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The effect of using e-money and self-control on student financial management

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Abstract
Purpose: This study aims to determine the effect of E-Money Use and Self-Control on Student Financial Management (Case Study on FEB Students of PGRI University Palembang).
Methods: This study used a quantitative research methodology. The population in this study was active SI FEB students at PGRI University Palembang with a sample size of 107 respondents. The sampling technique is simple random sampling, that is, taking sample members randomly and using the Yamane formula. The sources and techniques for collecting data in this study were primary data by distributing questionnaires to respondents and secondary data by collecting documentation and literature relevant to the research. The data analysis technique used was the normality test, heteroscedasticity test, multicolonearity test, coefficient of determination (R2) test, and hypothesis testing was performed using the t-test and F test.
Result: The t-test results obtained an e-money value of 2.499> 1.983 and self-control value of 7.610> 1.983, while the F-test results also obtained a value of 71.370> 3.08, indicating that e-money and self-control have a significant effect on financial management both partially and simultaneously. This is also reinforced by the coefficient of determination test with a value of 0.579 or 57.9%, with a very strong relationship category, and the remaining 42.1% is obtained from other variables that are not yet known or not classified in this regression analysis.
Limitations: The research was only conducted at FEB Student PGRI University Palembang and only included e-money effect, self-control student, and financial management
Contribution: The results of this study are expected to contribute to student financial management as well as provide useful references for other researchers and UPGRI in increasing knowledge and abilities in the use of e-money and self-control.
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1. Introduction

Indonesia is a country in Southeast Asia that is rapidly developing digital technology. The advancement of digital technology in Indonesia has led to the development of all aspects of life, such as online schools or courses, online motorcycle taxis, and online cinemas. Traditionally, the fields of economic activity began to shift to digitalization. In addition to technological advances, there must be both positive and negative effects. One of the negative impacts of globalization is a consumptive lifestyle (the lifestyle of individuals who spend their money excessively), resulting in poor personal financial management, especially for students. Without realizing this, many students are trapped in a consumptive lifestyle, including students from the Faculty of Economics and Business, PGRI University Palembang. Therefore, they must change this negative impact by deepening their understanding of financial management. According to Kasmir (2016), financial management is the science and art of finance management that involves processes, institutions, markets, and various instruments involved in financial transfers between individuals.

Based on the above explanation, it can be concluded that an understanding of financial management is very important for students because it involves managing funds. However, not all students have an understanding of financial management. Knowledge of financial management is very important for students to foster a sense of discipline in their lives. This is especially important in the current era of digitalization, where the ease of electronic transactions often makes students ignore the importance of self-control when using e-money. Electronic money or e-money is a non-cash payment instrument, and the money owned by consumers is deposited in advance by the holder of the application to the issuing institution and stored in electronic media that can be transferred for payment transactions. Sumanjeet (2009) in Dewi, Herawati, and Adiputra (2021) states that digital payment systems have emerged since the existence of e-commerce. Digital payment transactions are called e-payments, with digital money called e-money and digital wallets called e-wallets. Digital payment is a technology that provides a view of non-cash payments that is more practical, efficient, and safe in transactions through digital media (Dewi et al., 2021). A factor in the acceptance of electronic money (e-money) technology is its ease of use. This convenience encourages users to transact more easily, leading to a more efficient or consumptive lifestyle. However, an inability to manage finances can lead to a wasteful attitude. To avoid wasteful behavior and manage finances well, strong self-control is required (Handoyo & Bayunitri, 2021; Khan, 2020).

Self-control is a person's ability to control behavior by suppressing, regulating, or directing desires based on certain considerations. The goal is to avoid decisions that are incorrect or contrary to community norms. Research by Rosa and Listiadi (2020) shows that students who are able to control themselves in managing finances tend to consider choices carefully and prioritize needs over desires. Financial planning is needed in financial management to achieve both short- and long-term goals, and discipline to comply with rules and the ability to adjust to changes. Individuals will not be trapped in limited desire behavior if they have good financial management (Yulianti and Silvy 2013 in Komarudin, Nugraha, Hardjadi, and Pasha (2020).

2. Literature Review

2.1 E-Money or Electronic Money

2.1.1 Definition of E-Money

The regulation on electronic money (e-money) has been prepared and approved by Bank Indonesia on April 13, 2009, Regulation Number 11/12/PBI/2009 on Electronic Money (E-money). This regulation is considered to be due to the development of electronic payment instruments (e-money), the existence of payment instruments issued by institutions other than banks, and the improvement of smoothness and security for all users and providers of electronic money (e-money). Electronic money (e-money) is an instrument that fulfills the following elements:

1. Issued based on the value of money deposited prior to the issuer.
2. The value of money is stored electronically in a media server or chip and
3. The value of electronic money managed by the issuer is not a deposit, as referred to in the law governing banking:

2.1.2 Indicators E-Money

According to Nainggolan (2022), the dimensions or indicators of e-money are as follows:

1. Benefits of using e-money.
2. Ease of use of e-money.
3. Provides confidence in using e-money.
4. Advantages of using e-money.

Based on the above description, it can be concluded that e-money is an electronic payment instrument in the form of digital financial products, where its use is easier, more practical, efficient, and saves time in transactions because transactions can be done anytime and anywhere.

2.2 Self Control

2.2.1 Definition of Self Control

Self-control is an important aspect of students' personal financial management. According to Kumalasari and Soesilo (2019), self-control is the potential possessed by someone who aims to deal with environmental conditions and can act when making a decision. However, Fariana, Surindra, and Arifin (2021) explain that financial literacy, lifestyle and self-control have a significant influence on consumptive behavior in economic education students. Research by Fattah (2017). According to the results of his research, it shows that financial literacy and self-control have a negative and significant effect on the consumptive behavior of students in managing finances while e-money and lifestyle have a positive and significant effect on the consumptive behavior of students in managing finances. However, the results of research from Ramadhani (2019) show that when self-control increases, it does not necessarily have an effect on the decline in students' consumptive behavior. This is because students are teenagers who are unable to control themselves stably. Therefore, the ability to control oneself greatly affects a person's behavior in managing personal finances.

2.2.2 Indicators of work discipline

According to Ghufron and Suminta (2010), the indicators of self-control can use the following aspects:
1. Ability to control behavior.
2. Ability to control stimuli.
3. Ability to anticipate an event or incident.
4. Ability to interpret an event or incident.
5. The ability to make decisions.

From the description above, it can be concluded that self-control is an individual's ability to measure behavior in taking effective actions that can lead individuals to make the right decisions in consumption, so as not to cause a consumptive attitude.

2. 3 Financial Management

2.3.1 Definition of Financial Management

Consumptive behavior in students tends to be influenced by rational and emotional factors. Students who behave consumptively use emotional factors only, for example, by only taking into account prestige, while students who pay attention to rational factors tend to take into account the benefits and prices of products that are fashionable or style popular.

Prioritizing students' personal needs is helpful in creating discipline in making decisions about tuition fees, shaping students' adult lifestyles, and avoiding financial difficulties caused by lifestyle expenditures that exceed income (Panchali & Seneviratne, 2019; Sikder, Rana, & Polas, 2021). This view ultimately makes the students condition themselves attractive. If a person's self-control is not good, he will experience difficulties in managing his personal finances, especially for students who are still unstable in managing their finances (Muhammed, Adenike, & Salahudeen, 2020; Ranasinghe, Kumudulali, & Ranaweera, 2019).

2.3.2 Financial Management Indicators

According to Anugrah (2018), indicators of a person's financial management can be seen in the following aspects.
1. Consumption refers to spending on goods or services by someone.
2. Good financial management can be seen in the balance between income and expenditures.
3. Savings are receipts that are stored for use at a later time with a specific purpose.

4. Debt management manages debt in accordance with capacity, so that it does not become a burden and is expected to improve welfare.

3. Research Methods

3.1 Object and Research Location

The object of research has become the focus of scientific work. The object of this research was active undergraduate students of the Faculty of Economics and Business, PGRI University, Palembang. The research location is where researchers conduct research. This study was conducted at the Faculty of Economics and Business, PGRI University, Palembang.

3.2 Research Methods

In this study, quantitative data were used. Quantitative data are in the form of numbers or numbers. Quantitative data were grouped into nominal, ordinal, interval, and ratio data. This study used both nominal and ordinal data. Nominal data are used for gender questions, while ordinal data are used for research questions, which are then measured using a Likert scale.

3.3 Population and Sample

3.3.1 Population

The population in this study consisted of 305 active undergraduate students of the Faculty of Economics and Business, Universitas PGRI Palembang, in classes of 2020, 2021, and 2022.

3.3.2 Sample

The sample consisted of 107 students from the Faculty of Economics and Business, PGRI University, Palembang.

3.4 Data Source

According to Sugiyono (2020), writing data sources can be divided into two categories:

1. Primary Data is a source that directly provides data to data collectors. These included questionnaires, interviews, and observations.
2. Secondary Data is a source that does not directly provide data, but through other people. In this study, the remaining documents were organizational history, organizational structure, and employee attendance recap.

The data sources obtained in this study were the primary data. Primary data are obtained directly from the data source. Primary data are also referred to as original data or new data with up-to-date properties. In this study, data sources were obtained by distributing and filling out questionnaires to research subjects, namely active students of the Faculty of Economics and Business, PGRI University Palembang, in classes of 2020, 2021, and 2022. The data-collection technique used in this study was a questionnaire. Documentation is a method for collecting existing data (Winarni, 2018:86). Researchers use documentation in the form of photographs or images to provide physical evidence for the implementation of research activities.

3.5 Data Analysis Technique

3.5.1 Descriptive Statistical Test

Descriptive statistics are a branch of statistics that deals with the collection, compilation, and presentation of research data. Descriptive statistics is a branch of statistics that summarizes, presents, and describes data in an easy-to-read format to provide more comprehensive information. Descriptive statistics aims to convey information about a particular dataset or situation, offering a comprehensive view of the data obtained.

3.5.2 Validity Test

A validity test was used to measure the validity of the questionnaire. A questionnaire is said to be valid if the statements reveal what it will measure. The alpha was set at 5% or 0.05, n = 107, because the instrument was tested on 107 respondents. If the value is <0.05, and is positive, the indicator is considered valid.

3.5.3 Reliability Test
According to Fernandes (2016), reliability refers to a series of measurements or a series of measuring instruments that are consistent if repeated measurements are made using these measuring instruments. Test reliability refers to the extent to which a test is consistent; that is, the test is believed to produce consistent scores that remain relatively unchanged, even when given under different circumstances. The questionnaire was declared reliable if someone answered a certain statement. Consistent or stable over time. The reliability test used in this study is the Cronbach's alpha value, which is used as a reference, namely> 0.60, with a minimum limit value of 0.60, to assess the acceptable level of reliability.

3.5.4 Classical Assumption Test
The classical assumption test is a statistical prerequisite that must be fulfilled before conducting multiple linear regression analysis using ordinary least squares (OLS). This test ensures that the regression model satisfies the necessary conditions, making the results reliable and consistent. Typical classical assumption tests include normality, multicollinearity, and heteroscedasticity.

a. Normality Test
   The normality test was designed to test whether the confounding or residual variables in the regression model were normally distributed. In this study, researchers used statistical analysis methods, and the non-Kolmogorov–Smirnov (K-S) statistical test can be used as a tool to assess the normality of residuals, which can be said to be normal if the significance is > 0.05.
b. Multicollinearity Test
   This test was designed to determine the linear relationship or high correlation between each independent variable in the regression model. To determine whether there is a multicollinearity problem, this study uses the VIF method: if the VIF value is <0.10, then there is no multicollinearity; if the VIF value is> 0.10, then there is multicollinearity (Ghozali, 2021).
c. Heteroscedasticity Test
   According to Ghozali (2021), the heteroscedasticity test is used to test whether there is unequal variance in the residuals of one observation to another in a regression model. This test aims to determine whether inequality of variance exists in the regression model from the residuals of one observation to another. The basis for decision-making is as follows:
   1. Heteroscedasticity occurs if a certain pattern is observed; for example, if the wave narrows and then widens.
   2. If there is no clear pattern and the points are scattered above or below number 0 on the Y-axis, then there is no heteroscedasticity.

3.5.5 Multiple Linear Regression Analysis
Multiple linear regression analysis is an analysis used to determine the accuracy of prediction whether there is a strong relationship between the productivity variable (Y) and the independent variables of occupational health safety (X1) and work discipline (X2) The multiple linear regression equation is formulated:

$$Y = a + b_1X_1 + b_2X_2 + \varepsilon$$

where Y = financial management, a = constant value, X1 = electronic money, X2 = self-control, B1 = regression coefficient X1, B2 = regression coefficient X2, and e = error (assumed value of 0). In addition, a correlation coefficient analysis was conducted to determine whether the relationship between variables was strong. This was followed by a coefficient of determination test and hypothesis testing.

4. Results and Discussion

4.1 Respondent Characteristics
The respondents in this study were active students of the Faculty of Economics and Business, University of PGRI Palembang, who used Electronic Money (E-Money), amounting to 107 respondents.

Demographic characteristics of the use of e-money in students of the Faculty of Economics and Business, University of PGRI Palembang.

Table 1. Characteristics Respondent

Characreristics **Gender**	**Frequence**	**Percentage**
Male	37	34,6%
Female	70	65,4%
Study Program/Department	**Frequence**	**Percentage**
Management	69	64,5%
Accounting	38	35,5%
Tempat Tinggal	**Frequence**	**Percentage**
Boarding House/Rent/Asramah	78	73%
With Parents/Guardians	29	27%

Source: Research Results, Data Processed 2024

Based on Table 1, the number of female respondents was 65.4% higher than the number of male respondents (34.6%); thus, it can be concluded that e-money users in the Faculty of Economics and Business, Universitas PGRI Palembang are dominated by women.

When viewed from the characteristics based on the study program/major, management study program/major students dominate. This shows that Management Study Program students of the Faculty of Economics and Business, PGRI University Palembang, use electronic money (e-money) more than Accounting Study Program students of the Faculty of Economics and Business, PGRI University Palembang.

Based on the research results, most e-money users in the Faculty of Economics and Business, Universitas PGRI Palembang, are students who live alone, boarding, renting, or boarding. This is because they are less able to manage their finances when they lack self-control.

4.2 Instrument Validity Test Results and Reliability

4.2.1 Validity Test

A validity test is used to test the extent to which the accuracy of the measuring instrument can reveal the concept of the symptoms/events being measured. The questionnaire items were declared valid if the Cronbach's alpha value was greater (0.05). Based on the results of data processing, eight items of the E-Money variable questionnaire (X1) were declared valid, 10 items of the Self-Control variable questionnaire (X2) were also declared valid, and eight items of the Financial Management variable questionnaire (Y) were declared valid.

4.2.2 Reliability Test

The reliability test using SPSS by looking at the reliability coefficient on alpha is considered reliable if the Cronbach’s alpha value is greater than the significant value of 0.60. The following are the results of the reliability test of the e-money user variable and self-control on student financial management (a case study on FEB PGRI Palembang students) using 107 respondents.

Table 2. Reliability Test Results

Variable	**Cronbach's Alpha**	**Reliability status**
E-Money (X_1)	0,743	Reliable
Self Control (X_2)	0,762	Reliable

Financial Management (Y)	0,755	Reliable

Source: Research Results, data processed, 2024

Based on Table 4.5, it can be seen that the Cronbach's alpha value of e-money is 0.743> 0.60, self-control is 0.769> 0.60, and financial management is 0.755> 0.60. Therefore, in accordance with the basis for decision-making in the Cronbach's alpha reliability test above, it can be concluded that the data are declared reabel.

4.3 Classic Assumption Test

4.3.1 Normality Test Results

Normality was tested using the one-sample Kolmogorov Smirnov test with a significance level of 0.05 = (5%).

It is known that e-money (X1), self-control (X2), and financial management (Y) have significant values of asymp.sig. (2- tailed) > 0.05. Therefore, in accordance with the basis for decision making in the one-sample Kolmogorov–Smirnov normality test above, it can be concluded that the data are normally distributed.

4.3.2 Multicollinearity Test Results

A multicollinearity test was carried out using SPSS by looking at the VIF value. If the VIF value is < 10 (no multicollinearity occurs) and vice versa if VIF> 10 (multicollinearity occurs). Obtained from the multicollinearity test using SPSS, each variable had a VIF value < 10 (1.627 < 10) and a tolerance value> 0.10 (0.615>0.10). Therefore, it can be concluded that multicollinearity was absent in this study.

4.3.3 Heterokedasticity Test Results

Based on the heteroscedasticity test using SPSS, sig. (significance) Variable (X1) e-money users of 0.778 and sig. (significance) variable (X2), and a self-control of 0.306. Based on the results that both independent variables have a Sig (significance) value> 0.05, the conclusion is that the variable does not occur in the Heterokedasitas problem.

4.4 Multiple Linear Regression Analysis Results

Based on the results of the multiple linear regression analysis in Table 4.9, the following regression equation is obtained:

$$Y = 6.459 + 0.249X1 + 0.453X2 + e$$

Based on the regression equation, the following conclusions can be drawn:

Constant = 6.459

X1 = 0,246

X2 = 0,453

Table 3. Multiple Linear Regression Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.459	2.824		2.288	.024
	E-Money	.246	.098	.203	2.499	.014
	Self Control	.453	.060	.618	7.610	.000

Source: Research results, data processed, 2024

The multiple linear equation can be expressed as follows:

1. A constant value of 6.459 indicates that e-money (X1) and self-control (X2) are equal to zero (0). The transaction decision (Y) was 6.459.

2. The regression coefficient of the e-money variable (X1) is 0.246, which states that each addition (due to the positive sign) of one unit increases the transaction decision by 0.246, and vice versa, assuming the self-control variable (X2).
3. The regression coefficient of the self-control variable (X2) is 0.453, which states that each addition (because of the positive sign) of one unit increases the transaction decision by 0.453, and vice versa, assuming the e-money variable (X1).

4.5 Correlation Coefficient and Coefficient Determination Analysis

As shown in Table 4.10, the coefficient of determination (R Squere) was 0.579. This shows that 57.9% of the use of e-money and self-control jointly affect student financial management. The remaining 42.1% are explained by the variables not examined in this study.
The R Squere value is 0.405
Kd = 0.579 x 100% = Kd = 57.9%

Table 4. Correlation Coefficient Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761[a]	.579	.570	2.368

Source: Research results, data processed, 2024

4.6 Hypothesis Test

4.6.1 Test (t partially)

This partial test was used to determine the partial effect of e-money variables and self-control on financial management. The t-test results are presented in the following table:

Table 5. t Test Result

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	6.459	2.824		2.288	.024
	e-money	.246	.098	.203	2.499	.014
	Self control	.453	.060	.618	7.610	.000

Source : SPSS Output Research Data, 2024

From Table 5, to obtain the t-table value, a combination of α = 5% and degrees of freedom (dk) = n–k = 107–3 = 104 is used. Thus, a t-table value of 1.983 is obtained. Based on the t-table values, the effect of each variable can be stated as follows:

1. The e-money variable (X1) has a t-count of 2.499 (sig = 0.014 <0.05), then H1 is accepted and H0 is rejected because the research results obtained t-count> t-table (2.499> 1.983), which means that e-money (X1) has a partially significant effect on financial management (Y).
2. The self-control variable (X2) had a t count of 7,610 (sig = 0.000 <0.05). Thus, H1 is accepted and H0 is rejected, which means that self-control (X2) has a significant partial effect on financial management (Y).

Based on these results, it can be concluded that both e-money and self-control have a partially significant effect on the financial management of FEB students at PGRI University, Palembang.

4.6.2 F test (simultaneously)

This test aims to determine whether e-money and self-control jointly affect financial management.
As shown in Table 4.13, the F-count was 71.370. To get the F-table value, a combination of α = 5%, df = n - k = 107 - 3 = 104, and df = k - 1 = 3 - 1 = 2. Thus, an F-table value of 3.08 was obtained. Based

on this comparison, F-count = 71.370 > F-table = 3.08, with a significance value of 0.000 < 0.05. This means that e-money and self-control simultaneously affect the financial management of FEB students at PGRI University, Palembang.

Table 6. F Test Result

Variable	α = 0,05	Sig
The effect of the use of e-money and self-control on financial management	0,05	0,00

Source : SPSS Output Research Data, 2024

4.7 Discussion of Solvency Ratio

4.7.1 The Effect of the Use of E-Money on Financial Management in FEB Students of Universitas PGRI Palembang

Based on the results of the study, it shows that the use of e-money has a positive impact on financial management, it is known that the use of e-money has a t-count> t-table value (2.499> 1.983) and sig. 0.014 < 0,05. Thus, it can be interpreted that the use of e-money has a significant effect on the financial management of FEB students at PGRI University, Palembang. These results are in line with Dewi et al. (2021), entitled "The Use of E-Money on Student Consumptive Behavior Mediated by Self-Control" which shows that the use of e-money has a significant effect on student consumptive behavior.

From the results of the field data collection, it was also found that the higher the ability to control the use of e-money, the better their financial management.

4.7.2 The Effect of Self-Control on Financial Management in FEB Students of PGRI University of Palembang

Based on the results of the study, it shows that self-control has a positive impact on financial management, it is known that the self-control variable obtained t-count> t-table (7.610> 1.983) and sig. 0.000 <0.05, so it can be interpreted that self-control has a partially significant effect on the financial management of FEB students at PGRI University, Palembang.

The results of this study are in line with the research by Dewi et al. (2021) entitled "The Use of E-Money on Student Consumptive Behavior Mediated by Self-Control" which shows that the use of self-control has a significant effect on student consumptive behavior.

From the results of field data collection on FEB students at PGRI University Palembang, it was also found that the problem of self-control when using e-money is that there are still many students who lack self-awareness in controlling themselves when using e-money, thus making their personal financial management poor.

4.7.3 The Effect of the Use of E-Money and Self-Control on Financial Management in FEB Students of PGRI University of Palembang

The results of the study show that e-money users and self-control together have an effect on transaction decisions and that the simultaneous test (f-test) that has been carried out found F-count> F-table (71.370> 3.08) and sig. 0,000 < 0,05. Thus, it can be interpreted that the use of e-money and self-control together has a significant positive impact on the financial management of FEB students of PGRI University Palembang, who should be more concerned with self-control in the use of e-money to improve financial management. The results of this study are in line with the research of Komarudin et al. (2020) that in managing individual finances, individuals should have confidence in the basis of their financial knowledge and be able to make rational decisions, where if the financial literacy and self-control of individuals are good, the objectives of financial management will be achieved by implementing financial management behavior according to their needs.

5. Conclusion

5.1 Conclusion

Based on the results described in the previous section, the following conclusions can be drawn.

1. The use of e-money has a significant effect on financial management in FEB Students of PGRI University Palembang with t-count> t-table = 2.499> 1.983 and sig.0.014 <0.05.
2. Self-control has a significant effect on financial management in FEB students at PGRI University Palembang, with t-count> t-table = 7.610> 1.983 and sig. 0.000 < 0.05.
3. The use of e-money accompanied by self-control simultaneously affects financial management in FEB Students of PGRI University Palembang with F-count> F-table = 71.370> 3.08 and sig. 0.000 < 0.05.

5.2 Suggestions

In a study, researchers must be able to provide useful information for the development of knowledge both for personal and for agencies or institutions related to this research. In the closing chapter, the researcher provides some suggestions based on the results of the discussion of this thesis. The suggestions that the researcher wants to convey include the following.

1. Students should be able to learn more deeply about self-control and self-learning about good financial management, such as using electronic money (e-money¬). Students should be able to control themselves to sort out which basic needs with less important desires so that they can make personal financial management remain stable and stable.
2. In future research, if you want to conduct the same study, it is hoped that you can develop the goals of the research and focus on what you want. To make this research a reference, it is hoped that different variables or objects can be used to develop this research.

5.3 Limitations

The problems discussed in this study are too broad if studied in depth, and the author realizes that time and ability are limited; therefore, the problem must be limited in a clear and directed way. Thus, the problem does not widen, and financial management analysis is limited to e-money variables and self-controls.

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