



The Influence of Financial Literacy, Lifestyle, Use of M-Banking with A UTAUT2 Approach on Financial Behavior

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ABSTRACT

This research aims to determine whether there is a connection between M-Banking usage, lifestyle factors, and financial literacy. With a positive data collection strategy and a sample size of 150 participants, this research applies an associative methodology. Participants must be Singkawang City residents, aged 17–50, and M-Banking app users in order to be considered for the study. Statistical methods are employed in the analysis, including the following: multiple linear regression, correlation and determination coefficient, simultaneous testing (F test), and partial testing (t test). The data is linear, has a normal distribution, and does not show signs of multicollinearity; these findings are confirmed by the standard assumption test. The variables are strongly associated with one another, as shown by the correlation value of 0.523. According to the coefficient of determination (R^2), the variables that were included in this research accounted for 28% of the variance in financial behavior, while other unexplained factors influenced the remaining 72%. Preliminary research shows that financial literacy and M-Banking use significantly affect financial behavior for the better. In contrast, lifestyle has a positive effect but is not statistically significant in influencing financial behavior.

INTRODUCTION

The advent of the digital age has led to tremendous advances in technology and information, as seen from the more complex features of modern technology. This has revolutionized the way people interact with the world, facilitating more efficient and rapid knowledge acquisition. This is based on technical advances that allow the fulfillment of people's aspirations efficiently and easily (Aulia et al., 2023). Companies use technology and information to provide new advances in service provision, including financial institutions.

Advances in information technology require the banking business to be ready to adapt and metamorphose. Currently, information technology is transitioning to the fourth industrial revolution period. This era has revolutionized work dynamics and interpersonal relationships (Maulidya & Afifah, 2021). One of the emerging trends in the financial sector is the rise of FinTech, particularly in the realm of branchless banking within banks and financial institutions (Latifah, 2023). FinTech is defined by Bank Indonesia (2018) as the merging of technology with financial services, leading to changes in traditional business models. Previously, transactions required face-to-face interaction and physical currency, but now transactions can be done remotely and quickly. The fintech industry is experiencing significant growth in several areas, including startup payments, lending, personal finance, investment, retail, crowdfunding, remittances, and financial research (Wulandari et al., 2022). M-Banking is one of the financial technology service offerings. In accordance with the development of communication and technology, banks now provide services known as M-Banking (Kurniawati et al., 2017). The Financial Services Authority (OJK) has seen a substantial increase in the use of digital transactions in Indonesia, reaching a total of 4.3 trillion by April 2023. This surge in the use of digital transactions offers the advantage of conducting transactions at will, regardless of time and location. M-Banking offers convenience and benefits, but also has security risks such as account hacking and transaction security. In order to effectively use M-Banking services for transactions, customers must have a strong understanding of financial literacy.

A strong understanding of digital financial literacy is essential given that Indonesia has the largest potential digital economy in Southeast Asia (Yuhelmi et al., 2022). 49.68% of the population is financially literate, according to the 2022 National Financial Literacy Survey. Another way to look at financial inclusion is by the 82.5 percent media coverage that supports the financial system. The financial literacy index survey in West Kalimantan Province reached 51.95%, higher than the national average of 49.68%, according to the Head of OJK West Kalimantan. Financial inclusion in West Kalimantan Province has now reached 84.10%, according to Dedi in 2023. This progress in the development of financial literacy and financial inclusion is satisfactory enough for further progress. Having a strong understanding of financial literacy allows individuals to effectively make judgments about technology use. According to the study findings of Pradini & Susanti (2021), there is no relationship between financial literacy and M-Banking usage. Contrary to the findings of Safira & Susanti's (2020) study, financial literacy has no impact on the choice of using electronic money.

LITERATURE REVIEW

Financial behavior

Financial literacy is concerned with examining the psychological aspects that influence financial behavior, particularly the decision-making process about one's money (Ramadhan et al., 2021). A person is considered to show commendable financial behavior if they have the ability to handle cash, debt, savings, and expenses effectively (Hadi & Andhaniwati, 2022). In line with research conducted by Ariska et al. (2023), which shows that financial literacy has an impact on student financial behavior. Practicing good financial behavior will also have an impact on one's Lifestyle. This can be seen from Lifestyle choices that are characterized by an imbalance between income and expenses, inconsistent debt management, and failure to align Lifestyle with financial capabilities, thus making individuals take extreme actions (Azizah & Sutaatmadja, 2020). Impulsive spending leads to financial behavior that is detrimental to individuals. According to a poll conducted by OCBC NISP Financial Index in 2023, 35% of young individuals exhibit impulsive spending behavior. They admit to making impulsive Lifestyle expenditures, such as attending concerts, taking vacations, and excessive shopping. However, the proportion decreases; by 76% in 2022 and 73% in 2023. This confirms the findings of Sufyati Hs and Alvi Lestari (2022): that a

person's lifestyle may affect financial behavior. Indirectly or directly, a person's financial behavior may be influenced by their lifestyle choices.

The researchers assessed the financial behavior of the study respondents in a relevant and current manner, taking into account the history and information provided. The presence of M-Banking technology supports the provision of banking services. Therefore, the need for wise financial management in relation to financial literacy is indispensable. This research is unique because it was conducted in Singkawang City, using community objects and connecting variables through the M-Banking application. Financial literacy encompasses the skills to understand, evaluate, communicate and effectively handle financial circumstances that impact one's well-being. A financially literate person is one who is confident in talking and making decisions about their finances, and is able to understand and overcome complex financial challenges. References to research published in 2022 by Kusuma and colleagues are contained in the quote (Kusuma et al., 2022). According to Viana et al. (2022), one component of financial literacy is an individual's understanding of basic concepts including savings and loan programs, insurance, and investment strategies.

Financial literacy, as defined by Chen Velope (1996), refers to the understanding and ability to manage one's money effectively to improve future well-being. Financial behavior relates to the actions and behaviors of individuals in relation to their own financial matters, as assessed by their own behavior (Wasita et al., 2022). According to Pulungan's research (2017), there is a correlation between financial literacy and individual behavior. Strong financial knowledge correlates with positive financial behavior.

H1 : Financial literacy affects financial behavior.

Lifestyle

Lifestyle refers to the way individuals approach and allocate their financial resources, including their thoughts, actions and preferences (Azizah & Sutaatmadja, 2020). Lifestyle is seen as a manifestation and recognition of a person's social status, which is demonstrated by their behavior that consistently follows fashion trends as the main means of meeting daily needs (Pulungan et al., 2018). Ujang (2011) identified activities, interests and views as indicators for Lifestyle factors. Lifestyle refers to the way of behavior, activities, interests, and ideas that a person exhibits. This reference comes from the work of Kusnandar and Kurniawan in 2018. A person's wasteful lifestyle does not always indicate a moral violation. This principle also applies to individuals who look simple but do not necessarily show good financial behavior (Sari & Widoatmodjo, 2023). According to Wahyuni et al. (2023), Lifestyle has no impact on financial behavior.

H2: Lifestyle has no effect on financial behavior.

M-Banking

M-Banking is an innovative technology that allows users to carry out transactions using smartphones (Lestari & Umilah, 2022). M-Banking has the benefit of allowing users to carry out transactions at any location and at any time (Makmuriyah & Vanni, 2020). The UTAUT2 model is used to calculate the indicators used in the M-Banking variable. Venkatesh et al. (2012) developed the UTAUT2 model, which is a technology acceptance paradigm. According to him, this model combines the following indicators: habits, price value, hedonic motivation, social impact, state of facilities, performance expectations and effort expectations. The extent to which users are willing to accept and utilize new technology depends greatly on how they assess the usefulness and ease of use of the technology (Hanifah & Mukhlis, 2022) M-Banking, as a type of digital payment, is widely known for its ease, efficiency and speed in facilitating transactions. M-Banking offers various attractive characteristics as a digital payment method, allowing

individuals to manage, monitor and protect their financial resources effectively (Hadi & Andhaniwati, 2022). Munawar et al. (2021) found that people's financial behavior is influenced by the use of financial technology, so this research hypothesis is in line with this. This shows the beneficial impact of M-Banking on financial behavior.

H3: The use of M-Banking influences financial behavior

METHODS

This research uses an associative approach as a research technique, with the aim of finding out the nature of the relationship that exists between the variables Financial Literacy (X1), Lifestyle (X2), and the use of Mobile Banking (X3) on Financial Behavior (Y). Data collection was carried out through the use of a questionnaire that had a Likert scale that included five different possible responses. To simplify the process of collecting participant data, Google Form is used. The population of this study consisted of individuals who took part in the survey by filling out a questionnaire using Google Form. To examine the collected data, several data analysis processes were used. The procedure includes descriptive analysis, classical assumption test, multiple linear regression analysis, correlation and coefficient of determination analysis, simultaneous F test, and partial t test. Data management procedures are carried out with the help of IBM SPSS 26.

RESULTS

Analisis Deskriptif Variabel

Tabel 1. Analisis Deskriptif

	Minimum	Maximum	Mean	Std. Deviation
<i>Financial literacy</i>	13	65	56.11	8.535
Lifestyle	17	45	30.96	6.224
Penggunaan M-Banking	34	125	107.81	13.691
<i>Financial behavior</i>	45	75	63.12	7.288

Source: Processed Data, 2023

Table 1 provides a data synopsis of the four variables that have been identified. Factors such as lifestyle, financial behavior, and knowledge of and access to mobile banking fall into this category. The financial literacy factor has a wide range of values, from 13 to 65, with a mean of 56.11 and a standard deviation of 8.535. Variations in Lifestyle variables are less when compared to other factors; ranged from 17 to 45, averaged to 30.96, and had a standard deviation of 6.224. Significant variance can be seen in mobile banking use, with scores ranging from 34 to 125, mean 107.81, and standard deviation 13.691. The financial behavior variable has the following values: 45–75, 63.12–7.288, median 63.12, and standard deviation 7.288. The variation in this variable is very large. To better understand the characteristics of the four research variables and the distribution of the data, the following table provides a statistical overview.

Validity and Reliability Test

The correctness of the data obtained is the aim of validity testing. By comparing the critical values in the table with the estimated correlation coefficient (r), we can ensure the authenticity of the data. Verification of data validity is ensured if the r value exceeds the critical threshold. In both cases, the data is considered invalid if the r value is equal to or lower than the table's r . The purpose of reliability testing is to check whether the results of multiple surveys are consistent with each other. To determine the extent of data dependency, this research uses the Cronbach Alpha technique. A variable is considered reliable or consistent if its Cronbach Alpha value is greater than 0.60. A variable is considered inconsistent or not related to dependency if its Cronbach Alpha value is less than 0.60.

Table 2. Validity and Reliability Test Results

Variabel	Item ke-	r _{hitung}	r _{tabel}	Cronbach's Alpha
<i>Financial literacy</i>	1	0,687	0,159	0,917
	2	0,743		
	3	0,645		
	4	0,803		
	5	0,717		
	6	0,732		
	7	0,469		
	8	0,720		
	9	0,757		
	10	0,734		
	11	0,687		
	12	0,792		
	13	0,785		
<i>Lifestyle</i>	1	0,520	0,159	0,741
	2	0,619		
	3	0,663		
	4	0,709		
	5	0,701		
	6	0,698		
	7	0,453		
	8	0,358		
	9	0,284		
<i>Penggunaan M-Banking dengan Pendekatan UTAUT2</i>	1	0,666	0,159	0,937
	2	0,653		
	3	0,676		
	4	0,767		
	5	0,705		
	6	0,747		
	7	0,760		
	8	0,673		
	9	0,626		
	10	0,458		
	11	0,314		
	12	0,733		
	13	0,785		
	14	0,705		
	15	0,666		
	16	0,764		
	17	0,578		
	18	0,728		
	19	0,619		
	20	0,624		
	21	0,673		
	22	0,661		
	23	0,617		
	24	0,521		
	25	0,637		
<i>Financial</i>	1	0,387	0,159	0,833
	2	0,534		
	3	0,617		
	4	0,661		
	5	0,758		

<i>behavior</i>	6	0,697		
	7	0,595		
	8	0,670		
	9	0,584		
	10	0,673		
	11	0,307		
	12	0,559		
	13	0,490		
	14	0,584		
	15	0,370		

Source: Processed Data, 2023

Based on Table 2, all data is considered acceptable if the calculated value (correlation coefficient estimate) exceeds the crucial value (r_{table}) given in the table. This ensures that the data collected from the survey is accurate.

A reliable or consistent set of variables is sometimes defined as one in which no variable has a Cronbach's Alpha value lower than 0.60. Simply put, the results of this survey are consistent and warrant further investigation into their interpretation and analysis.

Normality test

Table 3. Normality Test Results

Test Statistic	.061
Asymp. Sig. (2-tailed)	.200

Source: Processed Data, 2023

A generally accepted significance level, for example 0.05, is used in the interpretation of Table 3. The analysis residuals tend to follow a normal distribution if the p value (0.200) is greater than this significance threshold.

Multicollinearity Test

Tolerance values and variance inflation factor (VIF) were used to assess multicollinearity in the regression model. Multicollinearity does not exist among independent variables when the tolerance value exceeds 0.10 or the VIF is less than 10.

Table 4. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.961	1.040
	X2	.967	1.034
	X3	.990	1.010

Source: Processed Data, 2023

Based on the VIF test findings, multicollinearity between model variables X1, X2, and X3 is not a serious problem. With a high Tolerance value (above 0.9), it is likely that other variables in the model are responsible for most of the variability in that variable, even if multicollinearity is not obvious. Furthermore, if the VIF value is close to 1, it means that the model variables adequately describe the variance in each variable. Therefore, it is clear that in this case X1, X2, and X3 do not show significant multicollinearity problems.

Linearity Test

A linear relationship between two variables is indicated if the p value for the linearity test is greater than 0.05.

Table 5. Linearity Test Results

Item	Sig. Deviation of Linearity
Y * X1	0,133
Y * X2	0,470
Y * X3	0,086

Source: Processed Data, 2023

Table 5 shows that Sig. Linearity of more than 0.05 indicates that there is a linear relationship between the variables Financial Literacy, Lifestyle, and use of M-Banking with the UTAUT2 approach to financial behavior.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	31.109	4.569		6.809	.000
	X1	.275	.075	.323	3.679	.000
	X2	.102	.085	.087	1.199	.233
	X3	.124	.047	.234	2.644	.009

Source: Processed Data, 2023

Based on Table 5, it can be seen that the multiple linear equation is as follows: $Y = 31.109 + 0.275 X1 + 0.102 X2 + 0.124 X3 + e$

From this equation it can be explained that:

1. The constant value is 31.109, which means that if the independent variable is 0, the financial behavior variable will increase by 31.109.
2. The linear regression coefficient for the financial literacy variable is 0.275, which means that if the financial literacy variable increases by 1 point, the financial behavior variable will increase by 0.275.
3. The linear regression coefficient for the lifestyle variable is 0.102, which means that if the lifestyle variable increases by 1 point, the financial behavior variable will increase by 0.102.
4. Meanwhile, the linear regression of the M-Banking usage variable using the UTAUT2 approach is 0.124, which means that if the M-Banking usage variable increases by 1 point, the financial behavior variable will increase by 0.124.

Analysis of Correlation and Determination Coefficients

Table 7. Analysis of Correlation and Determination Coefficients

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.523 ^a	0.274	0.259	6.273

Source: Processed Data, 2023

The relationship between financial behavior and the independent variable is shown by an r value of 0.523 in Table 7. In addition, the R-squared value of the independent variable X1 is

0.274. These results indicate that the variables of the financial literacy model, lifestyle, and use of mobile banking account for around 28% of a person's financial behavior.

Simultaneous Test (F Test)

Table 8. Simultaneous Test Results (F Test)

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	84413.490	3	28137.830	15.379	.000
	Residual	267127.870	146	1829.643		
	Total	351541.360	149			

Source: Processed Data, 2023

Based on Table 8, the simultaneous test (F test) shows that there is a significant relationship between lifestyle variables, financial literacy, and the use of mobile banking on financial behavior (p-value < 0.05).

Partial Test (t Test)

This T test is carried out to determine the effect of an independent variable partially on the dependent variable.

Table 9. Partial Test Results (t Test)

Coefficients^a

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	31.109	4.569		6.809	.000
	X1	.275	.075	.323	3.679	.000
	X2	.102	.085	.087	1.199	.233
	X3	.124	.047	.234	2.644	.009

a. Dependent Variable: *Financial behavior*

Source: Processed Data, 2023

In the partial t test, including lifestyle, financial literacy, and use of M-Banking, it was proven to have a large impact on financial behavior (Table 9). The p-value of the financial literacy variable (X1) shows that there is a strong and substantial influence on financial behavior (p-value < 0.05). The lifestyle variable (X2), on the other hand, did not show statistical significance (p-value > 0.05). The results show that there is no statistically significant relationship between lifestyle variables and financial behavior. However, there is a significant influence of the M-Banking use variable (X3) on financial behavior (p-value < 0.05), it can be seen that the use of M-Banking has a significant effect on people's shopping habits.

DISCUSSION

The Influence of Financial Literacy on Financial Behavior

The research results show that financial literacy has a significant influence on financial behavior (p-value < 0.05). In addition, the calculated t value (3.679) which exceeds the critical t value (1.975) indicates that financial literacy has a positive and significant impact on financial behavior. This finding strengthens previous findings stating that a person's level of financial literacy is directly correlated with the financial behavior they demonstrate.

The Influence of Lifestyle on Financial Behavior

A p-value greater than 0.05 indicates that there is no significant relationship between lifestyle and financial behavior. This is the conclusion reached by research based on data. In addition, the calculated t value (1.199) is lower than the t value written in the table (1.975). Therefore, it can be concluded that a person's lifestyle does not have a big influence on his financial behavior. From these findings it is clear that the fact that someone lives a luxurious lifestyle does not have a major impact on how they allocate their financial resources. As a result, we may come to the conclusion that a person's lifestyle does not have any impact on that individual's financial behavior.

Effect of Using M-Banking

Based on research conclusions on financial behavior, the variable "Use of M-Banking" has a significant value (p-value < 0.05) in terms of its impact. In addition, because the calculated t value obtained (2.644) is greater than the t table value (1.975), it can be concluded that the use of mobile banking has a good and substantial influence on financial behavior. These results are in line with the idea of technology acceptance and use, which seeks to describe the way society accepts and utilizes information technology. The use of mobile banking allows transactions to be carried out smoothly and efficiently, which in turn will improve financial behavior. The conclusion that can be drawn from the findings of this research is that the use of mobile banking plays an important role in improving individual financial behavior.

CONCLUSION

Based on the results of hypothesis testing and discussion in this research, it can be concluded that financial literacy has a significant and beneficial impact on financial behavior. The high level of financial literacy in West Kalimantan, especially in Singkawang City, enables individuals to manage their financial resources efficiently. On the other hand, lifestyle does not have a significant influence on financial behavior. This can be caused by the high level of financial awareness in the people of Singkawang City, so that they are able to deal with financial problems efficiently. Apart from that, the use of M-Banking has a positive impact on financial behavior. The convenience and efficiency offered by M-Banking in carrying out financial transactions via smartphone encourages the people of Singkawang City to take advantage of it. However, it should be noted that the use of M-Banking also needs to be accompanied by sufficient understanding of its influence on financial behavior to avoid potential problems in the future.

Suggestion

After conducting a thorough study and comprehensive discussion, there are several recommendations that need to be considered. First, it is recommended to conduct further research by including additional variables that may influence other factors that impact financial behavior. Engaging in these activities will help gain a more comprehensive understanding of the factors that influence financial behavior. Additionally, it is important to increase the sample size by including individuals with a variety of characteristics. In addition, conducting studies in other locations in Indonesia will provide a broader understanding of financial literacy and the use of information technology in financial practices. Given the high level of financial literacy in Indonesia, people demonstrate wise financial behavior and are ready to utilize information technology services such as M-Banking.

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