642. These findings indicate that students have made efforts in planning, organizing, and controlling personal finances, although the level of implementation is not yet fully optimal and still shows variation between individuals.

This result can be attributed to the concept of financial literacy as explained by Kristanto (2021), who emphasizes that financial literacy includes knowledge, skills, and beliefs in managing finances effectively. The average score in the medium range indicates that students have a basic understanding of financial management, such as budget planning and expense

recording, but are not completely consistent in their application. This can be seen from the relatively larger variation of respondents' answers compared to the variables of digital payment use.

In addition, from a behavioral finance perspective, students' financial management strategies are not only influenced by rational knowledge, but also by psychological factors and habits. The ease of digital transactions and various incentives such as promos and cashback can influence students' financial decision-making, so even though they understand the importance of financial management, their implementation can be hampered by consumptive impulses and impulse purchases. Thus, students' financial management strategies are in a dynamic position between the intention to manage finances well and behavioral challenges in practice.

The results of the regression test showed that the use of digital payments did not have a significant effect on students' financial management skills, with a significance value of 0.393 and a negative regression coefficient. These findings indicate that the high intensity of digital payment use does not directly improve students' ability to manage their personal finances.

These findings can be explained through a behavioral finance approach, which states that the ease of digital transactions can create the illusion of "intangible" spending. Students who often use e-wallets may focus more on the ease and speed of transactions than on the expense evaluation process. As a result, although digital payments provide recording and monitoring features, these features are not necessarily optimally utilized to support better financial management.

The results of this study are in line with the findings of Arini Maharani and Muhammad Iqbal Fasa (2025), who stated that intensive use of e-wallets tends to increase student consumptive behavior. In this context, digital payments function as a transaction tool, not as the main determinant of the quality of financial management. In other words, digital payment technology is neutral and its impact is highly dependent on the behavior and financial management strategies of the individuals who use it.

In contrast to the use of digital payments, the results of the study show that financial management strategies have a positive and significant effect on students' financial management skills, with a regression coefficient value of 1.022 and a significance level of < 0.001 . These findings show that the better the financial management strategies students have, the higher their ability to manage their overall finances.

These results support the theory of financial literacy which emphasizes that the ability to manage finances is not only determined by access to technology, but also by financial planning, control, and evaluation skills. Students who have a good financial management strategy tend to be better able to set spending priorities, control impulse purchases, and use digital payment features more wisely.

This finding is also consistent with research by Ni Putu Ari Krismajayanti et al. (2024) which states that financial strategies and behaviors have a significant influence on student financial management. Thus, financial management strategies play a key role as a key factor that bridges the use of digital payment technology and students' ability to maintain personal financial stability.

Overall, the results of this study show that digital payments have been widely adopted by students, but the use of technology alone is not enough to improve financial management skills. Financial management strategies have proven to be a more decisive factor in shaping students' ability to manage personal finances. These findings confirm that strengthening financial literacy and establishing a good financial management strategy are crucial so that digital payments can be optimally utilized as a supporting tool, not a trigger for financial problems.

4. CONCLUSION

Based on the results of research and discussions that have been carried out regarding the Analysis of the Use of Digital Payments on the Financial Management Strategy and Ability of FEB Student Management Offering C Makassar State University, it can be concluded that digital payments have become a very close part of student financial activities. The level of use of digital payments is in the high category, which shows that students are actively using e-wallets in various daily transactions. These findings reflect the high acceptance of students for digital payment technology that is considered practical, efficient, and in accordance with their needs.

However, the high use of digital payments is not necessarily followed by an increase in students' financial management skills. The results of the analysis show that the use of digital payments does not have a significant influence on financial management skills. This indicates that digital payment technology is inherently neutral, so its impact on financial management

depends heavily on how and for purpose it is used. Without a clear financial management strategy, the ease of digital transactions has the potential to make no real contribution to improving students' financial capabilities.

On the other hand, financial management strategies have proven to have a very important role in shaping students' financial management skills. Financial management strategies have a positive and significant effect on financial management skills, which shows that students who are able to plan, manage, and evaluate their finances well tend to have higher financial abilities. These findings confirm that effective financial management is not only determined by access to technology, but more determined by individual behavior, discipline, and ability to implement the right financial strategy.

Overall, this study concludes that the existence and intensity of digital payment use among students is not enough to improve financial management skills without being supported by adequate financial management strategies. Therefore, financial management strategies are a key factor that determines whether digital payments can be used as a tool to support effective financial management or even become a means that has the potential to weaken personal financial control. This conclusion emphasizes the importance of a balance between the use of financial technology and the ability of individuals to manage finances wisely.

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