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The Influence of Financial Literacy and Gender on Financial Behavior with Financial Technology as A Mediating Variable

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Keywords **:** *Financial Literacy, Gender, Financial Technology, Financial Behavior, Fintech Students.*

Abstract: This study analyzes the effect of financial literacy and gender on students' financial behavior with financial technology as a mediating variable. A quantitative approach was employed through a survey of 96 students at Universitas Muhammadiyah Palopo who actively use fintech services. The data were analyzed using multiple linear regression. The results indicate that financial literacy and gender influence students' financial behavior, and financial literacy also affects the use of financial technology. Financial technology acts as a mediating variable that strengthens the relationship between financial literacy and students' financial behavior. Therefore, improving financial literacy and the wise use of financial technology are essential to promote healthier and more responsible financial behavior among students.

Introduction

The development of digital technology has changed the way people manage student finances. Financial technology *(fintech)* make it easier for people to use financial services, such as paying online, saving digitally, and investing online. Financial literacy plays an important role in helping individuals understand basic financial concepts, such as budgeting, saving, investing, and risk management. Financial Services Authority (OJK) (Dewi, and Albahi 2021). Financial literacy is knowledge, skills, and beliefs that affect a person's attitude and behavior in managing their financial resources. People who have good ability to understand and manage money tend to make more informed financial decisions, plan for the future better, and avoid overspending. Gender also plays an important role in influencing financial behavior, in addition to financial literacy. Some studies show that men and women have differences in attitudes as well as financial preferences (Gulo 2025). Women tend to be more cautious and conservative in investing, while men are more risk-taking. (Nosita and Lestari 2019).

Furthermore, financial technology plays an important role as a factor that can strengthen the relationship between financial literacy and financial behavior. *Fintech* make money management easier, faster, and more open. However, the use of *Fintech* Without adequate financial literacy, it can be dangerous, such as inappropriate use of digital credit services or excessive spending (Chatrine dan Wijayantini 2025). This phenomenon is interesting to research in Generation Z, a young age group that grew up in the digital era. Even though they are very familiar with technology, it does not mean that they have good financial literacy. Digital, psychological, and social factors influence the financial behavior of Generation Z, including the need to keep up with trends *(fear of missing out).* This research focuses on the influence of financial literacy and gender on student financial behavior, with financial technology as a mediating variable (Yulinar and Sriwijaya 2020). The purpose of this study is to examine the influence of financial literacy on student financial behavior, the influence of gender on students' financial behavior, the influence of financial technology on their financial behavior, and the role of financial technology as a mediating variable in the relationship between financial literacy and student financial behavior.

This study places financial technology as a mediating variable that explains the relationship between financial literacy and student financial behavior. Financial literacy not only has a direct effect on financial behavior, but also works through the use of financial technology. With the existence of financial technology, the financial knowledge possessed by students can be more easily applied in daily financial management practices, thus forming more planned and responsible financial behavior.

Financial Literacy

Literacy Previous research shows that financial literacy is an important factor that affects students' financial behavior. Individuals with a good level of financial literacy tend to be able to manage finances in a more planned way, such as budgeting, controlling expenses, and preparing savings for future needs. Several studies have stated that financial literacy helps college students understand financial risks and make more rational decisions in the use of money. (Kamilah, Khairani, and Sovianti 2024). found that financial literacy contributes to an individual's ability to manage personal finances and avoid excessive consumptive behavior. Thus, financial literacy is the main basis in the formation of healthy and responsible financial behavior.

Gender

Gender is also a factor that is often discussed in financial behavior research. Previous research has revealed that gender differences affect the way individuals manage and make financial decisions. (Yulinar 2020). stated that women tend to be more cautious and consider risks in financial management, while men are more courageous in making risky decisions, especially in investments. These differences affect spending patterns, saving habits, and attitudes towards the use of financial services. However, some studies have also shown that improving financial literacy and access to financial technology can help reduce differences in financial behavior between men and women.

Financial Technology

Financial technology has been an important topic in previous research because of its role in making financial management easier. Various studies show that the use of fintech provides

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convenience in making transactions, monitoring cash flow, and accessing financial services quickly and efficiently. (Yuli and Rinofah 2021). explains that financial technology not only improves transaction efficiency, but also helps users apply financial knowledge in daily life. For students, the use of fintech can support more controlled financial management and encourage more disciplined financial habits.

Financial Behavior

Financial behavior as a dependent variable in this study is influenced by a combination of internal and external factors. Previous research has shown that financial knowledge, individual characteristics, and the use of financial technology have an important role in shaping financial behavior. (Distian et al. 2024). stating that individuals who have a good financial understanding and are able to utilize financial technology appropriately tend to exhibit more rational and responsible financial behavior. Therefore, the relationship between financial literacy, gender, and financial technology is an important foundation in explaining student financial behavior in the digital era, as well as being the basis for the formulation of this research hypothesis.

Research Hypothesis

H1: Financial literacy has a positive effect on financial behavior.

H2: Gender moderates the relationship between financial literacy and financial behavior.

H3: Financial technology has a positive effect on financial behavior.

H4: Financial technology mediates the relationship between financial literacy and financial behavior.

H5: Financial technology mediates the influence of financial literacy on students' financial behavior.

Research Method

Types and Approaches to Research

This research is a quantitative research with an explanatory research type. A quantitative approach was used to examine the influence of financial literacy and gender on students' financial behavior, as well as to test the role of financial technology as a mediating variable. The research data was obtained through a survey method using a structured questionnaire. Data analysis was carried out by multiple linear regression to test the relationship and influence between research variables statistically.

Research Location and Time

This research was carried out in Palopo City, with the object of students of the University of Muhammadiyah Palopo who are actively using fintech. Data collection was carried out from September to November 2025.

Population and Sample

The population in this study is all students of the Accounting Study Program of the University of Muhammadiyah Palopo which is 396 people. The number of samples was determined using the Slovin formula with an error rate (e) of 10%. The Slovin formula is used to determine the number of samples from a known population.

Rumus Slovin:$n = N / (1 + N e^2)$

Based on this calculation, a minimum sample number of 80 respondents was obtained. However, the number of respondents who met the criteria and could be analyzed in this study was 96 students. The sampling technique used is purposive sampling, with the criteria of students who actively use financial technology (fintech) services.

Data Collection Techniques

The data collection technique was carried out using a questionnaire (online) containing closed-ended questions to respondents. This questionnaire is distributed through digital media such as Google Forms so that it is easily accessible to students of the University of Muhammadiyah Palopo

Research Instruments

The research instrument used was a questionnaire with a Likert scale of 1–5, where respondents gave an assessment of each statement according to their level of approval. The scoring scores are: 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree).

Indicators of each variable:

1. Financial Literacy (X1): financial knowledge, product understanding, financial decision-making ability
2. Gender (X2): gender, risk preferences, financial management style
3. Fintech use (Z): fintech usage intensity, ease of access, benefits of financial technology services
4. Financial Behavior (Y): financial planning, saving habits, consumption behavior, investment

Data Analysis Techniques

The research data was analyzed using multiple linear regression analysis to determine the influence of financial literacy and gender on student financial behavior. In addition, this study also uses mediation analysis to explain the role of financial technology (fintech) as an intermediary variable in the relationship between financial literacy and student financial behavior. The testing of the role of mediation variables in this study refers to the concept of the Sobel test, which is a statistical approach to assess the indirect influence of independent variables on dependent variables through mediation variables. Data analysis was carried out with the help of SPSS statistical applications, including validity and reliability tests, classical assumption tests, as well as partial tests, simultaneous tests, and determination coefficients to explain the relationship between research variables.

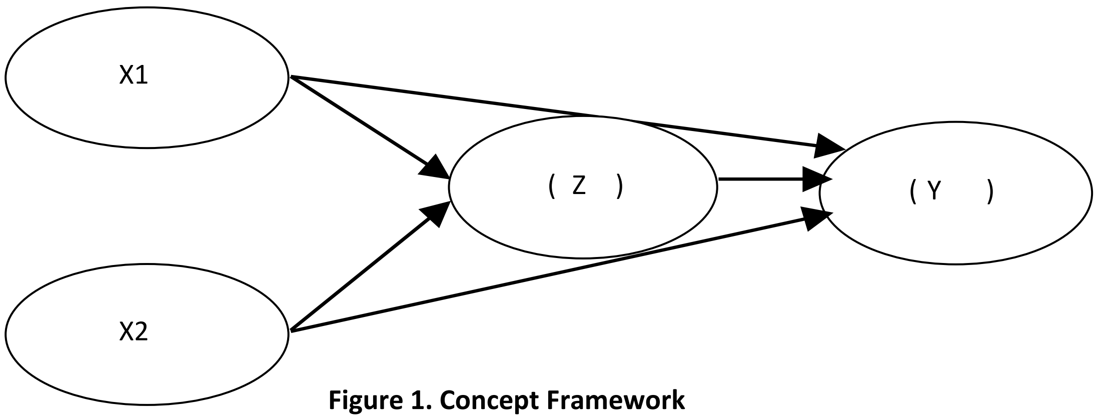

Figure 1. Concept Framework

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Results and Discussion

Validity and Reliability Test Results

Table 2 Validity Test Results

No.	Variabel	Indicator	*r* Count	*r* Table	Say.	Test Results
1	Financial Literacy(X1)	LK1	0.539	0.200	0.000	Valid
		LK2	0.769	0.200	0.000	Valid
		LK3	0.697	0.200	0.000	Valid
		LK4	0.564	0.200	0.000	Valid
		LK5	0.399	0.200	0.000	Valid
2	Gender(X2)	GE1	0.533	0.200	0.000	Valid
		GE2	0.738	0.200	0.000	Valid
		GE3	0.830	0.200	0.000	Valid
		GE4	0.776	0.200	0.000	Valid
		GE5	0.510	0.200	0.000	Valid
3	Financial Technology (X3)	TK1	0.574	0.200	0.000	Valid
		TK2	0.768	0.200	0.000	Valid
		TK3	0.796	0.200	0.000	Valid
		TK4	0.715	0.200	0.000	Valid
		TK5	0.450	0.200	0.000	Valid

Source: Primary Data in SPSS 2025 processing

Based on the results of the validity test, all statement items on the variables of financial literacy, gender, and financial technology were declared valid. This shows that each indicator used in the questionnaire is able to measure the research variables precisely. Thus, the research instruments used are feasible and reliable to collect the data needed in this study.

Table 3 Reliability Test Results

Variabel	*Cronbach's Alpha* Minimum	Cronbach's Alpha *Results*	Test Results
Financial Literacy(X1)	0.60	0.520	Reliabel
Gender(X2)	0.60	0.711	Reliabel
Financial Technology (X3)	0.60	0.681	Reliabel
Financial Behavior (Y)	0.60	0.587	Reliabel

Source: Primary data processed SPSS 2025

The results of the reliability test showed that all research variables had a good level of consistency. Thus, each instrument used in this study is declared reliable and able to provide stable and consistent measurement results when used in repeated measurements.

Classic Assumption Test
Normality Test

Table 4 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	,0000000
	Hours of deviation	3.44453630
Most Extreme Differences	Absolute	,059
	Positive	,041
	Negative	-,059
Test Statistic		,059
Asymp. Sig. (2-tailed)		,200
a. Test distribution is Normal.		

Source: Primary data processed SPSS 2025

The results of the normality test showed that the research data met the normality assumption, so it was suitable for use for subsequent regression analysis.

Multicollinearity Test

Table 5 Multicollinearity test results

Variabel	**Tolerance**	**LIVE**	**Remarks**
Financial Literacy(X1)	0.971	1.030	Multicollinearity does not occur
Gender(X2)	0.963	1.039	Multicollinearity does not occur
Financial Technology (X3)	0.990	1.010	Multicollinearity does not occur

Source : Primary data processed SPSS 2025

Based on the results of the multicollinearity test, no strong relationship was found between independent variables. This shows that the regression model is free from the problem of multicollinearity, the analysis can be carried out optimally.

Heterokedaticity Test

Table 6 Heterokedaticity Test
Coefficientsa

Variabel	Sig	Remarks
Financial Literacy(X1)	0.424	No heterokedasticity occurs
Gender(X2)	0.767	No heterokedasticity occurs
Financial Technology (X3)	0.114	No heterokedasticity occurs

a.Dependent Variable : abs_RES

Source : Primary data processed SPSS 2025

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The results of the heterokedasticity test showed that there were no symptoms of heterokedasticity in the research data. Residual variance is constant and does not form a specific pattern. Thus, the regression model meets the assumption of homogeneity.

Multiple Linear Regression AnalysisPartial Test (T Test)Simultaneous Test (F Test)
Partial Significance Test (t-test)

Table 7 T Test Results

Variabel	*t* Count	*t* Table	Sig.	Beta	Remarks
Financial Literacy(X1)	4.965	1.986	0.000	0.456	Accepted
Gender(X2)	4.458	1.986	0.000	0.418	Accepted
Financial Technology (X3)	2.823	1.986	0.000	0.280	Accepted

a.Dependent Variable : Financial Behavior
Source : Primary data processed SPSS 2025

The results of the partial test showed that financial literacy, gender, and financial technology each affected students' financial behavior. Financial literacy helps students manage finances better, gender influences decision-making patterns, and financial technology drives more efficient financial management.

Simultaneous Significant Test (F Test)
Table 8 F Test Results *(simultaneous)*
ANOVA

Model	*f* Count	*f* Table	Say.	Remarks
Test F	19.268	2.70	0.000	Accepted

a. *Dependent variable*: Financial Behavior
b. *Predictors:* (Constant), Financial Technology, Financial Literacy, Gender.
Source : Primary data processed SPSS 2025

The results of the simultaneous test showed that financial literacy, gender, and financial technology together had an effect on students' financial behavior. These three variables play an important role in shaping student financial behavior as a whole.

Coefficient of Determination (R2)

Table 9 Determination Coefficient Results
Model Summary

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.621a	.386	.366	1.545

a. *Predictors: (Constant),* Financial Technology, Financial Literacy, Gender.
Source: Primary data processed SPSS 2025

The results of the determination coefficient showed that financial literacy, gender, and financial technology also influenced students' financial behavior, while other factors outside the study also played a role.

Discussion

Financial literacy has been proven to affect student financial behavior. These findings are in line with the concept of financial literacy put forward by the Financial Services Authority (OJK) which emphasizes that financial literacy includes knowledge, skills, and beliefs that affect individual attitudes and behaviors in financial management. Students who have a good level of financial literacy tend to be able to manage their finances in a more planned manner, including in managing expenses, saving, and making rational financial decisions. This shows that financial understanding is an important basis in forming responsible financial behavior. These findings are also in line with the opinion (Kamilah and Soviyanti 2024) which states that financial literacy plays a role in helping individuals understand the risks and benefits of every financial decision taken.

In addition to financial literacy, gender also affects students' financial behavior. Gender differences affect the way individuals behave towards money and make financial decisions (Yulinar and Sriwijaya 2020). Differences in social roles and psychological characteristics between men and women contribute to differences in financial management patterns. This is reinforced by (Nosita and Lestari 2019). which states that women tend to be more cautious and consider risks in financial decision-making, while men tend to be more courageous in taking risks. These differences are reflected in students' spending habits, financial management, and financial planning. Thus, gender is one of the factors that affect the variation in student financial behavior.

Financial technology also affects student financial behavior. The use of financial technology provides convenience in making transactions, managing finances, and monitoring expenses in real time. According to (Yuli and Rinofah 2021) The use of financial technology can improve the efficiency and effectiveness of individual financial management. The ease of access to digital financial services encourages students to be more active in managing their finances. In addition, Distian et al. state that financial technology can help individuals control spending and reduce consumptive behavior if used wisely. This shows that financial technology has a strategic role in shaping students' financial behavior in the digital era.

In the context of intervariable relationships, financial technology plays a role as a mediating variable in the relationship between financial literacy and student financial behavior. These findings are in line with opinion (Chatrine, Sari, and Wijayantini 2025). which states that financial technology can be a means of applying financial literacy in daily financial management practices. Good financial literacy encourages students to utilize financial technology more optimally, so that the financial knowledge they have is not only conceptual, but also applied in real terms. Thus, financial technology functions as a link that strengthens the influence of financial literacy on student financial behavior, while supporting the creation of financial behaviors that are adaptive to developments technology.

Conclusion

Based on the results of the study, financial literacy affects students' financial behavior, where good financial understanding encourages wiser and more responsible financial management. In addition, gender also influences financial behavior through differences in attitudes, habits, and preferences in financial decision-making. This study also shows that financial literacy affects the use of financial technology, and financial technology plays a role as a mediating variable that bridges the influence of financial literacy on students' financial behavior. These findings affirm the importance of integrating financial literacy and financial

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technology in shaping healthy, adaptive, and sustainable student financial behavior in the digital era as the basis for future financial education policymaking.

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