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## The Influence of Fintech Payment and Financial Attitude on Financial Management Behavior: The Mediating Role of Self Control Among University Students FEB of Universitas Swadaya Gunung Jati

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**Abstract:** This study examines the influence of fintech payment and financial attitude on financial management behavior with self-control acting as a mediating variable among university students. The rapid development of financial technology has transformed the way individuals conduct financial transactions, particularly through digital payment systems such as e-wallets. This research employs a quantitative method using a survey approach. Data were collected from 387 students of the Faculty of Economics and Business at Universitas Swadaya Gunung Jati. The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results indicate that fintech payment and financial attitude have a positive and significant influence on financial management behavior. Furthermore, self-control plays a significant mediating role in the relationship between fintech payment and financial attitude toward financial management behavior. These findings suggest that although financial technology offers convenience in financial transactions, self-control remains an important factor in supporting responsible financial behavior.

**Keyword:** Fintech Payment, Financial Attitude, Financial Management Behavior, Self-Control, Students.

### INTRODUCTION

The rapid development of financial technology (fintech) has significantly transformed financial transaction systems, particularly through digital payment platforms such as e-wallets and mobile payment applications. In Indonesia, the adoption of digital payment services has increased rapidly and has become an integral part of everyday financial activities. According to the Indonesia Fintech Trends Report published by (JakPat, 2025), e-wallet services are the most widely used fintech product, with approximately 95% of respondents reporting that they used digital wallets within the last six months. Furthermore, around 80% of respondents identified e-wallets as their primary digital payment method,

surpassing other financial services such as mobile banking 45% and paylater services 23%. These findings indicate that digital payment systems have become an important financial tool for conducting various transactions, including online shopping, bill payments, and other daily financial activities.

The increasing use of fintech payment services has also attracted attention from researchers and policymakers because of its potential influences on financial behavior. Previous studies indicate that digital payment methods reduce the psychological discomfort associated with spending money, commonly referred to as the “pain of paying,” which may lead individuals to spend more easily compared to cash transactions (Broekhoff & van der Crujjsen, 2024). In addition, instant payment features and fast checkout systems may encourage individuals to make financial decisions more quickly without careful consideration, which can increase impulsive purchasing behavior (Nyrhinen et al., 2024). These findings suggest that while fintech payment systems offer convenience and efficiency, they may also influence how individuals manage their financial resources.

Besides technological factors, financial attitude is considered an important determinant of financial management behavior. Financial attitude reflects an individual's perspective toward financial decision-making, including saving behavior, spending control, and financial planning. Individuals who possess positive financial attitudes tend to demonstrate better financial management behavior such as budgeting, saving regularly, and controlling unnecessary expenditures (Maris et al., 2021; Siswanti & Halida, 2020). Therefore, financial attitude plays an important role in shaping responsible financial behavior.

Another key aspect that affects financial behavior is self-discipline. Self-discipline involves an individual's capability to manage their urges and place greater importance on long-term financial objectives instead of immediate satisfaction. People who possess strong self-discipline tend to make more thoughtful financial choices and steer clear of spontaneous purchases. Earlier research has indicated that self-discipline might serve as a mediating factor in understanding how financial attitudes impact financial behavior. In the realm of using digital payments, self-discipline becomes increasingly significant in assessing whether the use of fintech payments results in responsible financial management or hasty spending.

While there have been many investigations into how fintech payments shape consumer behavior, the majority of past studies have concentrated mainly on impulsive purchasing rather than on financial management behavior as a broader construct encompassing budgeting, saving, expense control, and responsible credit use. Furthermore, there are few studies that explore fintech payment, financial attitudes, and self-control together in relation to financial management behavior among college students, especially in Indonesia. Specifically, the mediating role of self-control in the relationship between fintech payment use and financial management behavior remains insufficiently examined in the Indonesian higher education context. This gap is particularly significant given the rapid penetration of digital payment platforms among Indonesian students and the potential dual role of self-control as both a moderator of technology-driven spending impulses and an enabler of responsible financial planning. Thus, this research intends to address this gap by evaluating how fintech payment and financial attitudes influence financial management behavior, with self-control as a mediating factor among students at Universitas Swadaya Gunung Jati.

## **METHOD**

This study employ quantitative techniques with a causal associative framework to explore the impact of fintech payments and financial perspectives on financial management habits, with self-control acting as an intermediary element. The individuals involved in this research were students from the Faculty of Economics and Business at Universitas Swadaya Gunung Jati (FEB UGJ). The population consisted of 2,551 active undergraduate students

enrolled at FEB UGJ, resulting in a minimum sample size of 387 respondents based on Slovin’s formula, considering a 5% error margin.

Data was gathered through a structured survey that utilized a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). The research framework encompasses four elements: fintech payment, financial attitude, self-control, and financial management behavior.

Fintech payment was measured using indicators related to perceived usefulness, ease of use, security, and usage behavior of digital payment services (Lee et al., 2022). Financial attitude was measured through indicators reflecting saving attitude, spending attitude, budgeting attitude, and financial planning attitude (Kadoya & Rahim Khan, 2020; Yudha & Pradana, 2022). Financial management behavior was measured using indicators such as expense management, balance control, saving behavior, and credit management (Siswanti & Halida, 2020; Xiao, 2008). Meanwhile, self-control was measured through behavioral control, cognitive control, decisional control, and intention to save (Siswanti & Halida, 2020; Tangney et al., 2004).

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS versions 4.1.1.6 software. This evaluation involved examining the measurement models (outer model) to assess the legitimacy and reliability of construct by looking at outer loadings, Average Variance Extracted (AVE), Cronbach’s alpha, and composite reliability. Afterward, the structural models (inner model) was evaluated to investigate the relationship between variables and to test the research hypotheses using bootstrapping methods (Hair et al., 2019).

## RESULT AND DISCUSSION

This study employed Partial Least Squares Structural Equations Modelings (PLS-SEM) using SmartPLS versions 4.1.1.6 software to analyze the gathered data. The examination involved reviewing both the measurements models (outer model) and the structural models (inner model). When assessing the outer model, the focus was on evaluating outer loadings, along with the reliability and validity of the constructs. On the other hand, the evaluation of the inner model included checking for collinearity (VIF), calculating the coefficients of determinations ( $R^2$ ), and performing hypothesis testing using bootstrapping techniques.

### Descriptive Statistics

A descriptive statistical evaluation was performed to outline how participants view the research factors. Information was collected from 387 students enrolled in the Faculty of Economics and Business at Universitas Swadaya Gunung Jati who regularly utilize fintech payment solutions.

The descriptive statistics indicate that all variables have mean values above 4.00, suggesting that respondents generally agree with the statements related to fintech payment usage, financial attitudes, self-control, and financial management behavior.

**Table 1. Descriptive Statistics**

Variable	N	Mean	Min	Max	Std. Dev
FinTech Payment	387	4.409	1	5	0.805
Financial Attitude	387	4.582	1	5	0.652
Self-control	387	4.511	1	5	0.713
Financial Management Behavior	387	4.489	1	5	0.749

Source: SmartPLS output version 4.1.1.6

These findings show that students typically exhibit favorable financial attitudes, effective self-regulation, and fairly robust money management practices while making use of fintech payment solutions. While the mean scores across all variables were notably high (range: 4.409–4.582), the standard deviations (range: 0.671–0.749) indicate sufficient response variability to support meaningful structural analysis, a pattern consistent with the characteristics of an economics-trained student sample.

**Assessment of the Measurements models (Outer Model)**

The assessment of the measurements models involved analyzing outer loading, composite reliability, Cronbach’s alpha, and Average Variance Extracted (AVE). These metrics are utilized to determine the credibility and dependability of the construct.

**Table 2. Measurements models Evaluations: Outer Loadings, Composite Reliability, Cronbach’s Alpha, and AVE**

Variable	Item	Outer Loading	Composite Reliability	Cronbach Alpha	AVE
Financial Attitude	FA1	0.775	0.886	0.828	0.660
	FA2	0.821			
	FA3	0.858			
	FA4	0.794			
Fintech Payment	FP1	0.882	0.927	0.895	0.760
	FP2	0.913			
	FP3	0.828			
	FP4	0.863			
Self-control	SC1	0.789	0.849	0.764	0.586
	SC2	0.719			
	SC3	0.752			
	SC4	0.799			
Financial Management Behavior	FMB1	0.722	0.852	0.774	0.591
	FMB2	0.808			
	FMB3	0.794			
	FMB4	0.748			

Source: SmartPLS output version 4.1.1.6

The results indicate that all outer loading values exceed 0.70, demonstrating that the indicators accurately reflect their corresponding constructs. Furthermore, the composite reliability and Cronbach’s alpha value are also above 0.70, indicate a high levels of reliability. The AVE values are greater than 0.50, confirming adequate convergent validity (Hair et al., 2019).

To evaluate discriminant validity, the Fornell–Larcker criterion was utilized, which entails assessing the squares root of AVE in relation to the correlation between construct.

**Table. 3 Fornell–Larcker Criterion**

Variable	FA	FP	SC	FMB
Financial Attitude	<b>0.812</b>			
Fintech Payment	0.465	<b>0.872</b>		
Self-control	0.541	0.512	<b>0.765</b>	
Financial Management Behavior	0.603	0.587	0.701	<b>0.769</b>

Source: SmartPLS output version 4.1.1.6

The findings show that the squares root of the Average Variance Extract for each factor exceed the correlation among the factor, which confirms that discriminants validity is established.

**Assessment of Structural Model (Inner Model)**  
**Collinearity Statistics**

Collinearity was evaluated with the Variance Inflation Factor (VIF) to identify any multicollinearity among the independent variables. A VIF score under 5 suggests that there is no multicollinearity in the structural model (Hair et al., 2019).

**Table 4. Collinearity Statistics Results**

Relationship	VIF
Financial Attitude → Financial Management Behavior	2.701
Fintech Payment → Financial Management Behavior	1.554
Self-control → Financial Management Behavior	2.839
Financial Attitude → Self-control	1.428
Fintech Payment → Self-control	1.428

Source: SmartPLS output version 4.1.1.6

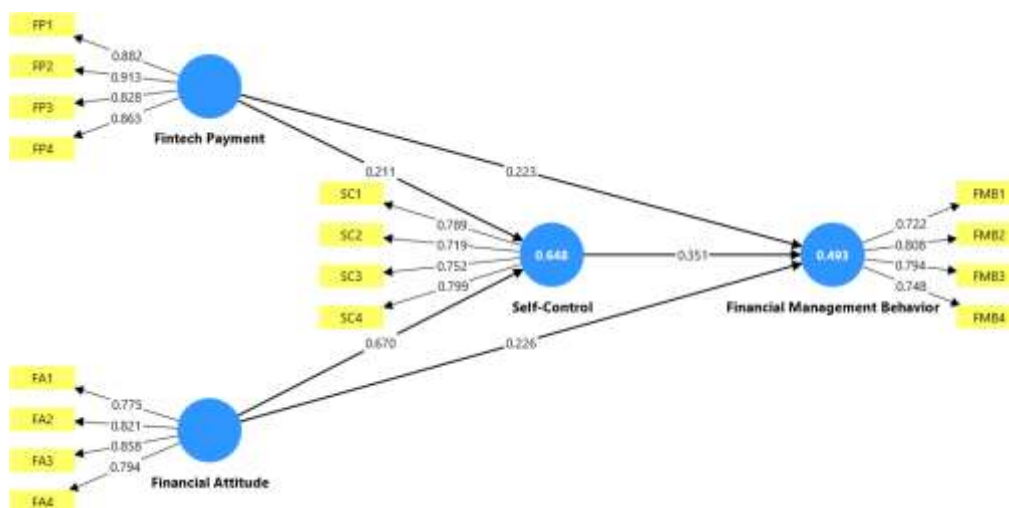
All VIF values are below the recommended threshold for the coefficient of determination. The R<sup>2</sup> value was used to evaluate how well the structural model explains the data. Additionally, the Stone-Geisser Q<sup>2</sup> value, obtained through the blindfolding method, was used to gauge the ability to predict outcomes. A Q<sup>2</sup> values greater than zero indicates that the models has predictive significance.

**Table 5. Coefficients of Determinations (R<sup>2</sup>) and Constructs Cross-Validat Redundancy (Q<sup>2</sup>)**

Variable	R Square	Q Square
Self-control	0.648	0.645
Financial Management Behavior	0.493	0.440

Source: SmartPLS output version 4.1.1.6

The results show that all Q<sup>2</sup> values are greater than zero, indicating that the structural model has adequate predictive relevance in explaining the endogenous variables (Hair et al., 2019).



Source: SmartPLS output version 4.1.1.6

**Figure 2. Hypothesis Test of the Researchs in the Forms of a Research Models**

The structural model demonstrates that Fintech Payment and Financial Attitude have a positive effects on Self-control, with coefficients of 0. 211 and 0. 670 respectively. Moreover, both Fintech Payment (0. 223) and Financial Attitude (0. 226) positively impact Financial Management Behavior. Additionally, Self-control shows the strongest effects on Financial Management Behavior, with a coefficient of 0. 351.

The R<sup>2</sup> values for Self-control is 0. 648, which mean that 64. 8% of the variation in Self-control can be attributed to Fintech Payment and Financial Attitude. At the same time, the R<sup>2</sup> values for Financial Management Behavior is 0. 493, indicating that Fintech Payment, Financial Attitude, and Self-control account for 49. 3% of Financial Management Behavior. These findings highlight the significant influence of Self-control on the financial management practices of students.

**Table 6. Hypothesis Testing (Path and Mediation Effect)**

Paths	$\beta$	SD	t-Values	p-Values	Decisions
Fintech Payment → Financial Management Behavior	0.223	0.058	3.833	0.000	H1 Accepted
Financial Attitude → Financial Management Behavior	0.226	0.074	3.054	0.002	H2 Accepted
Fintech Payment → Self-control → Financial Management Behavior	0.074	0.023	3.250	0.001	H3 Accepted
Financial Attitude → Self-control → Financial Management Behavior	0.235	0.055	4.264	0.000	H4 Accepted

Source: SmartPLS output version 4.1.1.6

The results show that all proposed hypotheses are supported. Fintech payment and financial attitude have significant effects on financial management behavior. In addition, self-control significantly mediate the relationship between fintech payment and financial attitude toward financial management behavior.

**Discussion**

**The Influence of FinTech Payment on Financial Management Behavior**

This finding supports previous studies that highlight the role of financial technology in shaping individuals’ financial behavior. For instance, Nuringtyas & Kartini (2023) found that financial technology improves financial behavior by facilitating easier transactions and enhancing financial management efficiency. Similarly, Başar et al. (2025) argue that digital financial services help individuals manage financial activities more effectively through efficient payment systems and improved transaction monitoring.

In addition, Rahmawati & Marcella (2023) emphasize that financial management behavior can be influenced by individuals’ ability to utilize modern financial services effectively. Their findings suggest that easier access to financial services, particularly those supported by digital technology, enables individuals to manage financial resources more responsibly.

However, these findings appear to contrast with several prior studies that associate fintech payment usage with increased consumptive tendencies. For instance, Broekhoff and van der Crujisen (2024) found that digital payment methods reduce the psychological discomfort of spending commonly referred to as the "pain of paying" which may lower users' spending inhibition. Similarly, Nyrhinen et al. (2024) reported that seamless checkout systems encourage faster financial decisions, potentially amplifying impulsive purchasing behavior.

Four contextual explanations may account for this divergence. First, the dependent variables differ fundamentally: the aforementioned studies examined impulsive or

consumptive behavior, whereas the present study measures financial management behavior a broader construct encompassing budgeting, saving, expense control, and responsible credit use. It is plausible that fintech payment simultaneously facilitates impulsive spending in some domains while enabling more structured financial monitoring in others, particularly when users actively engage with transaction-tracking features embedded in e-wallet platforms.

Second, the present sample consists exclusively of economics and business faculty students who, by virtue of their academic training, may possess higher baseline financial awareness than the general population. This selective characteristic may predispose the sample toward more intentional and disciplined fintech use, attenuating the impulsive spending tendencies documented in broader consumer studies.

Third, the high mean score for self-control in this sample ( $M = 4.511$ ,  $SD = 0.713$ ) indicates that respondents possess above-average self-regulatory capacity. Prior research has established that the behavioral consequences of digital payment use are strongly moderated by users' psychological characteristics (Lee et al., 2022; Nyrhinen et al., 2024). In a high self-control sample, the convenience of fintech is more likely to be channeled toward financial efficiency rather than impulsive consumption.

Fourth, the present study relies on self-reported behavioral measures, which may reflect respondents' perceived or aspirational financial behavior rather than their actual transaction patterns. Future research employing objective behavioral data such as e-wallet transaction logs or monthly expenditure records would offer a more accurate assessment of fintech payment's influence on real-world financial management behavior.

From a theoretical standpoint, the findings are consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989), which suggests that individuals are more likely to adopt and actively utilize technologies they perceive as useful and easy to operate. In the context of this study, students who view fintech payment platforms as effective tools for managing daily financial transactions are more likely to leverage their built-in features such as spending summaries, payment reminders, and transaction histories in ways that actively support financial planning and expense monitoring.

### **The Influence of Financial Attitude on Financial Management Behavior**

The findings indicate that Financial Attitude positively influences Financial Management Behavior, highlighted by a paths coefficients of 0.226, a T-Statistics of 3.054, and a P-values of 0.002. The T-statistic surpassing 1.96 and the P-value being under 0.05 validate that this connection is statistically significant. As a result, the second hypothesis (H2) is confirmed, suggesting that those with more favorable financial attitudes are likely to exhibit improved financial management behaviors.

This finding aligns with the results of (Maris et al., 2021; Siswanti & Halida, 2020), who identified financial attitude as a key determinant of financial behavior. Individuals who demonstrate positive attitudes toward saving, budgeting, and responsible spending tend to manage their finances more effectively.

These findings also support the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which states that attitudes toward behavior influence behavioral intentions and subsequently shape actual behavior. In the contexts of FEB UGJ students, positive attitudes toward money management, budgeting, and financial planning are reflected in improved financial management behavior.

### **The Influence of FinTech Payment on Financial Management Behavior Mediated by Self-control**

The findings show that FinTech Payment has a positive and significant indirect influences on Financial Management Behavior via Self-control. This can be seen in the paths coefficients values of 0.074, a T-Statistics of 3.250, and a P-values of 0.001. Despite the indirect effect coefficient being quite small, the significance test indicates that the relationship is still statistically relevant. As a result, the third hypothesis (H3) is supported, suggesting that self-control serves as a mediator between fintech payment and financial management behavior.

These results emphasize the role of psychological elements in shaping how financial technology impacts financial practices. The findings indicate that individuals who possess higher self-control can manage their spending more effectively and steer clear of impulsive financial choices while using digital payment platforms.

This finding is consistent with Abid Rabbulizat Rajendra Ekofani & R.A. Sista Paramita (2023), who found that self-control significantly influences financial management behavior because individuals with strong self-regulation tend to manage their finances more responsibly and avoid excessive consumption.

Furthermore, this study helps clarify inconsistent findings in previous research. For instance, Mufassiro et al. (2025) reported that self-control was not significant in the relationship between fintech usage and impulsive buying. However, their study focused specifically on impulsive consumption behavior rather than financial management behavior.

In contrast, the present study suggests that when financial behavior is measured in terms of planning, budgeting, and financial control, self-control becomes an important factor that enables individuals to utilize fintech payment systems responsibly. It is further noted that the direct effect of fintech payment on financial management behavior remained statistically significant ( $\beta = 0.223$ ,  $p = 0.000$ ) after the inclusion of self-control as a mediator, indicating that the mediation is partial rather than full. This suggests that self-control is an important but not exclusive mechanism through which fintech payment influences financial management behavior. Other potential mediating factors such as financial knowledge, social norms, or digital financial risk exposure may account for the remaining direct effect, representing a promising direction for future research.

These findings are also consistent with (Lee et al., 2022; Nyrhinen et al., 2024), who argue that the behavioral impact of digital payment technology is highly dependent on users' psychological characteristics, particularly their ability to control spending behavior.

### **The Influence of Financial Attitude on Financial Management Behavior Mediated by Self-control**

The findings reveal that Financial Attitude positively and significantly influences Financial Management Behavior indirectly via Self-control, shown by a paths coefficients of 0.235, a T-Statistics of 4.264, and a P-values of 0.000. The T-statistics being above 1.96 and the P-values being less than 0.05 suggest that this indirect effect is statistically meaningful. Thus, the fourth hypothesis (H4) is validated, signifying that self-control effectively mediate the connection between financial attitude and financial management behavior.

This finding strengthens the results of Siswanti & Halida (2020), The results confirm that self-control significantly mediates the relationship between financial attitude and financial management behavior. However, given that the direct effect of financial attitude on financial management behavior remained significant ( $\beta = 0.226$ ,  $p = 0.002$ ) following the inclusion of self-control, the mediation is classified as partial. This finding implies that while self-control strengthens the translation of positive financial attitudes into responsible

financial behavior, financial attitude also exerts an independent direct influence. The coexistence of both direct and indirect effects suggests that attitude formation and self-regulatory capacity operate as parallel rather than purely sequential mechanisms in shaping students' financial management behavior..

These findings are also consistent with Self-control Theory proposed by Baumeister (2002), which states that attitudes and intentions alone are insufficient to shape behavior. Individuals require psychological mechanisms that enable them to resist short-term temptation and impulses in order to maintain long-term financial discipline.

Notably, the indirect effect ( $\beta = 0.235$ ) marginally exceeded the direct effect ( $\beta = 0.226$ ), suggesting that self-control constitutes the primary pathway through which financial attitude shapes financial management behavior. This finding underscores the central role of psychological self-regulatory mechanisms in converting favorable financial dispositions into concrete financial actions, contributing new empirical evidence to the behavioral finance literature in the Indonesian digital payment context.

## CONCLUSION

This research focuses on exploring how fintech payments and financial mindset affect financial management practices, with self-control acting as a mediator among students in the Faculty of Economics and Business at Universitas Swadaya Gunung Jati. The outcomes reveal that fintech payments and financial mindset significantly and positively influence financial management practices. These findings imply that leveraging digital payment methods, along with a constructive financial mindset, can motivate students to handle their finances more efficiently.

Furthermore, the results demonstrate that self-control plays an important mediating role in the relationship between fintech payment and financial attitude toward financial management behavior. Students with stronger self-control tend to use fintech payment services more responsibly and are better able to translate positive financial attitudes into sound financial practices such as budgeting, saving, and controlling expenses.

Overall, this study highlights that financial technology does not necessarily lead to consumptive behavior when supported by positive financial attitudes and adequate self-control. Instead, fintech payment can function as a financial management tool that supports responsible financial decision-making among students.

The findings yield practical implications for three key stakeholders. For fintech providers, embedding financial management tools such as spending dashboards, budget alerts and automated saving features directly within payment platforms can externalize self-regulatory function and support responsible financial behavior among student users. For universities, financial education programs should prioritize attitude formation alongside knowledge transfer, incorporating practical modules that teach students to interpret their e-wallet transaction data as budgeting tools. For regulators, particularly OJK, mandating standardized financial transparency support users' financial self-monitoring at scale. However, the benefit of fintech payment must be considered alongside its risk.

Furthermore, the frictionless nature of digital payments may reduce the psychological discomfort of spending over time, gradually eroding financial discipline even among students with positive financial attitudes. Given that self-control accounted for only approximately 24.9% of fintech payment's total effect, individual self-regulation alone is insufficient to fully mitigate these risks making structural platform level interventions essential.

Even with its valuable insights, this research has several limitations that should be acknowledged. First, the sample was drawn exclusively from economics and business faculty students at a single university (FEB UGJ), which restricts the generalizability of the findings to broader student populations. Students enrolled in economics and business programs are

likely to possess higher baseline financial awareness compared to those from non-business disciplines, potentially inflating the observed effects of financial attitude on financial management behavior. Future studies should incorporate more diverse samples across multiple faculties, institutions, and geographical regions within Indonesia to enhance external validity. Second, the consistently high mean scores observed across all study variables (range: 4.409–4.582 on a five-point Likert scale) raise the possibility of ceiling effects or social desirability bias, as participants may have responded in accordance with perceived financial norms rather than actual behavioral patterns. Although the standard deviations (range: 0.671–0.749) indicate sufficient response variability to support meaningful structural analysis, future research is encouraged to complement self-reported measures with objective behavioral data such as e-wallet transaction logs or monthly expenditure records to provide a more accurate representation of students' actual financial management behavior.

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