



The Influence Of Hedonism Lifestyle, Consumptive Behavior And The Importance Of Financial Literacy On Personal Financial Management Of Sintang Students

Shagita Irbawiyanti ¹⁾; Yasir Hudzaifah ²⁾; Romi Ferdian ³⁾

^{1),2),3)} *Universitas Muhammadiyah Pontianak, Indonesia*

Email: ¹⁾ shagitairbawiyanti@gmail.com; ²⁾ yasir.hudzaifah@unmuhpnk.ac.id

³⁾ romi.ferdian@unmuhpnk.ac.id

How to Cite :

Irbawiyanti, S., Hudzaifah, Y, Ferdian, R. (2025). The Influence Of Hedonism Lifestyle, Consumptive Behavior And The Importance Of Financial Literacy On Personal Financial Management Of Sintang Students. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(4). DOI: <https://doi.org/10.37676/ekombis.v13i4>

ARTICLE HISTORY

Received [11 June 2025]

Revised [05 October 2025]

Accepted [13 October 2025]

KEYWORDS

Hedonism Lifestyle,
Consumptive Behavior,
Financial Literacy and Financial
Management.

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Abstract

This research aims to find out how Sintang Regency students manage their personal finances related to the hedonism lifestyle, consumptive behavior and financial management. This research employs a quantitative methodology using a survey technique. The questionnaires were sent to collect the data 100 respondents who were Sintang Regency students, the data collected was then processed with tools by SPSS 27 data. The data are analyzed using multivariate linear regression. The results of this study show that financial literacy significantly and favorably affects Sintang Regency pupils, the Hedonism Lifestyle has a positive and significant impact on their financial management, and Consumptive Behavior has a negative and significant impact on their financial management.

INTRODUCTION

The presence of incorrect choices in current financial economics. Personal financial management involves the skill of handling resources (funds) obtained from individuals/households (Amanita 2017). Understanding effective personal financial management is the initial step toward successfully handling personal finances. The argument is that the influence of priority also impacts the discipline level of others in their financial management. (Amanita, 2017) examines discipline as the consciousness of adhering to rules and the capacity to adapt to changes, thereby directly addressing self-control. The surge of Covid-19 in Indonesia, alongside the expansion of globalization and the ongoing digital industrial revolution, has led to significant alterations in multiple facets of life within Indonesian society. Among the most significant changes are the lifestyle and spending habits of individuals who must oversee their personal finances. Students frequently encounter challenges and transitions since this is a time for establishing self-identity. Personal conduct is often shaped by environmental elements like the location and conditions in which one resides. Students are indeed easily swayed by different

cultures. This is because of the strong curiosity students possess for new things. The attitude of hedonism is exhibited by numerous adolescent individuals or, in this context, students.

Table 1: Number of Universities and Number of Students in Sintang Regency

No	College / University	Number of Students
1	Universitas Kapuas	1.786
2	STKIP Persada Khatulistiwa	1.883
3	STTK	123
4	STAIMA	477
5	STIKES Kapuas Raya	487
6	Univ. Muhammadiyah Pontianak K. Sintang	437
	Total	5.193

Source: Sintang Statistics Agency Data 2025

Hedonism is a cultural infiltration that successfully entered Indonesian culture. Students affected by various social 'diseases' hedonism will generally be individuals who are apathetic, slow consumptive, and helpless, with visible changes in behavior due to globalization that is reflected in students is the emergence of a lifestyle or life style that always follows the trend.

Lifestyle is a pattern of life and the emergence of spending time that is owned (Hayati, Yusuf, and Asnah (2020). One form of lifestyle transformation according to (Saputri and Rachmatan 2017) experienced in students is the urge to have the appearance, behavior, attitudes that attract the attention of others. Hedonic lifestyle behavior that appears among students, namely the emergence of transformation in the lives of individuals who are confident that there will be changes in the process of self-development.

From lifestyle tendencies, behaviors that require to follow trends begin to emerge that make some students engage in buying, using, spending on existing products and services (Ridhayani and Johan 2020). Consumptive behavior is often associated with a tendency to shop, because shopping as a means to relieve fatigue and stress due to daily activities. (Wahyuni, Irfani and Syahrina (2019) describe consumptive behavior as the behavior of individuals who lack rational thinking. However, it is rather the presence of a materialistic element, along with an uncontrollable urge for luxury and excess, as well as something that is considered the most expensive as a mere fulfillment of desires.

Strong financial liabilities support effective financial management, which is expected to improve. the achievement of financial security is a challenge regardless of the income level of individuals without financial management. The importance of financial literacy in the form of personal financial aspects is not that it makes it hard for people to utilize the money they have, but that people are expected to be able to live a full life with the appropriate financial resources.

The term "financial literacy" refers to a set of procedures that improve understanding, trust as well as financial management to attain wealth, while the millennial generation is in Indonesia's economic growth management in a number of industries (Wardani et al,2023). (Amanita 2017) states that financial literacy includes various personal finance skills and understanding that enable them to control or utilize their finances in order to better their lives quality of life and aim to achieve prosperity.

LITERATURE REVIEWE

Financial Management

According to Suryanto in (Sulistyarini, 2019), management involves the manner in which one behaves and handles their money, utilizes the financial resources he has to achieve prosperity in the future. Individuals who are in charge of handling their finances and will make effective use of their funds, especially by budgeting, saving and managing expenses, investing and paying off money on time. Meanwhile, according to Yustanti and Lutfi (2020), financial

management refers to the the capacity of people to manage or control their finances, including the stages of planning, checking, searching and storing financial funds for everyday. Additionally, financial management is a person's duty to manage and regulate their finances in order to satisfy their life's needs. According to the aforementioned comprehension the capacity of people to manage or control their finances, one's finances from planning, budgeting, expense management, and investing in order to live a fulfilling life and satisfy one's daily needs.

Hedonistic Lifestyle

Hedonism theory explains that all human actions, whether conscious or unconscious, as well as those derived from internal or external drives are basically aimed at seeking happiness and avoiding pain. Hedonism is one of the motivational theories that is aligned with the principle of the direction of goals that are considered the most attractive.

According to (Saputri and Rachmatan, 2017), one type of lifestyle change that can be seen in students is the desire to make their appearance, behavior, and actions attractive to others, especially peers, they want to be accepted in their environment. This happens because students tend to focus on pleasure-seeking, such as spending a lot of time outside the home, liking crowds, enjoying buying expensive items, and often following the lifestyle of influencers.

Consumptive Behavior

The term consumptive behavior comes from the English language, namely consumptive, which means the nature of consuming, wearing, using, spending something wasteful behavior for those who consume goods or services excessively. In general, consumptive behavior is characterized by wasteful and excessive consumption where wants often take precedence over needs, as well as a lack of priority in spending. It can also be understood in part as living a life of luxury. Refers to the act of using similar products and before they run out. It is when a person switches to a similar product and another brand before the first product is completely used up. To put it another way, consumptive is the want to overuse goods and services in order to gain the greatest level of pleasure, even if they are not truly necessary (Effendi, 2016).

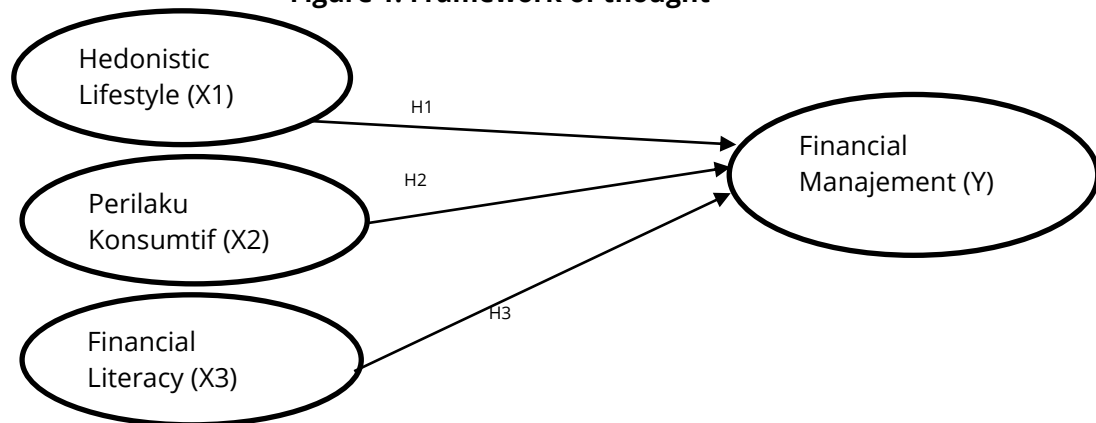
Financial Literacy

In a developing country, financial literacy is a very important element for financial behavior. According to Quanchani, cited by Wulandari, S. (2024), financial literacy is knowledge that can help individuals make good decisions. According to Hussain et al., (2018), financial literacy is a valuable skill that has a significant impact on firms, particularly startups, as well as their growth. Financial literacy can help the business improve its capital flow, boost efficiency, become more competitive, and become better able to utilize financial or commercial data to gain a competitive edge.

Financial literacy is the finance-related skills and knowledge that are essential for everyone to make wise financial choices (Wiranti et al., 2023). Financial literacy includes various abilities and insights into the a person's ability to control or utilize a specific sum of money in order to raise their standard of living and strive for wealth. (Amanita, 2017). (Yushita, 2017) Financial literacy, defined as "the ability to choose financial options and organize financial management correctly, skills that affect everyday financial decisions." Financial literacy encompasses understanding and familiarity with the concepts and of financial products, is a very important crucial thing that needs to be done to help financial literacy.

Conceptual Framework

This study examines how hedonism lifestyle, consumptive behavior and financial literacy affect financial management.

Figure 1. Framework of thought

source: processed data, 2025

Relationship of Hedonism Lifestyle (X1) to financial management (Y)

A life of excess is a common interpretation of hedonism. In fact, the word "hedonism" comes from the Greek word for pleasure hedone. The pursuit of limitless pleasure or contentment is the main goal of the hedonistic lifestyle. If a person applies a high hedonism lifestyle in running his life, his financial management is poor. This is corroborated by the results of previous research, (Anggraini, 2021) which proves that the higher the hedonism lifestyle, the worse the financial management, the results of this study can also encourage poor financial behavior. However, the hedonism lifestyle can also encourage better financial behavior.

Research conducted by (Gunawan, pirari, and sari 2021) proves that lifestyle has a favorable impact on students' individual money management practices. his implies that if a person has a lifestyle that is highly hedonistic, that person has a good financial behavior pattern as well. This good financial management behavior is carried out so that a person with a hedonistic lifestyle can meet considerable expenses for hobby needs, luxury goods, and other activities in the future.

H1: Hedonism Lifestyle has a positive and significant effect on financial management.

Relationship between Consumptive Behavior (X2) and financial management (Y)

The propensity to act excessively or make impulsive purchases is known as consumptive conduct. person who engages in consumptive behavior will have very poor financial management since their purchases are extravagant and not grounded in reason. Waste will be produced if this conduct is permitted to continue (Wahyuni, Irfani, and Syahrina 2019). Waste will negatively affect the person's ability to manage their finances. Individual financial management will be simpler or more successful if a hedonistic lifestyle is not adopted.

According to research by Cristanti et al. (2017), consumer behavior has no discernible impact on financial management, which means that when someone has good financial literacy, it will also have a good effect on financial management. With proper financial management supported by good financial literacy, the standard of living of the community is expected to increase, because no matter what level of income a person has without proper financial management, financial security will be difficult to achieve. According to research by Cristanti et al. (2017), consumer behavior has no discernible impact on financial.

H2: Consumptive behavior has a significant negative effect on financial management

Relationship between Financial Literacy (X3) and financial management (Y)

Financial literacy is defined by the Financial Services Authority, or OJK, as a set of procedures or activities aimed at improving the knowledge, abilities, and self-assurance of customers and the general public so they can better handle their personal finances. or initiatives

to improve the community's and customers' knowledge, abilities, and self-assurance so they can better handle their personal money. Being financially literate is also essential for people since it is linked to sound financial management practices, which increase awareness and help people prioritize their purchases.

This is corroborated by earlier studies, namely from (Said and Amiruddin 2017) which states that someone who has financial literacy tends to behave in financially responsible ways. Additionally, research has been done to support this (Akmal, 2019) which concluded Additionally, research has been done to support this.

H3: Financial literacy has a positive and significant effect on financial management.

Relationship between hedonism lifestyle, consumptive behavior, financial literacy on financial management.

There are additional elements that affect kids in making financial decisions so that even though students have high financial knowledge or literacy, they may not make the right financial decisions because they are influenced by other factors. Another factor that may be the cause is intention. Where attitudes do not directly affect behavior, but only shape a person's intention to perform a certain behavior.

The study's findings are consistent with previous research (Yosefa, 2024) which explains that Financial Literacy, Consumptive Behavior and Financial Literacy Against Management.

H4: Hedonism lifestyle, consumptive behavior, and financial literacy affect financial management.

METHODS

A quantitative associative research methodology was applied in this study. Siregar (2020: 15) states that " The purpose of associative research is to discover the link between two or more variables". In this research, the factors that were not influenced by others were used: Hedonism Lifestyle (X1), Consumptive Behavior (X2), and Financial Literacy (X3), and the dependent variable Financial Management (Y). Six universities were involved as the population in this study, namely Muhammadiyah University Pontianak Sintang Campus, Kapuas University, STKIP Persada Khatulistiwa, STTK, STAIMA, and STIKES Kapuas Raya. Methods for gathering information were implemented using primary data methods through questionnaires. The sampling technique chosen was Non Probability where "This sampling technique does not provide "a chance for every member of the population to be chosen as a sample". The purposive sampling approach is used to do the sampling. According to Sugiyono, (2024: 85) "Purposive sampling technique is a way of selecting samples with special considerations". Considerations taken in accordance with the criteria of respondents, such as employment, income, and expenses.

RESULT

Validity Test

Calculation of instrument validity is based on a comparison between the significance of r count and r table. If the number of r counts is more than the number shown in the r table, then the information is considered correct. In contrast, the r count number is smaller than the r table value, the information is not valid. Checking the accuracy is done by using computer assistance statistical data processing programs. The outcomes of the validity examination for the variables are shown below:

Table 2. of validity test results

Variable	Indicator code	r Tabel	r Hitung 5% (0,05)	Keterangan
Hedonistic Lifestyle (X1)	X1.1	0,722	0,197	Valid
	X1.2	0,196		
	X1.3	0,645		
	X1.4	0,799		
	X1.5	0,733		
	X1.6	0,785		
	X1.7	0,832		
	X1.8	0,614		
	X1.9	0,742		
Consumptive Behaviour (X2)	X2.1	0,766	0,197	Valid
	X2.2	0,723		
	X2.3	0,651		
	X2.4	0,752		
	X2.5	0,819		
	X2.6	0,719		
Financial Literacy (X3)	X3.1	0,563	0,197	Valid
	X3.2	0,668		
	X3.3	0,711		
	X3.4	0,679		
	X3.5	0,681		
	X3.6	0,534		
Financial Management (Y)	Y4.1	0,655	0,197	Valid
	Y4.2	0,700		
	Y4.3	0,781		
	Y4.4	0,305		
	Y4.5	0,595		
	Y4.6	0,740		
	Y4.7	0,737		

Source: Analyzed using IBM SPSS Version 27

The truth test results are displayed in Table 1, demonstrate that every statement related to all the variables the responses in the survey are accurate because the r value is greater than what the r table indicates.

Reliability Test

In this research reliability test using the Cronbach Alpha formula. If a When a variable is considered realizable, the Cronbach Alpha value ≥ 0.60 , Therefore, it can be considered unreliable if the Cronbach Alpha value is less than 0.60. In this reliability test, it was completed with help from a computer using the SPSS version 27 software for statistical data analysis. Table 2 displays the trustworthiness test results.

Table 3. Hedonism Lifestyle Reability Test Results (X1)

Statistic Reliability	
Cronbach's Alpha	N. of items
.770	9

Source: Analyzed using IBM SPSS Version 27

Table 3 indicates that the Cronbach alpha score of 0.770 exceeds 0.60. The things that measured the may be claimed to be Hedonism Lifestyle variable (X1) are reliable.

Table 4. Consumptive Behavior (X2)

Statistic Reliability	
Cronbach's Alpha	N. of items
.834	6

Source: Analyzed using IBM SPSS Version 27.

Table 4. demonstrates that the Cronbac's alpha value of 0.834 is greater than 0.60. The things that measured the may be claimed to be Consumptive Behavior variable (X2) are reliable.

Table 5. Financial Literacy (X3) Reability Test Results

Statistic Reliability	
Cronbach's Alpha	N. of items
.688	6

Source: Analyzed using IBM SPSS Version 27.

Table 5. Shows that the Cronbac's alpha the number 0.688 is higher than 0.60. The things that measured the may be items measuring the Financial Literacy variable (X3) are reliable.

Table 6. Financial Management Reability Test Results (Y)

Statistic Reliability	
Cronbach's Alpha	N. of items
.773	7

Source: Analyzed using IBM SPSS Version 27.

Table 6. demonstrates that the 0.773 Cronbach alpha value is higher than 0.60. The things that measured the may be purchasing decision variable (Y) are reliable.

Normality Test

Table 7 Normality Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,45025291
	Absolute	,081
	Positive	,065
	Negative	-,081
Test Statistic		081
Asymp. Sig (2-tailed)		.108

a. The spread of results follows a Normal pattern.

b. Determined using information from the data.

c. Adjustment for Lilliefors significance.

Source: Analyzed using IBM SPSS Version 27.

The findings in Table 7 indicate that the Asymp. Sig. (2-tailed) number of 0.108 is higher than 0.05. Therefore, the data examined may be thought to be distributed normally.

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

Variable	Colinearity Tolerance	Statistic VIF
Hedonistic Lifestyle (X1)	.434	2.303
Consumptive Behaviour (X2)	.462	2.165
Financial Literacy (X3)	.913	1.095

a. Dependent Variable: personal financial management

Source: Analyzed using IBM SPSS Version 27.

The findings from the multicollinearity test displayed in Table 8 indicate that the tolerance levels for all variables exceed 0.10, while the VIF levels for each variable remain below 10. Therefore, we can get the conclusion that multicollinearity is not existent.

Heteroscedasticity Test**Table 9. Heteroscedasticity Test Results**

Coefficients						
model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	5.734	1.790		3.203	.002
	Hedonistic Lifestyle	.005	.035	.013	129	.898
	Consumptive Behaviour	-.137	.092	-.210	-1.485	.141
	Financial Literacy	-.018	.069	-.038	-.270	.788

a. Outcome Measure: Abs_RES

Source: Analyzed using IBM SPSS Version 27.

According to table 9, the outcomes of this examination indicate the important value of the Hedonism Lifestyle factor (X1). Consumptive Behavior (X2), and Financial Literacy has a value > 0.05, There are no signs of Heteroscedasticity.

Table 10. Linearity Test Results

Variabel	Sig	Alpha	Kondisi	Keterangan
Hedonism Lifestyle (X1) on Financial Management (Y)	0.062	0,05	0,062>0,05	Linear
Consumptive Behavior (X2) Against Financial Management (Y)	0,845	0,05	0,845>0.05	Linear
Financial Literacy (X3) on Financial Management (Y)	0,112	0,05	0,112>0,05	Linear

Source: Analyzed using IBM SPSS Version 27.

According to the findings shown in table 10. It can be determined that the information collected from 100 respondents in this research all independent variables state a linear regression model on the outcome variable.

Table 11. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Waston
1	.713 ^a	.508	.493	2.512	2.515

a. Factors Influencing: (Fixed value), knowledge about finance, buying habits, pleasure-seeking lifestyle

b. Resulting Factor: handling personal finances

Source: Analyzed using IBM SPSS Version 27

Table 12. Calculation Based on Durbin Watson

Dw	DI	Du	4-dl	4-du
2.515	1.7634	1.5922	1.5922	1.7582

Source: Analyzed using IBM SPSS Version 27.

According to the results of the calculations, it has been determined that the worth of $4-dl < dw < 4$ atau, $1.5922 < 2.515 < 4$ It can be said that there is no connection whatsoever, not even a negative one.

Multiple Linear Analysis

Table 13. Multiple Linear Analysis Test Results

Coefficients						
model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constans)	5.873	2.588		2.269	.025
	Hedonistic Lifestyle	.052	.060	.094	.865	.389
	Consumptive Behaviour	-.089	.077	-.123	-1.164	.247
	Financial Literacy	.931	1.00	.698	9.288	.000

a. Outcome Variable: Money Management (Y)

Source: Analyzed using IBM SPSS Version 27

The multiple linear regression equation is as follows, based on Table 13 above:

$$Y = 5.873 + 0.052X_1 - 0.089X_2 + 0.931X_3$$

The regression equation model mentioned earlier can be described like this:

1. The constant of 5.873 explains that if the Hedonism Lifestyle, Consumptive Behavior and Financial Knowledge are non-existent, then the contribution to Financial Management is 5.873.
2. If there is a one-unit rise in the Hedonism Lifestyle, the impact on Financial Management goes up by 0.052.
3. When Consumptive Behavior goes up by one unit, the impact on Financial Management drops by -0.089.
4. When Financial Knowledge goes up by one unit, the input to Financial Management will rise by 0.931.

Correlation Coefficient Test (R)

This research examines the correlation coefficient to determine how closely related Hedonism Lifestyle and Consumptive Behavior are to Financial Management and their impact on

Financial Management and Purchasing Decision. SPSS software was used by the researcher to analyze the data. The SPSS results are shown in Table 14 below:

Table 14. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713 ^a	.508	.493	2.515

a. Predictors: (Constant), financial literacy, consumptive behavior, hedonism lifestyle

Source: Analyzed using IBM SPSS Version 27

According to Table 14 mentioned earlier, the correlation value found is 0.713. This indicates that the connection between the effects of Consumer Behavior, Financial Literacy, and Hedonistic Lifestyle on Financial Management is 0.713, suggesting a strong connection, as it falls within the range of 0.60 to 0.799 according to the correlation strength and level table.

Determination Coefficient Test (R²)

Table 14. reveals that financial management has an impact on 50.8% of Hedonism Lifestyle, Consumptive Behavior, and Financial Literacy, as the coefficient of determination (r²) is 0.508.

Simultaneous Effect Test (F)

Table 15. Simultaneous Effect Test Results (F)

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	626.934	3	208.978	196.477	0.00 ^a
Residual	102.108	96	1.064		
Total	729.042	99			

a. Dependent Variable: Y1

b. Predictors: (Constant), financial literacy, consumptive behavior, hedonistic lifestyle

Source: Analyzed using IBM SPSS Version 27

On the basis of Table 15, the significant value for financial management (Y) on lifestyle hedonism (X1), consumptive behavior (X2), and financial literacy (X3) is $0.000 < 0.05$ and $F \text{ count of } 196.477 > F \text{ table } 2.70$. In conclusion, H_a is accepted and H_0 is denied, indicating that the personal financial management of Sintang Regency students is significantly impacted by hedonistic lifestyle, consumption behaviour, and financial literacy.

Test Persial (t)

Simultaneous Test Results (t)

Coefficients						
Model		Unstandardizes Coefficients		Standardize d Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constans)	5.873	1.061		5.535	.000
	Hedonistic Lifestyle	.052	.025	.122	2.109	.038
	Consumptive Behaviour	-.089	.031	-.160	-2.838	.006
	Financial Literacy	.931	.041	.905	22.655	.000

a. Dependent Variable: Y1

Source: Processed with IBM SPSS Version 27

It is evident from the T test findings above that:

1. On the Financial Management Hedonism Lifestyle variable (X1), the results show a regression coefficient of 0.052 with a significant level of $0.038 < 0.05$ and a t value of 2.109. It is discovered that the Hedonistic lifestyle variable has a statistically significant, partial, and favorable effect on financial management (Y). It may be concluded that the Financial Management (Y) variable is significantly and somewhat positively impacted by the Hedonism Lifestyle variable.
2. At a level of significance of $0.006 < 0.05$, the regression coefficient and t value for the Finance variable Consumptive Behavior (X2) are -0.089 and -2.838, respectively. The research indicates that Financial Management (Y) is significantly and negatively impacted by the variable Consumptive Behavior on Financial Management.
3. The t value is 22.655, the regression coefficient is 0.931, and the significance level is $0.000 < 0.05$ for the Financial Literacy variable (X3) on Financial Management. One may argue that Financial Management (Y) is greatly and favorably influenced by the Financial Literacy on Financial Management variable.

DISCUSSION

The Effect of Hedonism Lifestyle on Financial Management

The results showed that a hedonistic lifestyle has a positive and evident effect on money management. With a significantly lower level of $0.038 < 0.05$, the statistical results of the T-test for hedonism lifestyle variables obtained a t value of 2,109, the regression coefficient is also positive. value of 0.052, proving the initial hypothesis that "hedonism lifestyle has a significant positive effect on Financial Management". This study shows that the higher the hedonism lifestyle of Students' personal management will be impacted.

Influence Of Consumptive Behavior On Financial Management

The results showed that consumers are negatively and significantly affected by it towards financial management. In the results The T test for consumptive behavior This investigation supports the second theory, which states that the regression coefficient has a negative value of -0.089 and the variable t has a value of -2.838 with a significant level of $0.006 < 0.05$ "consumptive behavior has a negative and significant effect on Financial Management". According to this study, it significantly and favorably affects Students' financial literacy in buying the goods they want they do not plan. Then the financial management will be very bad, due to excessive buying.

Influence Of Financial Literacy On Financial Management

According to this study, it significantly and favorably affects financial literacy. These findings demonstrate that the T test for the financial literacy variable has a t value of 22,655, with a significant level of $0.000 < 0.05$, and a positive regression coefficient of 0.931, indicating that the third hypothesis, which states, is confirmed by this study "Financial Literacy has a positive and significant effect on Financial Management". In light of this study's findings, having a strong financial literacy does not necessarily lead to responsible financial behavior. Conversely students who lack financial knowledge is not necessarily financial management is also bad because the behavior of financial management does not only depend on someone's degree of financial literacy. students who are financially illiterate (Sulistyarini et al. 2019) and (Wahyuni, Irfani, and Syahrina 2019) who aid that people's money management is significantly influenced by their level of financial knowledge.

Influence of hedonism lifestyle, consumptive behavior and financial literacy on Financial Management

According to this study, the values of hedonistic lifestyle (X1), consumptive behavior (X2), and financial literacy (X3) to financial management (Y) are as follows: Fhitung of 196,477 > F table 2.70 and $0.000 < 0.05$. Therefore, it may be inferred that the financial literacy, consumer habits, and simultaneously hedonistic lifestyle of Sintang Regency students have a considerable impact on their personal financial management. This study's findings support Yosefa's 2024 work, which details how financial literacy, consumer behaviour, and financial literacy toward management all contribute to sound financial management.

CONCLUSION

The purpose of this study was to determine collect factual information regarding the impact of hedonism, consumerism, and financial literacy on how pupils handle their own money. According to the analysis and test results in this investigation, the students of Sintang Regency, who make up the population of 100 respondents, live a lifestyle of hedonism and financial literacy, which has a beneficial impact on how they personally handle their finances. Even so, student financial management is unaffected by excessive consumption.

LIMITATION

For students, it is hoped that The findings of this study can advance understanding, as well as a deeper understanding of the various factors that influence their financial behavior and management, in addition, it is also expected to be a source for future research. It is envisaged that additional research would broaden the scope of the investigation by looking at additional elements that have an impact on students' personal financial management by looking for or adding other independent variables for in-depth studies.

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