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The Influence of Financial Literacy, Hedonism Lifestyle, Social Media, on Financial Management of Students of The Pharmacy Study Program, Muhammadiyah University of Palopo

Sarinayanti [1*], Asriany [1], Riyanti [1]

[1*] Muhammadiyah University of Palopo, Indonesia

Corresponding Author: sarinayanti441@gmail.com[1)]*

Keywords: *Literacy Finance, Lifestyle Hedonism, Social Media, Management Finance, Students.*

Abstract: Study This aim For analyze influence literacy finance , style life hedonism , social media to management finance study program students Muhammadiyah University Pharmacy Palopo . Study This use approach quantitative with proportionate stratified random sampling technique and survey method on 200 respondents who are student active study program Pharmacy Department of Muhammadiyah University of Palopo 2025/2026 . Data collection was carried out through questionnaire , and data analysis includes validity tests , reliability tests , assumption tests classic , as well as multiple linear regression . Research results show that literacy finance influential positive and significant to management finance students , while style life hedonism No give influence significant . Social media found influential positive and significant to management finance . In terms of simultaneous , third variables the influential significant with contribution by 34.8% against management finance students . Findings This implies that improvement literacy finance and social media utilization in a way educative become factor important in form behavior management more finances okay , meanwhile style life hedonistic No is factor dominant in context student Pharmacy.

Introduction

In the middle the development of the digital era is increasingly fast , students face various challenge complex financial situation . Along with with growth access information , growth *e-commerce*, and convenience transaction digital finance , students are also increasingly exposed to force life consumptive , pressure social through social media , and needs high academics . Especially for Study Program students Department of Pharmacy, Muhammadiyah University of Palopo , besides must finance need academic , practical , and tools supporters , they are also faced with temptations style life hedonism and exposure social media content that encourages consumption without calculation ripe .

Management finance *(financial management)* covers ability individual in arrange income and expenses , saving , investing , and plan future needs . Management good finances required For avoid stress finance , consumer debt , and instability economy personal . (Fajrina *et al.* , 2023) Student with ability management good finances tend capable control expenses and adjust style life with ability financially

Literacy finance is ability somebody in understand draft base finance like arrangement budget , savings , interest , risk , investment , and their application in life everyday . Students with literacy finance tall expected capable take decision more finances rational . Research show that literacy finance influential significant to management finance student (Dewi *et al.,* 2021)

Temporary that , style life hedonism reflect trend somebody For chase pleasure instant , consumption luxury and satisfaction term short . In context students , style life This can hinder ability manage finance (Rahmawati *et al.* , 2025)

Social media play role important as channel information and influence social . Social media can functioning as means education finance (Safitri & Dewa, 2022) but also vulnerable become a promotional medium style life consumptive (Wulandari *et al.* , 2024) . The impact to management finance student varies depending on the type content consumed . Various research in Indonesia also supports importance literacy finance in increase ability management finance students . A study in Bandung found that literacy finance influential positive significant to management finance , while style life hedonistic precisely influential negative (Savitri & Kosadi, 2025) .

factors also have an influence to management finance student is style life hedonist . Hedonism emphasize on fun , style life consumerism and satisfaction instant . The research conducted (Dewi *et al* ., 2021) find that style life hedonistic influential negative to management finance students . However , research (Rahmaningrum & Imronudin, 2024) precisely show that style life hedonistic own influence positive , because in a number of context student still can balance pleasure with management good finances . The difference results study This show that connection between hedonism and management finance No nature absolute , but influenced by internal and environmental factors . Besides that , the development of social media now the more influence behavior finance students . Platforms such as TikTok , Instagram, and YouTube are becoming means main child young For get information , including related financial phenomenon *Financial TikTok* or *FinTok* show that part content can help increase knowledge about savings and investment , but on the other hand also spreads mission information that can misleading student in take decision finance . This is show that social media own role double , namely as means education at a time as factor risks that can occur influence pattern consumption student .

Given this phenomenon, it can be concluded that financial literacy, a hedonistic lifestyle, and social media are significant factors potentially influencing student financial management. Therefore, this study is crucial to further analyze how these three factors influence students in the Pharmacy Study Program at Muhammadiyah University of Palopo, given that pharmacy students generally do not receive specific courses on financial literacy but still face complex financial needs.

Thus, this research is expected to provide an empirical overview of the factors that influence students' financial management, as well as become a basis for universities in providing better financial literacy education.

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Grand *theory* used in study This is *Theory of Planned Behavior* (TPB) proposed by Ajzen (1991). TPB explains that behavior somebody influenced by intentions , and intentions the formed by three construct base that is attitude to behavior *(attitude*), norms subjective *(subjective norms*), and perception control behavior *(perceived behavior) ral control)* . (Ajzen, 1991)

In context management finance students , attitudes reflect belief student that manage finance That important and useful norm subjective describe influence friends , family , and social media in form expectation finance whereas perception control reflect belief student to his abilities control spending , saving , and managing debt.

Research latest show that TPB is highly relevant in explain behavior finance . For example , (She *et al.* , 2024) find that intention and perception control influence behavior finance among worker adults in Malaysia. In addition that , study literature systematic about *financial planning behavior* integrate literacy financial , social , and cognitive to in TPB structure (Yeo *et al.* , 2024) . Even in study investment , literacy finance has used as variables addition in the TPB model for strengthen prediction behavior (Hapsari, 2021) .

Based on that , in study This TPB is made foundation big *(grand theory)* and adapted with enter variables Literacy Finance , Lifestyle Hedonism and Social Media as factor influential predecessors construct TPB basis or direct influence intention / behavior student in management finance . With Thus , the research model This allows For analyze How variables the Work through TPB mechanisms in explain management finance students of the Pharmacy Study Program , Muhammadiyah University of Palopo .

Literacy Finance

Literacy finance is ability important for students who are currently is at the stage transition going to independence economy . Although expected own level good literacy , lots of student Still experience imbalance in manage finance , especially those who regulate need consumption in a way independent (Elsa *et al* ., 2024) . (Oecd *et al* ., 2022) define literacy finance as knowledge , understanding , and abilities in take decision wise finances . In context students , literacy finance covers ability compile budget , organize spending , saving , up to investing . Individuals with low literacy tend prone to to fraud and making decision insufficient finances rational (Putri *et al.* , 2021) , whereas those who have literacy tall more capable avoid consumer debt and manage finance in a way wise (Lusardi & Mitchell, 2023) . Students with literacy good finances also have awareness more tall in planning finance and control expenditure (Suyanto *et al.* , 2021) . In addition knowledge and skills , literacy finance covers attitude to finance , where the attitude positive push habit financial Healthy (Dare *et al* ., 2023) . Development technology financial participate demand student own literacy digital finance , because use of e-wallet, mobile banking, and paylater without understanding adequate can trigger behavior consumerism and digital debt (Putri *et al.* , 2024) .

H_1: L iteration finance own influence significant to management finance student.

Lifestyle Hedonism

Lifestyle hedonism is pattern search - oriented behavior pleasure , luxury , and satisfaction self without consider consequence term long . In context students , hedonism reflected through trend do activity consumptive like use up time outside home , attending crowds , buying goods branded , as well as follow various trend For get confession social (Hatimatunnisani *et al* ., 2024) . Attitude life hedonistic the in its development the more connotative materialistic , where the level of enjoyment measured from ability fulfil need consumption of a nature prestigious and extravagant (Satrio *et al.* , 2024) . Research (Buderini,

2023) show that pressure academic and level stress , especially in students who do activity Work while lectures , participate push emergence behavior hedonistic as mechanism compensation emotional . Phenomenon This potential hinder management finance student Because orientation to pleasure moment cause neglect to principles planning healthy finances . Therefore that , style life hedonism need become attention in context students of the Pharmacy Study Program at Muhammadiyah University of Palopo , remembering intensity socialization in the environment campus and social media influence can strengthen trend consumerism that impacts stability finance personal .
H_2 : Lifestyle hedonism own influence to management finance student.

Social media

Social media is phenomenon digital communication that influences various aspect behavior society , including behavior finance students . In general theoretical , social media understood as application Internet -based that allows users create , share , and exchange content through Web 2.0 technology . Share students , social media No only become means communication and entertainment , but also a source information and formation behavior social media consumption capable form perception somebody to style ideal life . This is Because users tend copy behavior consumption from figure public , friends peers , as well as perceived influencers success or interesting (Kristiawan & Sarwono, 2025) . The influence of social media to behavior finance student can explained through theory *social comparison* and *social influence* . Individuals in a way experience do comparison social For evaluate position himself towards other people. In the digital era, comparison This often happen through uploads style life on social media such as Instagram, TikTok , and YouTube. As a result , students become more prone to to pressure social For follow trend the same consumption . The phenomenon This can trigger behavior consumptive Because individual feel need guard image social media in cyberspace (Ozimek *et al.* , 2024) . Research (Rachmi *et al.* , 2024) find that the more tall intensity use of social media , increasingly its influence is also strong to behavior finance . With thus , social media own role double : in one side become means education and dissemination information , but on the other hand it can push behavior potential consumer hinder management finance students . Because of that that , in study this is social media viewed as influential variables to management finance Because his abilities form norm social , influencing attitude consumption , and direct preference finance student .
H_3 : Social media own influence significant to management finance student.

Management Finance

Management finance is ability individual in planning , implementing , and evaluating use source Power financial in a way effective For reach objective live . Share students , abilities This No only related with allowance arrangements , but also reflects maturity in take decision consumption , saving , and avoid behavior wasteful and impulsive . Management finance personal covers management income , expenses , savings , and investments so that students capable balance need academic , social , and style life without cause problem future finances (Suryati *et al* ., 2023)

In context students , management finance understood as a series activity For arrange income and expenses in a way efficient . Students who are able managing pocket money with Good tend own stability financial and avoid from behavior consumptive excessive . Factors that influence management finance student covering knowledge finance , attitude towards money, as well as influence social from environment friendship . Attitude positive on money and control good self will push behavior more finances wise , while pressure social the high

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can hinder implementation policy finance personal in a way consistent (Rurkinantia, 2021) . (Rahma & Susanti, 2022) state that student often experience difficulty in managing pocket money consequence low knowledge financial and social media influences that drive behavior consumptive . Ability make notes expenditure monthly be one of indicator main management good finances . In line with that , (M & Srinivasa, 2025) emphasize importance education finance for non- economics students , including student pharmacy , because low literacy finance impact on weakness ability management finance personal . Literacy integration finance in activity campus proven capable increase behavior responsible finance answer .

With Thus , management finance student reflect ability cognitive and attitudinal psychological in taking decision financial . Study Program Students Pharmacy Department of Muhammadiyah University of Palopo , although No background behind economy , still need skills This For face complexity need living in the digital age. Literacy good finances , style controlled life , as well as wise use of social media become factor important in guard balance academic , social , and financial .

H_4: L iteration finance , style life hedonism , and social media in a way simultaneous own influence significant to management finance student.

Framework Draft

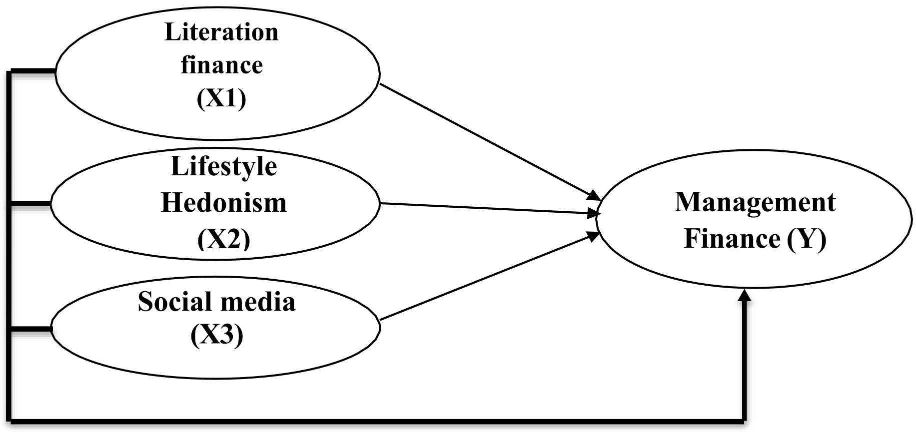
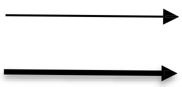


Figure 1. Framework Draft

Information :



: Influential in a way partial

: Influential in a way simultaneous

Research Methods

Study This use approach quantitative with method survey through distribution questionnaire closed to Study Program students Pharmacy, Muhammadiyah University of Palopo , with objective analyze influence literacy finance , style life hedonism , and social media to management finance students . Research implemented in October – November 2025 with population as many as 398 students active . Determination sample done use formula Slovin with level 5% error ($n = N / (1 + N(e)^2)$), so that obtained calculation $n = 398 / (1 + 398(0.05)^2) = 398 / (1 + 0.995) = 398 / 1.995 = 199.5$ which then rounded to 200 respondents . With Thus , the number sample in study This is 200 respondents . Retrieval technique samples used is proportionate stratified random sampling based on proportion each forces , with formula $n_i = (N_i / N) \times n$, where n_i is amount sample each stratum, N_i total population each stratum, N number population total , and n number sample overall .

Results and Discussion

Test Validity

Validity test used for know to what extent the grains statement in questionnaire capable measure what it should be measured . Testing done with use technique correlation *Pearson Product Moment* , where each item is compared with total score of the variable.

Table 3. Results Test Validity

Variables	Item	r count (Correlation with Total)	R table (n=100, α=0.05)	Information
Literacy Finance	X1.1	0.519	0.138	Valid
	X1.2	0.481	0.138	Valid
	X1.3	0.449	0.138	Valid
	X1.4	0.337	0.138	Valid
	X1.5	0.466	0.138	Valid
	X1.6	0.416	0.138	Valid
	X1.7	0.513	0.138	Valid
	X1.8	0.386	0.138	Valid
Lifestyle Hedonism	X2.1	0.453	0.138	Valid
	X2.2	0.655	0.138	Valid
	X2.3	0.598	0.138	Valid
	X2.4	0.647	0.138	Valid
	X2.5	0.561	0.138	Valid
	X2.6	0.614	0.138	Valid
	X2.7	0.718	0.138	Valid
	X2.8	0.663	0.138	Valid
Social media	X3.1	0.247	0.138	Valid
	X3.2	0.454	0.138	Valid
	X3.3	0.443	0.138	Valid
	X3.4	0.489	0.138	Valid
	X3.5	0.428	0.138	Valid
	X3.6	0.444	0.138	Valid
	X3.7	0.583	0.138	Valid
	X3.8	0.575	0.138	Valid
Management Finance	Y.1	0.556	0.138	Valid
	Y.2	0.407	0.138	Valid
	Y.3	0.442	0.138	Valid
	Y.4	0.344	0.138	Valid
	Y.5	0.371	0.138	Valid
	Y.6	0.437	0.138	Valid
	Y.7	0.460	0.138	Valid
	Y.8	0.443	0.138	Valid

Source : Results exercise data use SPSS version 27 (2025)

Results testing show that all over items on each variables own calculated r value more big from r table (0.138). With thus , it can concluded that all statement items on variables Literacy Finance (X1), Lifestyle Hedonism (X2), Social Media (X3), and Management Finance (Y) is declared valid and can be used in analysis furthermore.

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Reliability Test

Table 4. Reliability Test Results

Variables	Amount Item	Cronbach's Alpha > 0.6	Information
Literacy Finance (X1)	8	0.672	Reliable
Lifestyle Hedonism (X2)	8	0.765	Reliable
Social media (X3)	8	0.692	Reliable
Management Finance	8	0.953	Reliable

Source : Results exercise data use SPSS version 27 (2025)

Based on the results of the reliability test in the table above , can known that all over variables in study This own mark *Cronbach's Alpha* more big from 0.6. Matter the show that each statement item on the variable Literacy Finance (X1), Lifestyle Hedonism (X2), Social Media (X3), and Management Finance (Y) has fulfil criteria reliability , with thus , it can concluded that instrument study This nature reliable , meaning tool measurement used own level good consistency and stability in measure each variable . These results show that questionnaire worthy used For stage analysis next Because capable give consistent and reliable results trusted.

Test Assumptions Classic
Normality Test

Figure 2. Results Test Normality

Source : Results exercise data use SPSS version 27 (2025)

Based on picture chart Normal PP Plot (graph spread normality residual) on test results normality , results Which displayed on graph , can seen that dot, dot, dot data spread around the diagonal line and follow direction of the line . Distribution pattern like This show that the data is not deviate Far from the normal line, with thus , it can concluded that data in study This distributed normal, so that assumptions normality has fulfilled and the regression model worthy For used in analysis more carry on.

Test Multicollinearity

Table 5. Results Test Multicollinearity

Variables Independent	Tolerance	VIF	Information
Literacy Finance (X1)	0.900	1,111	There is no multicollinearity
Lifestyle Hedonism (X2)	0.645	1,551	There is no multicollinearity
Social media (X3)	0.636	1,573	There is no multicollinearity

Source : Results exercise data use SPSS version 27 (2025)

Based on the results of the multicollinearity test shown in the table above , obtained Tolerance value for every variables independent more big from 0.10 and the Variance Inflation value Factor (VIF) more small from 10. The Financial Literacy variable (X1) has a *tolerance value* of 0.900 and a VIF of 1.111; the Hedonistic Lifestyle variable (X2) has a *tolerance value* of 0.645 and a VIF of 1.551; while the Social Media variable (X3) has a *tolerance value* of 0.638 and a VIF of 1.573. These values indicate that the independent variables are not highly correlated with each other, so it can be concluded that the regression model in this study is free from symptoms of multicollinearity.

Test Heteroscedasticity

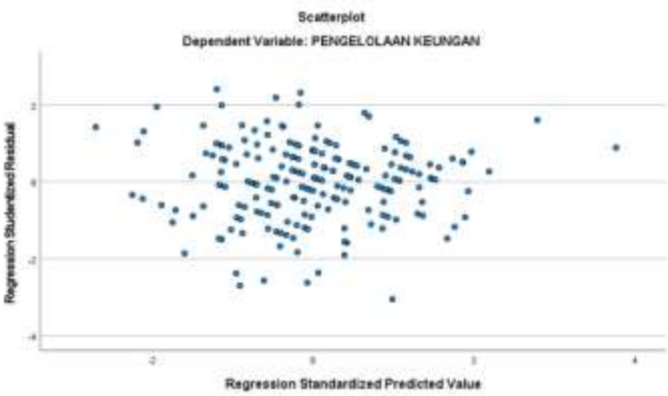

Figure 3. Results Test Heteroscedasticity
Source : Results exercise data use SPSS version 27 (2025)

Based on results test heteroscedasticity Which done use scatterplot graph between mark prediction (ZPRED) And residual (SRESID), seen that dot, dot, dot data spread in a way random above and below horizontal axis without form pattern certain clear patterns . distribution like This show that variance from residual nature constant For every mark predictions , can concluded that in the regression model This No happen symptom heteroscedasticity . This means that the regression model used has fulfil assumptions classic heteroscedasticity and reasonableness used For analysis multiple linear regression furthermore.

Analysis Regression Linear Multiple

Table 6. Results Testing Regression Linear Multiple Coefficients [a]

Model Coefficients		Unstandardized		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig
1	(Constant)	8,747	2,090		4,186	<.001
	X1	.421	.057	.449	7,378	<.001
	X2	.041	.043	.068	.942	.347
	X3	.258	.065	.289	3,992	<.001

Source : Results exercise data use SPSS version 27 (2025)

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Based on table on equality regression linear multiple as following :

Y= 8.747+0.421X1+0.041X2+- 0.258X3+e

From equality regression the can explained that :

1. The constant value of 8.747 indicates that if the variables of Financial Literacy (X1), Hedonistic Lifestyle (X2), and Social Media (X3) are considered constant or have a value of zero, then the financial management value of Pharmacy Study Program students at Muhammadiyah University of Palopo is 8.747. This means that without the influence of the three independent variables, respondents still have a tendency towards consumptive behavior at that level.
2. Variables literacy finance (X1) has coefficient regression of 0.421 with mark significance < 0.001. This is show that literacy finance influential positive and significant to management finance students . This means that every improvement quality literacy finance based on score category answer respondents (Likert scale) will followed by an increase ability management finance students . With thus , the more Good level understanding , attitudes , and skills finance students , then the more good behavior too they in manage financial . Variables this is also a the most dominant variable in influence management finance .
3. Variables style life hedonism (X2) has coefficient regression of 0.041 with mark significance of 0.347 (> 0.05). This show that style life hedonism influential positive However No significant to management finance students . This means that changes level style life hedonism based on score category respondents No give significant influence to change management finance students . In other words, even though there is trend improvement behavior hedonistic , thing the No in a way real influence ability student in manage finance .
4. social media variable (X3) has coefficient regression of 0.258 with mark significance < 0.001, so influential positive and significant to management finance students . This means that every improvement intensity and use of social media based on score category respondents will followed by an increase management finance students . This is show that use of social media , especially in relation to with information and education finance , can help student in increase quality taking decision finance.

Coefficient Determination R^2

Table 7. Test Results Coefficient Determination

Model Summary [b]					
Model	R	R Square	Adjusted R Square	Std.Error of the Estimate	Conclusion
1	.590 [a]	.348	.338	2.88615	Literacy finance , style life hedonism , and social media in a way simultaneous capable explain management finance student by 33.8%, while 66.2% is influenced by other factors outside the model.

Source : Results exercise data use SPSS version 27 (2025)

Based on Model Summary results , obtained The R Square value is 0.348, which indicates that in a way general variables literacy finance (X_1), style life hedonism (X_2), and social media (X_3) are able explains 34.8% of the variation management finance student (Y). However Thus , in the research multiple linear regression , more interpretation appropriate using Adjusted R Square. The Adjusted R Square value of 0.338 indicates that after done adjustment to amount variables and samples research , variables independent capable explains 33.8% of the variation management finance students , while the remaining 66.2% influenced by other factors outside the research model .

Coefficient value correlation (R) of 0.590 indicates that connection between literacy finance , style life hedonism , and social media with management finance student is in the category currently until strong.

Testing Hypothesis

t-test (Partial)

Table 8 T-Test Results

	Unstandardized Coefficients		Unstandardized Coefficients			Conclusion
	B	Std.Error	Beta	t	Sig.	
(Constant)	8,747	2,090		4,186	<,001	Constant significant
Financial Literacy	.421	.057	.449	7,378	<,001	Positive and significant
Hedonistic Lifestyle	.041	.043	.068	.942	.347	Positive and negative significant
Social media	.258	.065	.289	3,992	<,001	positive and significant

Based on Table 7. On can known that :

1. Influence Literacy Finance (X1) against Management Finance (Y)

Test results show that variables literacy finance own t - value amounting to 7,378, which is more big from t table of 1,972, with mark significance < 0.001 which is higher small from 0.05. With Thus , H_1 is accepted and H_0 is rejected , so that can concluded that literacy finance influential positive and significant to management finance students . Findings This indicates that the more tall level literacy owned finances students , then the more Good ability they in manage finance private . Variable literacy finance is also the most dominant variable influence management finance , indicated by the value *t count* the largest compared to variables independent other .

2. Lifestyle Influence Hedonism (X2) towards Management Finance (Y)

Variables style life hedonism own t - value of 0.942, which is more small from t table of 1,972, with mark significance of 0.347 which is higher big of 0.05. This result show that H_2 is rejected and H_0 is accepted , so that can concluded that style life hedonism No influential significant to management finance students . This means that changes level style life hedonistic No give significant impact to ability student in arrange finance they .

3. The Influence of Social Media (X3) on Management Finance (Y)

The results of the t-test show that social media variables own t - value of 3,992, which is more big from t table of 1,972, with mark significance < 0.001 which is higher small from 0.05. With Thus , H_3 is accepted and H_0 is rejected , so that can concluded that social media influential positive and significant to management finance students . This is show that utilization of social

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media as source information and education finance capable help student in increase quality management finance personal .

Test F (Simultaneous)

Table 9. Results Test F

Model		Sum of Squares	df	Mean Square	F	Sig.	Conclusion
1	Regression	870,542	3	290,181	34,836	<,001 b	Literacy finance , style life hedonism , and social media in a way simultaneous influential significant to management finance student .
	Residual	1632.653	196	8,330			
	Total	2503.195	199				

Source : Results exercise data use SPSS version 27 (2025)

Based on Table 8. Above is obtained F- value count namely 34.836 > F table 2.65, with mark significance of 0.001 (<0.05). This is show that H_4 accepted so that can concluded that variables Literacy Finance (X1), Lifestyle Hedonism (X2), Social Media (X3) in general together influential significant to Management Finance Student (Y) of the Pharmacy Study Program , Muhammadiyah University of Palopo.

Discussion

Influence Literacy Finance to Management Finance Student

Based on results study show that literacy finance influential positive and significant to management finance students , findings This indicates that the more tall level literacy finance student so the more good ability too they in manage finance . The results indicates that students who have understanding good finances tend capable manage his finances in a way more effective , starting from planning budget , control expenditure , up to taking decision financial findings This in line with *Theory of Planned Behavior* (Ajzen, 1991) , which states that attitudes and perceptions control individual play a role important in form behavior , including behavior management finance.

Research result This in line with study (Fajrina *et al* ., 2023) as well as (Lusardi & Mitchell, 2023) that state that literacy finance influential positive to management finance students . However , (Rahma & Susanti, 2022) stated that that literacy finance No influential significant to management finance students . Differences results the can caused by differences characteristics respondents , level income , as well as level awareness financial student.

Lifestyle Influence Hedonism to Management Finance Student

Based on results study variables style life hedonism No influential significant to management finance students . These results show that trend student to style life hedonistic , such as orientation towards pleasure and consumption , not yet Of course in a way direct influence ability they in manage finance . Students Still can arrange his finances with Good during own planning and control adequate self . Findings This No in line with study (Dewi *et al.,* 2021) as well as (Hatimatunnisani *et al* ., 2024) who stated that style life hedonism influential significant to management finance students . However , the results study This in line with study (Rahmaningrum & Imronudin, 2024) who found that style life hedonism No influential significant to management finance students . This is show that influence style life hedonism can pressed if student own awareness and planning good finances .

Reviewed from *Theory of Planned Behavior* , results This show that attitude to pleasure No always leads to behavior management bad finances if No followed by strong and low intentions perception control behavior .

Influence of Social Media to Management Finance Student

Based on results study social media variables influential positive and significant to management finance students . This is show that utilization of social media as source information and education finance capable help student in increase quality management finance personal . Research results This in line with study (Safitri & Dewa, 2022) as well as Rachmi *et al.* , 2024) who stated that social media influential to management finance students . However , the results This No in line with study (Putri *et al.* , 2024) which states that social media No influential significant to management finance students , which is caused by differences intensity and type content consumed . In the Theory of Planned Behavior, social media play a role as norm subjective influences behavior finance .

Influence Literacy Finance , Lifestyle Hedonism and Social Media in a way Simultan to Management Finance Student

Based on results study obtained that variables Literacy Finance (X1), Lifestyle Hedonism (X2), Social Media (X3) in general together influential significant to Management Finance Students (Y) of the Pharmacy Study Program , Muhammadiyah University of Palopo . These results show that management finance student influenced by a combination internal and external factors in a way together . Findings This supports the Theory of Planned Behavior (Ajzen, 1991) which states that behavior individual formed through interaction between attitudes , norms subjective , and tendencies behavior .

Study (Ariska *et al* ., 2024) as well as (Karamaha *et al.,* 2023) show that factors the in a way simultaneous influential significant to management finance students . Research results This in line with study (Ariska *et al.,* 2024) as well as (Karamaha *et al.,* 2023) which states that literacy finance and factors behavior in a way simultaneous influential to behavior finance students . In general theoretical , results This supports the Theory of Planned Behavior which emphasizes that behavior finance formed through interaction attitudes , norms subjective , and control perceived behavior .

Conclusion

Based on results data analysis and discussion about influence literacy finance , style life hedonism , and social media to management finance Study Program students Pharmacy, Muhammadiyah University of Palopo , can concluded that literacy finance influential positive and significant as well as become most dominant variable in increase ability student in compile budget , control spending , saving , and avoiding behavior finances that are not rational , so that confirm that knowledge finance is foundation main in form behavior healthy finances . Meanwhile that , style life hedonism No influential significant to management finance students , which indicates that trend in chase pleasure No always impact straight to the bad management finance Because student Still capable control expenses and adjust style life with condition finance them . On the other hand , social media proven influential positive and significant , indicating that social media No only functioning as means entertainment , but also as source information and education finances that can increase understanding as well as quality taking decision finance students . In general simultaneous , third variables the

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influential significant to management finance with contribution by 34.8%, while the rest influenced by other factors outside the research model , which indicates that management finance student is multidimensional phenomenon involving aspect cognitive , social , and behavioral . In general theoretical , findings This supports the Theory of Planned Behavior (Ajzen, 1991), where literacy finance form attitudes and perceived behavioral control, social media influence norm subjective through pressure social , as well as style life hedonism reflect orientation behavior individual , so that interaction all three form intentions and behavior student in manage finance , at the same time strengthen relevance theory the in explain behavior finance students , especially non - economic students such as Study Program Pharmacy .

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