



# The Influence Of E-Wallet Usage, Financial Literacy And Lifestyle On Financial Management Of Female Civil Servants In Mempawah District

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## ABSTRACT

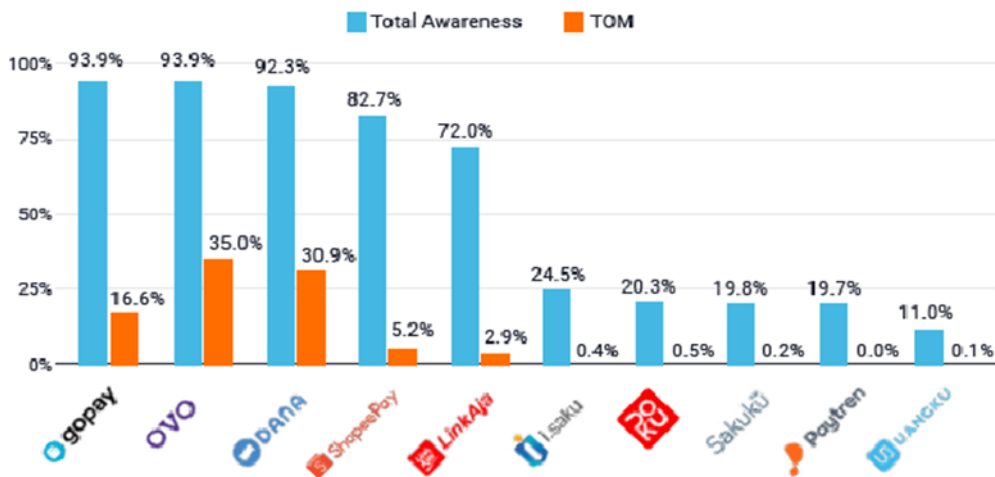
The purpose of this study was to determine the effect of e-wallet usage, financial literacy and lifestyle on financial management of Female Civil Servants in Mempawah Regency. The method used in this research is quantitative method. The population in this study were female civil servants in Mempawah Regency with a total sample of 156 people. The data analysis technique used is multiple linear regression analysis, multiple correlation coefficient (R), coefficient of determination (R<sup>2</sup>), simultaneous test (F test) and partial test (t test). The results showed a multiple linear regression equation, namely:  $Y = 4.296 + 0.563 X_1 + 0.249 X_2 + 0.367 X_3$ . The results of the multiple correlation coefficient show an R value of 0.784, meaning that the variables of e-wallet usage, financial literacy and lifestyle on financial management have a strong relationship. The results of the coefficient of determination R<sup>2</sup> show that the contribution of the variables of e-wallet usage, financial literacy and lifestyle in influencing the ups and downs of financial management of Female Civil Servants in Mempawah Regency is 74.7% while the remaining 25.3% is explained by other variables outside the regression model. The results of the simultaneous test (F test) in this study showed an Fcount value of 7.183 > 2.66 Ftable. Thus it can be concluded that the use of e-wallets, financial literacy and lifestyle on financial management simultaneously affect the dependent variable, namely financial management. The results of the partial test (t test) on the e-wallet usage variable show a tcount value of 3.811 > 1.975 t table, meaning that there is a partially significant influence between the relationship with the use of e-

wallets on financial management, while the financial literacy variable shows a tcount value of  $2.581 > 1.975$  t table, meaning that there is a partially significant influence between the relationship with financial literacy on financial management and finally the lifestyle variable shows a tcount value of  $3.466 > 1.975$  t table, meaning that there is a partially significant influence between the relationship with lifestyle on financial management.

## INTRODUCTION

Managing money is very necessary to do, because it is an activity of managing funds in everyday life that has the aim of obtaining financial well-being. In achieving financial well-being, the ability to manage finances is needed because managing finances is one of the realities that is always faced in life (Rumbianingrum & Wijayangka, 2018; Septriani et al., 2022). One that can cause failure in financial management is e-wallet. E-wallet is a service in the field of non-cash payment transactions that is carried out to provide efficiency, practicality, and can be used on smartphones without restrictions easily and safely (Andika et al., 2018; Arista, 2021).

**Figure 1 Use Of E-Wallet Payment Platforms In Indonesia**



Source: Daily Social, 2023

The lack of financial literacy possessed by e-wallet users can be one of the causes of financial consumptive actions when carrying out shopping activities. One of the important knowledge that must be possessed is financial management skills (Paendong, 2016). Financial literacy covers a very important aspect of life where you must have skills and knowledge regarding financial management (Artha & Wibowo, 2023; Atikah & Kurniawan, 2021).

Based on the survey results, it was concluded that in 2022 Financial Literacy, organized by the Financial Services Authority (OJK), Indonesia's financial literacy index was 49.68%. This percentage has increased compared to 2019 which was 38.03%. In terms of gender, for the first time, the financial literacy index for men in 2019 was higher at 39.94% compared to women at 36.13%. Meanwhile, in the 2022 period it is higher, namely women at 50.33 percent compared to men at 49.05 percent. On the other hand, lifestyle can have a negative impact. Lifestyle is a pattern of life expressed in activities, interests and income in spending money and allocating the time they have. Therefore, with the increasing lifestyle that women have, it can increasingly describe their attitudes in financial management decision-making situations (Aulia et al., 2023; Gama et al., 2023).

Women who cannot adjust their lifestyle to their finances will create losses in managing their finances, and conversely, when women can manage their finances they will be able to become more aware of how they use their finances so that they can better control their lifestyle by prioritizing what they need first rather than what is his desire (Tyastirin & Hidayati, 2017). The highest number of employed women based on education level in Mempawah Regency in the 2020 to 2022 period is those who have graduated from elementary school but not finished, elementary school, middle school and high school. Meanwhile, the lowest female workers in terms of education level are those who have never attended school, vocational school, Diploma I, II and III, S1 and S2. The total number of Civil Servants based on the highest level of education is S1 from 2020 to 2022. The second highest level of education is SMA and S2. Meanwhile, elementary schools in the 2020 to 2022 period have the lowest level of education compared to others. The education level of female civil servants in Mempawah Regency from 2020 to 2022 is at Bachelor's, Master's and Diploma III and High School levels. Meanwhile, the lowest level of education is elementary, middle school, diploma I and II (Gultom et al., 2022; Indriyani & Sartika, 2022; Sabiq Hilal Al Falih et al., 2019).

In financial management, it is something that often happens among female Civil Servants who are ignorant about financial literacy which causes a high lifestyle with buyers of unimportant goods and buying goods that are not cheap plus the use of e-wallets which are easy to make transactions, therefore it is very important (Tana & Bessie, 2020; Yushita, 2017). Female Civil Servants to know and apply the meaning of financial management in order to be able to become female Civil Servants who are good at managing their own finances and live more prosperously in the future (Lestari et al., 2023; Soraya & Lutfiati, 2020).

## LITERATURE REVIEW

### 1. Financial Management

According to Sudiantini & Rahayu, financial management is the process of managing the financial resources of an organization, including managing capital, income, expenses, and company assets (Sudiantini et al., 2023). Meanwhile, according to Wati & Rukmiati, financial management is the management of financial functions. The financial function includes how to generate money (raising of funds) and how to use funds (allocation of funds) (Wati et al., 2022). According to Kelen, financial management theories include utility theory, state-preference theory, mean-variance theory and CAPM, APT theory, option pricing theory, Modigliani-Miller theorem and EMH theory. The presence of these theories is based on the traditional view. Traditional finance describes evolving prices and how best to allocate economic resources when financial choices are uncertain, time-constrained, risky and strategic. However, this view has weaknesses or shortcomings, one of which is related to the assumptions used. Phenomena or facts in the field show the irrational behavior of investors or financial actors regarding decision making (Kelen, 2021).

### 2. Use of E-wallets

According to Widiyati & Rikawati, E-wallet is a payment service that is operated under financial regulations and is carried out via mobile devices (Widiyati et al., 2021). Meanwhile, according to Pane & Nurhayati, E-wallet (digital wallet) is a help or stage that offers a type of help like a wallet, which is a place to store cash, but the money storage is sophisticated (on the web) (Pane & Nurhayati, 2022). According to Pane & Nurhayati, the types of e-wallets are as follows: (1) Dana is the most commonly used sophisticated wallet. grocery store. Funds can be introduced on mobile phones based on Android and iOS, (2) OVO is a smart application that informs online installment and exchange administration. We can get an interesting opportunity to receive points every time we exchange installments via OVO. (3) GoPay is electronic cash that can be used to make installments and funds through Gojek. GoPay can function as installments for all

administrations at Gojek, installments at shops or food stalls, installments at online shops and other money exchanges, for example GoPay transfers between application clients or withdrawing money via an account. (4) ShopeePay has also launched a digital wallet, namely ShopeePay. The growth of this digital wallet is quite rapid compared to other digital wallets, because ShopeePay is directly connected to Shopee as a marketplace. What's more interesting, ShopeePay can not only be used to pay bills or shop at Shopee, but can also be used to pay for Shopee Food and so on. (5) LinkAja is a digital bank product resulting from synergies from several large companies in Indonesia, namely the Association of State-Owned Banks, Pertamina and Telkomsel. Because there are many synergies in this product, it certainly supports the features presented to make digital transactions easier for users.

1. H<sub>0</sub>: There is no partially significant influence between the use of E-Wallet on the financial management of female civil servants in Mempawah Regency.
2. H<sub>a</sub>: There is a partially significant influence between the use of E-Wallet on the financial management of female civil servants in Mempawah Regency.

### 3. Financial Literacy

According to Elitasari, Wiyono & Maulida, financial literacy is the ability to use mathematics and an understanding of personal money to make the right decisions in the short and long term (Elitasari et al., 2022). Meanwhile, Laily, financial literacy is a must for every individual to avoid financial problems because individuals are often faced with trade offs, namely situations where someone has to sacrifice one interest for the sake of another (Laily, 2016). According to Siswanti, the classification of financial literacy levels is divided into four groups, namely: (1) Well literate, having knowledge and confidence in financial institutions and products and services including features, benefits and risks, rights and obligations, as well as skills in using products and services. finance. (2) Sufficiently literate, has knowledge and confidence in financial service institutions and products including features, benefits and risks, rights and obligations regarding financial products and services. (3) Less literate, only has knowledge about financial service institutions, as well as financial products and services. (4) Not literate, does not have knowledge and confidence in financial institutions and products and services including features, benefits and risks, rights and obligations, and does not have skills in using financial products and services (Siswanti, 2022).

1. H<sub>0</sub>: There is no partially significant influence between the use of E-Wallet on the financial management of female civil servants in Mempawah Regency.
2. H<sub>a</sub>: There is a partially significant influence between Financial Literacy on the Financial Management of female Civil Servants in Mempawah Regency.

### 4. Lifestyle

According to Erdawati, (2020, p. 367): "Lifestyle is a marketing perspective that groups people into certain groups based on the things they do, how they like to spend their free time, and how they choose to spend their income. Meanwhile, according to Fitria, lifestyle is a person's behavior shown in activities, interests and opinions, especially those related to self-image to reflect their social status. A person's lifestyle influences purchasing behavior, which can determine many individual consumption decisions (Fitriasandy & Anam, 2022).

1. H<sub>0</sub>: There is no partially significant influence between Lifestyle on the Financial Management of female Civil Servants in Mempawah Regency.
2. H<sub>a</sub>: There is a partially significant influence between Lifestyle on the Financial Management of female Civil Servants in Mempawah Regency

## 5. Financial Management

According to Bahiu & Untu, financial management is management related to the allocation of investment funds and efforts to collect funds for financing efficiently. Meanwhile, Rahmawati & Mahmud, financial management is an activity of managing funds in daily life carried out by an individual or group with the aim of obtaining financial welfare (Rahmawati et al., 2023). To achieve this prosperity, good financial management is needed so that money can be used according to needs and not wasted.

## METHODS

The type used in this research is an associative approach. The variables in this study are to determine the relationship between the variables of E-Wallet Usage, Financial Literacy and Lifestyle with Financial Management variables (Soetiono & Setiawan, 2022). In this study will distribute questionnaires using google form to female civil servants in Mempawah Regency (Sahir, 2021). Secondary data used in this study are data on e-wallet usage and financial literacy. The population used in this study are female civil servants in Mempawah Regency who use the ShopeePay feature, which amounts to 5,875. The sample size (n) was 156 female civil servants in Mempawah Regency who used the ShopeePay feature. Measurement of variables in this study using a Likert scale (Aunillah, 2021; Introduction to Research Methodology, 2021). The data analysis technique uses instrument tests which include (validity test and reliability test), classical assumption tests including (normality test, linearity test, multicollinearity test), multiple linear regression analysis, correlation coefficient (R), determination coefficient test (R<sup>2</sup>), simultaneous test (F test), partial test (t test) (Hikmawati, 2017; Nalendra, 2021; Perdana, 2016).

## RESULTS AND DISCUSSION

### Validity Test

**Table 1 Validity Test Results Of E-Wallet Usage (X1)**

| Number Question item | Pearson Correlation (R Count) | R Table | Criteria  |
|----------------------|-------------------------------|---------|-----------|
| X.1                  | 0,876                         | 0,300   | VALID     |
| X.2                  | 0,791                         | 0,300   | VALID     |
| X.3                  | 0,802                         | 0,300   | VALID     |
| X.4                  | 0,644                         | 0,300   | VALID     |
| X.5                  | 0,876                         | 0,300   | VALID     |
| X.6                  | 0,726                         | 0,300   | VALID     |
| X.7                  | 0,791                         | 0,300   | VALID     |
| X.8                  | 0,657                         | 0,300   | VALID     |
| X.9                  | 0,554                         | 0,300   | VALID     |
| X.10                 | 0,388                         | 0,300   | NOT VALID |
| X.11                 | 0,599                         | 0,300   | VALID     |
| X.12                 | 0,713                         | 0,300   | VALID     |
| X.13                 | 0,643                         | 0,300   | VALID     |
| X.14                 | 0,728                         | 0,300   | VALID     |
| X.15                 | 0,328                         | 0,300   | NOT VALID |

Source: Primary data, processed by researchers 2024

Based on Table 1, it can be seen that the questions for the variable use of e-wallet (X1) have a valid status, because the value of rcount (pearson correlation)  $\geq$  rtable = 0.300 means that the research instrument is declared valid.

**Table 2 Financial Literacy Validity Test Results (X2)**

| Number Question Item | Pearson Correlation (R Count) | R Table | Criteria |
|----------------------|-------------------------------|---------|----------|
| X.1                  | 0,666                         | 0,300   | Valid    |
| X.2                  | 0,754                         | 0,300   | Valid    |
| X.3                  | 0,645                         | 0,300   | Valid    |
| X.4                  | 0,800                         | 0,300   | Valid    |
| X.5                  | 0,765                         | 0,300   | Valid    |
| X.6                  | 0,730                         | 0,300   | Valid    |
| X.7                  | 0,763                         | 0,300   | Valid    |
| X.8                  | 0,797                         | 0,300   | Valid    |
| X.9                  | 0,601                         | 0,300   | Valid    |
| X.10                 | 0,838                         | 0,300   | Valid    |
| X.11                 | 0,504                         | 0,300   | Valid    |
| X.12                 | 0,858                         | 0,300   | Valid    |
| X.13                 | 0,621                         | 0,300   | Valid    |
| X.14                 | 0,768                         | 0,300   | Valid    |
| X.15                 | 0,725                         | 0,300   | Valid    |
| X.16                 | 0,767                         | 0,300   | Valid    |
| X.17                 | 0,775                         | 0,300   | Valid    |
| X.18                 | 0,485                         | 0,300   | Valid    |
| X.19                 | 0,755                         | 0,300   | Valid    |

Sumber: Data primer, olahan peneliti 2024

Berdasarkan pada Tabel 2, maka dapat dilihat bahwa seluruh pertanyaan untuk variabel literasi keuangan (X2) memiliki status valid, karena nilai rhitung (pearson correlation)  $\geq$  rtabel = 0,300 berarti instrumen penelitian dinyatakan valid. Hal ini menunjukkan bahwa masing-masing pertanyaan pada variabel literasi keuangan (X2) dapat diandalkan dan layak sebagai penelitian.

**Tabel 3 Hasil Uji Validitas Gaya Hidup (X3)**

| Number Question Item | Pearson Correlation (R Count) | R Table | Criteria |
|----------------------|-------------------------------|---------|----------|
| X.1                  | 0,708                         | 0,300   | Valid    |
| X.2                  | 0,601                         | 0,300   | Valid    |
| X.3                  | 0,592                         | 0,300   | Valid    |
| X.4                  | 0,651                         | 0,300   | Valid    |
| X.5                  | 0,579                         | 0,300   | Valid    |
| X.6                  | 0,670                         | 0,300   | Valid    |
| X.7                  | 0,594                         | 0,300   | Valid    |
| X.8                  | 0,694                         | 0,300   | Valid    |

Source: Primary data, processed by researchers 2024

Based on Table 3, it can be seen that all questions for the lifestyle variable (X3) have a valid status, because the rcount value (pearson correlation)  $\geq$  rtable = 0.300 means that the research instrument is declared valid.

**Table 4 Management Validity Test Results (Y)**

| Number Question Item | Pearson Correlation (R Count) | R Table | Criteria |
|----------------------|-------------------------------|---------|----------|
| Y.1                  | 0,723                         | 0,300   | Valid    |
| Y.2                  | 0,645                         | 0,300   | Valid    |
| Y.3                  | 0,772                         | 0,300   | Valid    |
| Y.4                  | 0,812                         | 0,300   | Valid    |
| Y.5                  | 0,776                         | 0,300   | Valid    |
| Y.6                  | 0,760                         | 0,300   | Valid    |
| Y.7                  | 0,749                         | 0,300   | Valid    |
| Y.8                  | 0,648                         | 0,300   | Valid    |

Source: Primary data, processed by researchers 2024

Based on Table 4, it can be seen that all questions for the financial management variable (Y) have a valid status, because the value of rcount (pearson correlation)  $\geq$  rtable = 0.300 means that the research instrument is declared valid.

**Table 5 Reliability Test Results**

| Variabele                       | Cronback Alpha | Rtable | Criteria |
|---------------------------------|----------------|--------|----------|
| <i>E-Wallet Usage (X1)</i>      | 0,926          | 0,600  | Reliabel |
| <i>Financial Literacy (X2)</i>  | 0,940          | 0,600  | Reliabel |
| <i>Lifestyle (X3)</i>           | 0,791          | 0,600  | Reliabel |
| <i>Financial Management (Y)</i> | 0,879          | 0,600  | Reliabel |

Source: Primary data, processed by researchers 2024

Based on Table 5, it shows the Cronbach's alpha value for the e-wallet usage variable (X1) of 0.926, financial literacy (X2) of 0.940, lifestyle (X3) of 0.791 and financial management (Y) of 0.879. It is concluded that the statements in this questionnaire are reliable because they have a Cronbach's alpha value of more than 0.600.

**Normality Test**

**Table 6 Normality Test Results**

| One-Sample Kolmogorov-Smirnov Test |                         |            |
|------------------------------------|-------------------------|------------|
|                                    | Unstandardized Residual |            |
| N                                  | 156                     |            |
| Normal Parameters <sup>a,b</sup>   | Mean                    | .0000000   |
|                                    | Std. Deviation          | 4.14352058 |
| Most Extreme Differences           | Absolute                | .074       |
|                                    | Positive                | .074       |
|                                    | Negative                | -.072      |
| Kolmogorov-Smirnov Z               | .074                    |            |
| Asymp. Sig. (2-tailed)             | .200                    |            |
| a. Test distribution is Normal.    |                         |            |
| b. Calculated from data.           |                         |            |

Source: Primary data, processed by the author 2024

Table 6 shows that the Asymp.Sig (2-tailed) value is 0.200, greater than 0.05, so it can be concluded that the data tested is normally distributed.

**Linearity Test**

**Table 7 Linearity Test Results**

| Item   | Sig. Deviation of Linearity |
|--------|-----------------------------|
| Y * X1 | 0,419                       |
| Y * X2 | 0,932                       |
| Y * X3 | 0,692                       |

Source: Primary data, processed by researchers 2024

The sig deviation from linearity value of 0.419 is greater than the sig value of 0.05, so it can be concluded that between the variables of E-Wallet Usage (X1) and Financial Management (Y) there is a linear relationship. The sig deviation from linearity value of 0.932 is greater than the sig value of 0.05, so it can be concluded that between the variables of Financial Literacy (X2) and Financial Management (Y) there is a linear relationship. The sig deviation from linearity value of 0.692 is greater than the sig value of 0.05, so it can be concluded that between the Lifestyle variable (X3) and Financial Management (Y) there is a linear relationship.

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

| Model | Collinearity Statistics |            |
|-------|-------------------------|------------|
|       | Tolerance               | VIF        |
| 1     | (Constant)              |            |
|       | X1                      | .989 1.011 |
|       | X2                      | .997 1.003 |
|       | X3                      | .991 1.009 |

Source: Primary data, processed by researchers 2024

The multicollinearity test results in Table 8, show that the Tolerance value of the E-Wallet Usage variable (X1), Financial Literacy (X2) and Lifestyle (X3) is more than 0.10 and the VIF value of the E-Wallet Usage variable (X1), Financial Literacy (X2) and Lifestyle (X3) is less than 10, so it can be concluded that there is no trace of multicollinearity.

**Table 9 Multiple Linear Regression Test Results**

Coefficients<sup>a</sup>

| Model |                           | Unstandardized Coefficients |            | Standardized | t     | Sig. |
|-------|---------------------------|-----------------------------|------------|--------------|-------|------|
|       |                           | B                           | Std. Error | Beta         |       |      |
| 1     | (Constant)                | 4.296                       | 2.452      |              | 4.541 | .000 |
|       | <i>Use_of_E-Wallet</i>    | .563                        | .124       | .432         | 3.811 | .000 |
|       | <i>Financial Literacy</i> | .249                        | .193       | .208         | 2.581 | .023 |
|       | <i>Lifestyle</i>          | .367                        | .153       | .322         | 3.466 | .007 |

a. Dependent Variable: Financial Management

Source: Primary data, processed by researchers 2024

The regression equation is  $Y = 4.296 + 0.563 X1 + 0.249 X2 + 0.367 X3$  ; From the simple linear regression equation used in this study, it can be explained as follows:

1. Based on the results of multiple linear regression, a constant value of 4.296 is obtained. Indicates that if the variables of E-Wallet Usage, Financial Literacy and Lifestyle are zero, then the Financial Management variable is 4.296.
2. Based on the results of multiple linear regression, the coefficient value of e-wallet usage is 0.563. Indicates that if the e-wallet usage variable increases by one unit, the financial management variable will increase by 0.563 units.



3. Based on the results of multiple linear regression, the coefficient value of financial literacy is 0.249. Indicates that if the financial literacy variable increases by one unit, the financial management variable will increase by 0.249 units.
4. Based on the multiple linear regression results, the lifestyle coefficient value is 0.367. Indicates that if the lifestyle variable increases by one unit, the financial management variable will increase by 0.367 units.

### Colleration Coefficient (R)

**Table 10 Correlation Coefficient Test Results (R)  
Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .784 <sup>a</sup> | .747     | .710              | 2.708                      |

*a. Predictors: (Constant), Lifestyle, Financial Literacy, E-Wallet Usage*

*b. Dependent Variable: Financial Management*

Source: Primary data, processed by researchers 2024

Table 10 shows that the correlation coefficient (R) value obtained from data processing results is 0.784, which means that the variables of e-wallet usage, financial literacy and lifestyle on financial management have a strong relationship, because the value is in the interval 0.60-0.799.

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

The results of the first sub-structural coefficient of determination (R<sup>2</sup>) test can be seen in Table 4.18, it can be obtained information that the R Square value is 0.747 or 74.7%, which means that the variables of e-wallet usage, financial literacy and lifestyle in explaining their influence on financial management are 74.7% while the remaining 25.3% is explained by other variables outside the regression model.

### Simultaneous Test (F Test)

**Table 11 Model Feasibility Test Results (F Test)**

| ANOVA <sup>a</sup> |            |                |     |             |       |                   |
|--------------------|------------|----------------|-----|-------------|-------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F     | Sig.              |
| 1                  | Regression | 78.694         | 3   | 26.231      | 7.183 | .000 <sup>b</sup> |
|                    | Residual   | 58.056         | 152 | 8.167       |       |                   |
|                    | Total      | 136.750        | 155 |             |       |                   |

*a. Dependent Variable: Financial Management*

*b. Predictors: (Constant), Lifestyle, Financial Literacy, Use of E-Wallet*

Source: Primary data, processed by researchers 2024

The simultaneous test results (F test) in Table 11 show that the Fcount value of 7.183 is greater than Ftable 2.66, so it can be concluded that H0 is rejected and Ha is accepted. In other words, the independent variables, namely the use of e-wallets, financial literacy and lifestyle on financial management simultaneously affect the dependent variable, namely financial management.

**Partial Test (t Test)****Table 12 Partial Test Results (t Test)**

| Model      | Coefficients <sup>a</sup>   |            |                           |       |       |      |
|------------|-----------------------------|------------|---------------------------|-------|-------|------|
|            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.  |      |
|            | B                           | Std. Error | Beta                      |       |       |      |
| (Constant) | 4.296                       | 2.452      |                           | 4.541 | .000  |      |
| 1          | <i>Use_of_E-Wallet</i>      | .563       | .124                      | .432  | 3.811 | .000 |
|            | <i>Financial Literacy</i>   | .249       | .193                      | .208  | 2.581 | .023 |
|            | <i>Lifestyle</i>            | .367       | .153                      | .322  | 3.466 | .007 |

a. Dependent Variable: Financial Management

Source: Primary data, processed by researchers 2024

The tcount test results will then be compared with the ttable. The t table value is 1.975. The t test results (Partial) in Table 12 can be explained as follows: (X1) of 3.811 is greater than the t table of 1.975, it can be concluded that H0 is rejected and Ha is accepted, in other words, there is a partially significant effect between the relationship with the use of e-wallets on financial management. (X2) of 2.581 is greater than the t table 1.975, it can be concluded that H0 is rejected and Ha is accepted, in other words, there is a partially significant influence between the relationship with financial literacy on financial management. (X3) of 3.466 is greater than the t table 1.975, it can be concluded that H0 is rejected and Ha is accepted, in other words, there is a partially significant effect between the relationship with lifestyle on financial management.

**CONCLUSION**

Based on the data analysis that has been done, it can be concluded that: (1) The multiple regression equation is  $Y = 4.296 + 0.563 X_1 + 0.249 X_2 + 0.367 X_3$ . (2) The correlation coefficient result is 0.784, meaning that the variables of e-wallet usage, financial literacy and lifestyle on financial management have a strong relationship. (3) The results of the coefficient of determination R2 show that the contribution of the variables of e-wallet usage, financial literacy and lifestyle in influencing the ups and downs of financial management of Female Civil Servants in Mempawah Regency is 74.7% while the remaining 25.3% is explained by other variables outside the regression model. (4) The results of the simultaneous test (F test) in this study showed an Fcount value of  $7.183 > 2.66$  Ftable. Thus it can be concluded that the use of e-wallets, financial literacy and lifestyle on financial management simultaneously affect the dependent variable, namely financial management. (5) The results of the partial test (t test) on the variable use of e-wallet show a tcount value of  $3.811 > 1.975$  t table, meaning that there is a partially significant influence between the relationship with the use of e-wallet on financial management, while the financial literacy variable shows a tcount value of  $2.581 > 1.975$  t table, meaning that there is a partially significant influence between the relationship with financial literacy on financial management and finally the lifestyle variable shows a tcount value of  $3.466 > 1.975$  t table, meaning that there is a partially significant influence between the relationship with lifestyle on financial management.

**SUGGESTION**

The author's suggestions for future research:

1. Increase the variables used in the study, so as to increase the reader's insight more broadly and complexly.
2. Using a more diverse sample and population
3. Measuring variables more broadly to increase the validation of the data obtained

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