

THE INFLUENCE OF FINANCIAL TECHNOLOGY, FINANCIAL LITERACY, SELF-CONTROL, LIFESTYLE ON THE FINANCIAL MANAGEMENT BEHAVIOR OF GENERATION Z IN SURABAYA CITY

Dela Sifa Ramadhani^{*1}, Mira Pramudianti²

^{1,2}*accounting Study Program Faculty Of Business Economics*

Wijaya Kusuma University Surabaya

¹ delashifa73@gmail.com

² mirapramudianti@uwks.ac

Abstract — This study aims to analyze the influence of financial technology, financial literacy, self-control, and lifestyle on the financial management behavior of Generation Z in Surabaya. This study used a quantitative approach with a survey method. The sampling technique used was purposive sampling with certain criteria, resulting in 105 respondents. Data collection was carried out through the distribution of questionnaires using Google Forms. The data analysis technique used in this study was multiple linear regression analysis. The results showed that financial technology, financial literacy, self-control, and lifestyle jointly influence financial management behavior, while financial technology and lifestyle partially do not influence financial management behavior.

Keywords —financial technology, financial literacy, self-control, lifestyle, financial management behavior.

I. INTRODUCTION

In today's digital era, Generation Z is the most active group using technology-based financial services both globally and nationally. Data (Central Statistics Agency, 2024) states that Generation Z is the largest group in Indonesia with a total of 66,892 million people or 23.75% of the total population. In the city of Surabaya alone, the number of Generation Z reached 707,871 people or around 23.45% of the total population in Surabaya. Generation Z grew up with technology that influenced the way they shop and their lifestyles differed from previous generations. Characteristics inherent in Generation Z are related to their attitudes towards managing finances. An attitude that tends to prioritize spending to fulfill desires rather than needs reflects a weak ability to manage budgets, control spending, and make planned financial decisions (Nurhapiza et al., 2025). In Surabaya, one phenomenon that is often encountered is the lack of structured financial management patterns, so this is an important aspect that needs to be corrected or enhanced to avoid being trapped in unhealthy financial behavior. This phenomenon is closely related to financial behavior, namely the way individuals organize and manage, and use their financial resources.

For Generation Z, sound financial management practices are crucial for building future economic independence.

In Indonesia, changes in Gen Z's financial behavior are particularly significant. This situation demonstrates a gap between their use of financial technology and their ability to manage their finances. A similar trend is evident in the lifestyle of Gen Z in Surabaya, which tends to be modern, dynamic, and closely connected to technology. The younger generation actively follows social trends, hangs out in cafes, and tends to make impulsive purchases through e-commerce platforms. However, the ease of use of financial technology, such as pay later, often triggers excessive consumer behavior. Many users fail to consider their long-term financial well-being, leading to problems such as late payments, failure to save, and even the practice of digging a hole to cover a hole.

Financial technology (FIT) is a technology-based financial service innovation that enables people to conduct financial activities efficiently (Mayasari, 2025). One type of FIT, called FIT payment, provides services related to payments and product purchases that can be carried out effectively and efficiently (Talenta Azzahraa, 2024). However, this convenience also presents new challenges in the form of difficulties in controlling financial behavior (Nurhapiza et al., 2025). Dataindonesia.id (2023) shows that FIT services are becoming increasingly widely known among the public and are used in daily financial activities. FIT services in the form of digital payments are the type most frequently used by Indonesians, accounting for 93.81% of users. Considerations for

FIT use vary across generations. The majority of Generation X tends to choose FIT services that suit their needs, while millennials and Generation Z prioritize ease of use (Anggara, 2023) in research (Nurhapiza et al., 2025).

In research (Nurhapiza et al., 2025); (Talenta Azzahraa, 2024); (Mayasari, 2025) explain that Financial Technology has a positive and significant impact on financial management behavior. However, (Firianti et al., 2023) show different results, where financial technology has a positive but insignificant effect on financial behavior. These conflicting findings indicate an interesting research gap that deserves further study. Financial Technology can be a positive instrument for financial behavior if used consciously, with sound financial understanding, and supported by a healthy and planned lifestyle. However, without adequate self-control and financial literacy, and wise lifestyle management, the use of financial technology can actually encourage unhealthy financial behavior. This is reinforced by a phenomenon in Surabaya. Many students experience financial difficulties mid-month despite receiving regular pocket money. Most of their expenses are spent on hanging out, online shopping, and topping up digital games. So when funds are short, pay-later services are used to cover the shortfall.

Besides financial technology, financial literacy is also a foundation that influences financial management behavior. Data from the Financial Services Authority (OJK, 2024) recorded that the financial literacy rate reached 65.43%, while financial inclusion reached 75.0%. This means that although Generation Z already uses financial products and services, not all understand how to manage their finances effectively. According to Lusardi & Mitchel (2014) in a study (Shanty Damayanti Hutajulu, 2024), financial literacy is a person's ability to understand, identify, and manage their financial situation to meet living needs, save, invest, manage debt, or shop for secondary or tertiary needs. The study explains that financial literacy is a crucial issue, yet many people are still unfamiliar with the term and do not consider it important to study it further, except for those working in the financial sector. However, financial literacy is very beneficial in everyday life and even in advanced activities such as investment decisions, savings, insurance decisions, and so on.

One phenomenon demonstrating the importance of financial literacy was the global financial crisis of 2008, a factor of which was a lack of financial literacy (Dewi et al., 2020) as reported in research by Shanty Damayanti Hutajulu, 2024. Without an adequate understanding of money management and financial risks, they are more susceptible to excessive consumption behavior, which can have negative impacts (Sulistyaningrum et al., 2025). This contrasts with research conducted by Maghfiroh & Dwiridotjahjono (2023), which found that financial literacy had no significant effect on financial management behavior. This inconsistency highlights the importance of reexamining the role of financial literacy in the context of Generation Z in Surabaya, whose social characteristics and financial behavior differ from those of previous generations.

In today's technological era, many consumption trends, in the form of lifestyles, often encourage Generation Z to make impulsive financial decisions without considering the future. Another factor influencing financial management behavior is self-control. Self-control is an individual's ability to effectively control and manage their finances. Individuals with a high level of self-control will develop good financial behavior because they can control their income to save, manage unexpected expenses, and aim to limit themselves and make wise financial decisions (Utami & Isbanah, 2021). Conversely, individuals with low self-control tend to spend their income on unproductive activities and potentially experience financial difficulties. Research (Gathergood, 2012) states that poor individual self-control leads to consumptive behavior patterns that, in the long term, lead to soaring expenses and personal debt. Furthermore, the study also states that people with low levels of financial literacy tend to be less thoughtful in their financial transaction decisions due to a lack of understanding of financial services and long-term risks. According to (Shanty Damayanti Hutajulu, 2024), this lack of understanding then leads to losses such as income loss, financial mismanagement, and financial shock. Individuals with good self-control are considered more capable of managing their finances and increasing material wealth. Research conducted by (Utami & Isbanah, 2021); (Sampoerno & Haryono, 2021) indicates that self-control influences financial management behavior. This contrasts with research conducted by (Afdhila1, 2024), which showed that self-control had no effect on financial behavior.

Another equally important factor is lifestyle. Lifestyle reflects a person's habitual patterns of using income to meet their needs and desires. Consumptive lifestyles, particularly hedonistic ones, can impact how a person manages and allocates their financial resources. The development of the modern industrial era has encouraged the emergence of consumptive behavior among Generation Z, including a tendency toward a hedonistic lifestyle. In general, Generation Z engages in consumption activities not solely to meet primary needs but also to fulfill their lifestyle. The tendency of individuals to always follow trends, such as hanging out in cafes and shopping online, leads to wasteful behavior and makes lifestyle a factor influencing financial management behavior. Lifestyle encompasses not only how a person dresses or socializes, but also how they manage their income and prioritize spending. (Utami & Isbanah, 2021) state that a hedonistic lifestyle influences financial behavior, as financial behavior will be better if an individual adopts a lifestyle that aligns with their income.

This phenomenon aligns with the view (Ferdiansyah & Triwahyuningtyas, 2021) that lifestyle has a significant influence on financial behavior. The higher a person's level of consumption, the greater the likelihood that they will experience difficulties in managing their finances. Consumption patterns driven by the desire to follow trends, rather than by necessity, lead to increased spending. As a result, a person becomes less able to plan their finances. Furthermore, (Sulistyaningrum et al., 2025) added that an uncontrolled lifestyle can hinder the implementation of healthy financial behaviors, especially for Gen Z, who are heavily influenced by social media.

In the context of financial behavior, lifestyle acts as an external factor that can strengthen or weaken a person's ability to manage their finances. When a person's lifestyle is more oriented towards consumption than productivity, their financial management skills tend to decline. Conversely, a healthy and focused lifestyle can help someone implement better financial behaviors. (Maghfiroh & Dwiridotjahjono, 2023) also stated that a positive lifestyle is associated with more disciplined and responsible financial management behaviors. This contrasts with research (Sulistyaningrum et al., 2025), which found that lifestyle had no significant effect. These differences in results indicate that lifestyle as a social variable remains contextual, dependent on the environment and culture of each region.

However, previous research results still show inconsistent empirical findings regarding the relationship between financial technology, financial literacy, self-control, and lifestyle on financial management behavior. Some studies indicate a positive and significant influence between these four variables, while others find different results. This indicates a research gap that requires further study, particularly in the context of Generation Z in Surabaya. Furthermore, most previous studies have focused on the national region or other large cities such as Jakarta and Bandung, while in-depth studies of the financial behavior of Generation Z in Surabaya are still very limited. Surabaya has unique social characteristics as an educational city and business center with a high young population and rapid technology penetration, potentially leading to different research results compared to other regions. Therefore, it is important to comprehensively examine how financial technology, financial literacy, and self-control simultaneously influence the financial management of Generation Z in Surabaya.

Based on previous phenomena and research, research on the influence of Financial Technology, financial literacy, self-control, and lifestyle on financial management behavior is an important topic, especially for Generation Z in Surabaya. This city is one of the largest economic and educational centers in Indonesia, with a young population character that is adaptive to technology but prone to consumptive behavior. Therefore, this research is important to conduct to provide empirical contributions in understanding the influence of financial technology, financial literacy, self-control, and lifestyle on the financial management behavior of Generation Z in Surabaya. The results of this study are expected to provide practical benefits for educational institutions, the government, and digital financial service providers in formulating strategies to improve financial literacy and self-control, so that the younger generation is able to utilize financial technology wisely, productively, and sustainably.

II. METHOD

This research uses a quantitative approach. According to (Sugiyono, 2013), this approach is called positivistic because it is based on the positivistic view. This technique is classified as scientific because it follows scientific principles that include concrete, empirical, objective, measurable, rational, and systematic. This method is also known as the discovery method, because through this method various new sciences and technologies can be discovered and developed. This method is called quantitative because the data collected in the study are in the form of numbers and the analysis is carried out systematically. The quantitative approach was chosen to obtain an objective picture of the relationship between financial technology, financial literacy, self-control, and lifestyle on the financial management behavior of Generation Z in the city of Surabaya.

This study used a questionnaire as a data collection tool. (Juliandi et al., 2016) explain that a questionnaire is a series of statements compiled by researchers to explore respondents' views or perceptions of the variables being studied. In this study, questions were presented on a Likert scale so that respondents could assess each statement measurably. The questionnaire was distributed online using a Google Form link to respondents.

III. RESULT AND DISCUSSION

The Influence of Financial Technology, Financial Literacy, Self-Control, and Lifestyle on Financial Management Behavior of Generation Z in Surabaya

The research results indicate that financial technology, financial literacy, self-control, and lifestyle collectively influence financial management behavior. This is evident from the (Sig.) value of 0.00, with a

probability value below 0.05. In accordance with the test criteria, a probability value of $0.00 < 0.05$ can be concluded that the variables Financial Technology, Financial Literacy, Self-Control, and Lifestyle collectively have a significant influence on Financial Management Behavior of Generation Z in Surabaya.

The primary factor influencing financial management behavior is financial technology. The greater the benefits Gen Z receives through the use of financial technology, the better they manage their finances, as affordable costs facilitate transactions and savings or investments.

Furthermore, financial literacy plays a crucial role in financial management. A better understanding of the basics of finance, particularly regarding how to manage expenses, assets, debt, and risk, enables individuals to make better financial decisions and manage their finances more efficiently. Financial literacy also helps in utilizing financial technology services wisely, thus supporting better financial planning.

Self-control is a psychological factor that functions as a control mechanism in financial decision-making. Individuals with good self-control tend to be better able to manage their finances, avoid consumptive behavior, and consider long-term impacts when making financial decisions. With strong self-control, individuals can balance the convenience offered by financial technology with the prevailing lifestyle in their social environment.

Meanwhile, partial test results indicate that lifestyle negatively influences financial management behavior. Despite its negative influence, this variable contributes to the regression model when tested simultaneously with other variables. This indicates that the influence of lifestyle does not exist in isolation; rather, it is influenced by the presence of financial technology. Financial literacy, and good self-control tend to mitigate the negative impacts of lifestyle, thus maintaining financial management behavior. The results of this study are consistent with research by Utami & Isbanah, 2021.

The Influence of Financial Technology on the Financial Management Behavior of Generation Z in Surabaya

Based on the research results, partial testing indicates that financial technology does not influence the financial management behavior of Generation Z in Surabaya. This is evident from the probability value (Sig.) $> \alpha$ (significant level), which is $0.199 > 0.05$, and the calculated t value of $1.293 < t_{table} 1.984$. This indicates that the hypothesis is not accepted, indicating that financial technology has no effect on the financial management behavior of Generation Z in Surabaya.

Based on the research results, it can be concluded that the level of financial technology usage does not show any effect on the financial management behavior of Generation Z in Surabaya. This could be due to the unwise use of financial technology. Almost all respondents agreed that the use of financial technology facilitates transactions, but if this is not balanced with good financial management, it can lead to consumptive behavior. This aligns with research (Utami & Isbanah, 2021), which states that financial technology is most likely used for consumption purposes. This is supported by research (Wiranti, 2022), which states that financial technology offers convenience, leading people to be more consumptive and make more frequent purchases, resulting in less efficient financial management. Research conducted by (Anisyah et al., 2021) and (Firlianti et al., 2023) shows that the use of financial technology does not significantly impact financial management behavior.

The Influence of Financial Literacy on Financial Management Behavior Among Generation Z in Surabaya

Based on the research results, partial testing indicates that financial literacy influences the financial management behavior of Generation Z in Surabaya. This is evident from the financial literacy probability value (sig) $< \alpha$ (significant level), which is $0.000 < 0.05$, and the calculated t value of $5.635 > t_{table} 1.984$. This indicates that the hypothesis is accepted, indicating that financial literacy influences the financial management behavior of Generation Z in Surabaya.

This indicates that respondents have the ability to understand basic financial concepts such as how to manage finances, assets, debt, and risk, which results in sound financial management behavior. Generation Z individuals with better financial understanding tend to be more careful with their money and are better able to prioritize. This knowledge prevents individuals from being easily tempted to make unconsidered expenditures. This allows them to better assess whether a decision will provide long-term benefits or, conversely, increase financial burdens. This finding aligns with (Afghila, 2024), who stated that an individual's level of financial literacy determines how they deal with financial problems. This is in line with research (Utami & Isbanah, 2021), which states that a high level of literacy influences an individual's ability to make decisions related to personal financial management and be responsible based on their knowledge. The results of this study align with (Shanty Damayanti Hutajulu, 2024); (Wiranti, 2022); (Anisyah et al., 2021); (Alfitra Hariri, 2023), which found that financial literacy significantly influences financial management behavior.

The Influence of Self-Control on Financial Management Behavior Among Generation Z in Surabaya

Based on the research results, partial testing indicates that self-control influences the financial management behavior of Generation Z in Surabaya. This is evident from the financial literacy probability value (sig) $< \alpha$ (significant level), which is $0.000 < 0.05$, and the calculated t value of $3.607 > t_{table} 1.984$. This indicates that the hypothesis is accepted, indicating that self-control influences the financial management behavior of Generation Z in Surabaya.

These research results confirm that the ability to resist the urge to make impulsive purchases or incur unnecessary expenses plays a significant role in fostering sound financial management behavior. Gen Z with better self-control tend to be able to distinguish between needs and wants. Therefore, they are less easily swayed by new trends or tempting promotions and prefer to prioritize what is truly important. This is in line with research (Putri et al., 2025) which states that individuals with high levels of self-control tend to be able to resist the urge to make impulsive purchases, are able to set financial priorities, and are more consistent in saving and investing. This is in line with (Mayasari, 2025) who stated that the higher the level of individual control, the better the individual's ability to manage finances. This is supported by research (Maghfiroh & Dwiridotjahjono, 2023) which states that the better an individual is at exercising self-control over less beneficial spending, the better their financial management behavior. The results of this study are in line with research (Utami & Isbanah, 2021); (Sampoerno & Haryono, 2021); (Nurhapiza et al., 2025) which found that self-control has a significant effect on financial management behavior.

The Influence of Lifestyle on Financial Management Behavior Among Generation Z in Surabaya

Based on the research results, partial testing indicates that lifestyle does not influence the financial management behavior of Generation Z in Surabaya. This is evident from the probability value (Sig.) $> \alpha$ (significance level), which is $0.718 > 0.05$, and the calculated t value $(-0.025) < t_{table} (1.984)$. This indicates that the hypothesis is not accepted, indicating that lifestyle has no effect on the financial management behavior of Generation Z in Surabaya.

The negative regression coefficient indicates that an increase in lifestyle tends to decrease financial management behavior. However, because this effect is not significant, lifestyle changes cannot be considered a factor directly influencing financial management behavior.

This indicates that respondents, who are predominantly students and workers, tend to have limited, relatively fixed income, such as pocket money, scholarships, or monthly salaries. This situation encourages Generation Z to be careful in managing their finances, regardless of their lifestyle. The insignificant lifestyle factor indicates that Generation Z has the ability to control spending according to their financial priorities, particularly for education, daily living expenses, work, and other obligations. This results in lifestyle not being a factor influencing financial management behavior.

These results align with research (Utami & Isbanah, 2021), which found that Generation Z understands which needs to be prioritized, thus prioritizing goods and services according to those needs. This finding also aligns with (Andreapuspa & Muhdiyanto, 2022), which states that a high hedonistic lifestyle does not necessarily lead to poor financial management, and a low hedonistic lifestyle does not necessarily lead to good financial management. However, it is beneficial to have a low hedonistic lifestyle and good financial management. This finding aligns with several studies (Sulistyaningrum et al., 2025), which show that lifestyle is not always the primary determinant of financial management behavior, especially if the environment has a relatively good financial awareness.

VI. CONCLUSIONS

Based on the overall research results, the following conclusions can be drawn: Financial technology, financial literacy, self-control, and lifestyle collectively influence the financial management behavior of Generation Z in Surabaya. Financial technology influences the financial management behavior of Generation Z in Surabaya. This indicates that ease of use of financial technology does not necessarily lead to good financial management behavior. Financial literacy influences the financial management behavior of Generation Z in Surabaya. The better an individual's understanding of financial management, the better their financial management behavior. Self-control influences the financial management behavior of Generation Z in Surabaya. Individuals who are able to control themselves tend to be better able to manage their expenses and determine their financial priorities. Lifestyle does not influence the financial management behavior of Generation Z in Surabaya. The lifestyle they

live can still be adjusted to their financial conditions so it does not always have an impact on financial management.

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