Research Trend in Management and Technology

The Influence of Digital Financial Literacy, Self-Control, and Pocket Money on Saving Behavior (Empirical Study on Undergraduate Students in Faculty of Economics and Business of Universitas Negeri Jakarta)

Muhammad Erland Adhipramana[1], Dwi Chrisnayanti Respati[2], Dwi Handarini[3]
[1, 2, 3]Faculty of Economics and Business, UNJ, Indonesia.

Abstract
This research investigates how digital financial literacy, self-control, and pocket money relate to the saving behavior of undergraduate students at the Faculty of Economics and Business (FEB), Universitas Negeri Jakarta (UNJ). Data were gathered from 285 students through survey questionnaires with a quantitative research approach and proportional random sampling technique. The analysis conducted with SPSS, included data validity, classical assumption, and hypothesis testing. The results show that each independent variables have significant impact on students' saving behavior, both partially and simultaneously. This study highlights the need to strengthen financial education through university curricula, institutional digital finance programs, and structured financial management practices to promote responsible and sustainable saving habits.
Keyword: Digital Financial Literacy, Self Control, Pocket Money, Saving Behavior

1. Introduction

The rapid progress of science and technology has transformed individual behavior, particularly in the way people manage finances and approach saving. Despite the rapid expansion of digital financial services, saving behavior in Indonesia remains relatively low. Hendra & Afrizal (2020) argue that saving awareness among Indonesians is still underdeveloped. Economic growth theory highlights that savings is essential for supporting investment and driving economic expansion. In addition, findings from the 2025 Bank Indonesia Consumer Survey show that many individuals still depend on their savings to cover routine expenditures. This situation implies that even though people may intend to set aside money, their actual ability to save is constrained, indicating shortcomings in financial planning and financial knowledge.

Generation Z represents a dominant demographic group in Indonesia and is often associated with consumptive behavior. University students, as part of this generation, tend to adopt lifestyles oriented toward short-term gratification. Previous studies by Amaliya et al. (2017) and Ling (2021) show that the living in the moment mindset leads students to prioritize consumption over saving. This concern is significant because students are anticipated to contribute meaningfully to future economic progress.

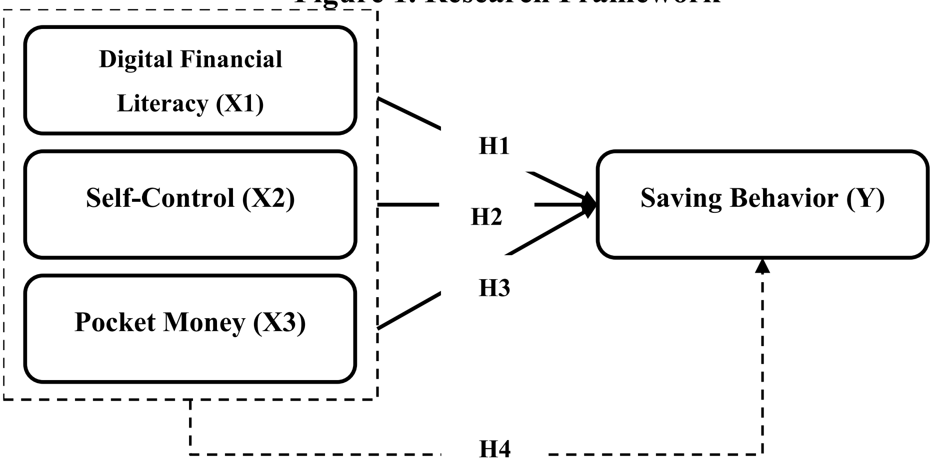
As financial technology expands, digital financial literacy has become an important factor shaping financial behavior. Empirical evidence from Alysa et al. (2023), Setiawan et al. (2022), and Rahayu (2022) demonstrates a positive relationship between digital financial literacy (DFL) and saving behavior. However, empirical studies focusing specifically on university students remain limited, indicating the need for further investigation.

Self-control is another important factor influencing saving behavior, as it helps individuals regulate consumption and allocate resources more prudently. Several studies show that self-control positively and significantly affects saving behavior (Nafisah, 2020; Hendra & Afrizal, 2020; Wilda & Bidin 2024). In contrast, other studies find no significant effect (Yuwono, 2020; Christianto & Asandimitra, 2023; Alshebami, 2021), highlighting an unresolved research gap.

Pocket money contributes to students' saving patterns, as those receiving larger amounts tend to save more. (Rikayanti & Listiadi, 2020). This finding supported by several empirical studies (Oktafiani & Haryono, 2019; Mardiana & Rochmawati, 2020; Susilawati & Dinhi, 2022) . Conversely, other studies argue that pocket money does not significantly affect saving behavior due to students' preference for consumption and lifestyle spending (Wardani et al., 2024; Waluyo, 2020; Razi et al., 2023).

Previous studies commonly use the **Theory of Planned Behavior** to interpret financial actions, highlighting attitudes, social influence, and perceived control as key factors. In this research, digital financial literacy denotes understanding and perspectives on managing digital finances, self-control indicates perceived control over behavior, and pocket money represents available financial resources. Analysing these factors within one empirical framework is intended to offer a broader understanding of the drivers of students' saving behavior.

Figure 1. Research Framework



Source: Processed by Researcher (2025)

This study seeks to assess how DFL, self-control, and pocket money influence the saving behavior.

Based on this objective, the research seeks to answer the following questions:

1) Does DFL affect saving behavior?
2) Does self-control affect saving behavior?
3) Does pocket money affect saving behavior?
4) Do DFL, self-control, and pocket money simultaneously affect saving behavior?

This study is expected to offer reflective insights that encourage students to use fintech services more wisely and to maintain a balance between spending and saving behaviors.

2. Material and Method

2.1 Research Design

This study adopted a quantitative survey design. The population comprised 1,101 undergraduate students from the 2024 cohort across seven programs at the Faculty of Economics and Business (FEB), UNJ. A sample of 285 students was selected using proportional random sampling based on the Isaac and Michael formula. Primary data were collected through a structured online questionnaire.

All independent variables other than pocket money were evaluated with Likert-type scales, whereas pocket money was assessed using an ordinal scale. Prior to data collection, the questionnaire was pilot-tested on 30 respondents. The findings confirmed that all items met validity criteria and that Cronbach's alpha values exceeded 0.70, demonstrating acceptable reliability.

Each variable was measured using established theoretical frameworks. Saving behavior followed Wärneryd's (1989) model; digital financial literacy was based on Morgan et al. (2019); self-control was adapted from Averill (1973) theory and Ghufron and Risnawati

(2010); and pocket money was measured based on the conceptualization of Soemarsono and Sofianti (2021).

2.2 Data Analysis

The data were processed using SPSS. Descriptive analysis described respondent profiles and the distribution of variables. Assumption testing covered normality using the Kolmogorov–Smirnov method and linearity assessment. To evaluate the proposed relationships, multiple linear regression was applied to evaluate the impact of all independent variables on saving behavior. Partial effects were assessed using t-tests, while simultaneous effects were tested using the F-test. Model explanatory power was evaluated using the coefficient of determination (R^2).

3. Result

3.1 Descriptive Data Analysis

Table 1. Descriptive Statistics of Saving Behavior (Y)

No	Indicator	Item	Score	N	Total	Mean	Percentage
1	Saving decision	Y.1	1202	3	3492	1164	33,9%
		Y.2	1168				
		Y.4	1122				
2	Perception of future needs	Y.5	1137	5	5593	1118,60	32,6%
		Y.6	1130				
		Y.7	1081				
		Y.8	1078				
		Y.9	1167				
3	Saving actions	Y.10	1171	4	4609	1152,25	33,5%
		Y.11	1051				
		Y.12	1219				
		Y.13	1168				
Total			13694	12	13694	3434,85	100%

Based on table 1, the **saving decisions** indicator recorded the highest mean score (1,164). The highest item score was observed in item Y.12 under the **saving actions** indicator (1,202), indicating that students tend to compare prices before making purchases to reduce expenses. Conversely, the **perception of future needs** indicator showed the lowest mean score (1,118.60), while the lowest item score was found in item Y.11 (1,051), reflecting a tendency toward consumptive spending.

Table 2. Descriptive Statistics of Digital Financial Literacy (X1)

No	Indicator	Item	Score	N	Total	Mean	Percentage
1	Knowledge	X1.1	1069	3	3438	1146	24,53%
		X1.2	1185				
		X1.3	1184				
2	Experience	X1.4	1179	2	2409	1204,50	25,79%
		X1.5	1230				
3	Skill	X1.7	1171	2	2343	1171,50	25,08%
		X1.8	1178				
4	Awareness	X1.10	1219	2	2298	1149	24,60%
		X1.11	1079				
Total			10488	9	10488	4671	100%

Based on table 2, the **experience** indicator recorded the highest mean score (1,204.50). The highest item score was observed in item X1.5 (1,230), indicating that students feel comfortable and find it easy to use digital financial products and services. This suggests a strong preference for digital financial services due to their convenience and ease of access. Conversely, the **knowledge** indicator recorded the lowest average score (1,146), with item X1.1 obtaining the smallest value (1,069), suggesting that several students face challenges in comprehending the features and interface of these platforms.

Table 3. Descriptive Statistics of Self-Control (X2)

No	Indicator	Item	Score	N	Total	Mean	Percentage
1	Behavioral control	X2.1	1203	5	5800	1160	20,59%
		X2.2	1204				
		X2.3	1182				
		X2.4	1137				
		X2.5	1074				
2	Stimulus control	X2.6	1198	3	3312	1104	19,60%
		X2.7	1038				
		X2.8	1076				
3	Anticipation of events	X2.9	1122	3	3390	1130	20,06%
		X2.10	1191				
		X2.12	1077				
4	Interpretation of events	X2.13	1121	3	3397	1132,33	20,10%
		X2.14	1135				
		X2.15	1141				
5	Decision-making ability	X2.16	1080	3	3321	1107	19,65%
		X2.17	1087				
		X2.19	1154				
Total			19220	19	19220	5633,33	100%

Based on table 3, **behavioral control** showed the highest mean score (1,160), with the highest item score observed in item X2.2 (1,204), indicating that students tend to manage their finances prudently with future considerations. In contrast, **stimulus control** recorded the lowest mean score (1,104), with the lowest item score found in item X2.7 (1,038), suggesting that some students experience difficulty resisting peer influence in shopping situations.

3.2 Classical assumption Test

3.2.1 Normality Test

Data normality was assessed using the Kolmogorov–Smirnov test in SPSS.

Table 4. Normality Test Outcome

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		285
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.20872890
Most Extreme Differences	Absolute	.034
	Positive	.032
	Negative	-.034
Test Statistic		.034
Asymp. Sig. (2-tailed)[c]		.200[d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Referring to the results, the Asymp. Sig. (2-tailed) value surpasses the established criterion (0.200>0.05), indicating that the data fulfill the normality assumption.

3.2.2 Linearity Test

The linearity assessment is reported in the ANOVA table, where a deviation-from-linearity significance above the accepted cutoff (>0.05) reflects a linear association. The obtained values were 0.091 for DFL, 0.174 for self-control, and 0.198 for pocket money. This indicates that the independent variable maintains a linear relationship with the dependent variable.

3.3 Hypothesis Test
3.3.1 Multiple Linear Regression Test

Table 5. Multiple Linear Regression Test Outcome

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.792	1.695		6.959	<.001
	Digital Financial Literacy	.257	.066	.211	3.909	<.001
	Kontrol Diri	.372	.032	.624	11.575	<.001
	Uang Saku	.690	.218	.111	3.161	.002

a. Dependent Variable: Saving Behavior

Referring to the SPSS results, the multiple linear regression model can be expressed:
$Y = 11{,}792 + 0{,}257X1 + 0{,}372X2 + 0{,}690X3 + e$

3.3.2 t-Test

Table 5 presents the t-test findings, which can be described as follows:

a) DFL shows a positive and statistically significant effect on saving behavior ($t = 3.909 > 1.968$; $p < 0.001$), indicating that **H1 is accepted**.
b) Self-control plays a positive and statistically significant role in shaping saving behavior ($t = 11.575 > 1.968$; $p < 0.001$), confirming that **H2 is accepted**.
c) Pocket money demonstrates a positive and statistically significant effect on saving behavior ($t = 3.161 > 1.968$; $p = 0.002$), indicating that **H3 is accepted**.

3.3.3 F-Test

Table 6. F-Test Outcome

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9452.707	3	3150.902	176.003	<.001[b]
	Residual	5030.605	281	17.903		
	Total	14483.312	284			

a. Dependent Variable: Saving Behavior
b. Predictors: (Constant), Uang Saku, Kontrol Diri, Digital Financial Literacy

The F-value of 176.003 surpasses the 2.64 threshold, confirming that **H4 is accepted**, indicating that **all independent variables simultaneously impacts saving behavior (Y)**.

3.3.4 Coefficient of Determination (R^2) Test

Table 7. R^2 Test Outcome

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.808[a]	.653	.649	4.231

a. Predictors: (Constant), Uang Saku, Kontrol Diri, Digital Financial Literacy

Table 7 shows an Adjusted R^2 of 0.649, suggesting that 64.9% of saving behavior is accounted for by DFL. self-control, and pocket money, while the remaining portion is driven by factors outside the model.

4. Discussion

a) The Impact of DFL on Saving Behavior

The t-test confirms **H1**, showing that **DFL has a positive and statistically significant effect on saving behavior**. Students with stronger digital financial skills tend to save more actively, supported by easy access, fast transactions, and minimal service barriers in digital finance.

This finding reflects the highest-scoring experience indicator, indicating that students' familiarity with digital financial services facilitates more practical and efficient saving behavior through digital platforms. Moreover, this finding supports the Theory of Planned Behavior (TPB), emphasizing that DFL and individual behavior contribute positively long-term financial sustainability (Dewi et al., 2024)

Several prior studies support these findings, including Setiawan et al. (2022), Respati et al. (2023), Alysa et al. (2020), and Rahayu (2022), all of which report that digital financial literacy has a positive and significant effect on saving behavior.

b) The Impact of Self-Control on Saving Behavior

Based on the t-test results**, H2 is accepted**, self-control plays a significant role in shaping saving behavior, which indicates that students possessing greater self-control are more likely to allocate pocket money toward savings. Questionnaire results further support this finding, showing that the highest indicator was behavioral control, reflected in students' efforts to manage finances wisely by prioritizing future needs.

This result is consistent with Ajzen's Theory of Planned Behavior (as cited in Utami & Sirine, 2016) which emphasizes perceived behavioral control as a driver of action. Students with greater self-control are more likely to manage finances effectively and demonstrate stronger saving behavior.

Several previous studies, including Hendra and Afrizal (2020), Wilda and Bidin (2024), and Nafisah (2020), report that self-control positively and significantly influences saving behavior. However, these findings contrast with those of Yuwono (2020), Christianto (2023), Qaiser et al. (2020), and Alshebami (2021), who find no significant relationship between self-control and saving behavior.

c) The Impact of Pocket Money on Saving Behavior

The t-test confirms **H3**, showing that **pocket money positively and significantly affects saving behavior**. Students who receive higher pocket money tend to save more consistently. In the context of the processed questionnaire results, the findings indicate that the majority of students in the FEB have a moderate level of pocket money, which is generally sufficient to cover their essential expenses and supports consistent saving behavior.

Theoretically, this result aligns with the TPB (as cited in Nugroho & Restu, 2025), which explains that a larger pocket money strengthens perceived behavioral control through subjective norms within the TPB framework. Consequently, students with sufficient financial resources are more capable of budgeting, saving, and making rational financial decisions, whereas limited pocket money may weaken these financial management abilities.

Several previous studies, including Mardiana and Rochmawati (2020), Susilawati & Dinhi (2022), and Rikayanti and Listiadi (2020), report that self-control positively and significantly influences saving behavior. In contrast, Wardani et al. (2024), Razi et al. (2023), and Waluyo (2020) find that pocket money does not significantly associate with saving behavior.

d) The Impact of DFL, Self-Control, and Pocket Money on Saving Behavior

The F-test supports **H4**, showing that **DFL, self-control, and pocket money simultaneously affect students' saving behavior**. Digital financial literacy enhances financial management skills, self-control helps resist impulsive spending, and pocket money serves as the main source for saving. However, easy access to fintech may trigger consumptive behavior; therefore, improving financial literacy education and strengthening self-control are essential to help students make wise financial decisions and maintain sustainable saving habits.

These results align with the TPB, suggesting that DFL, self-control, and pocket money shape saving behavior. DFL builds positive attitudes toward saving, self-control enhances behavioural control, and pocket money reflects social norms that encourage saving. These results align with previous studies (Suari & Julianto, 2024; Di et al., 2025; and Ariyanto et al., 2025) confirming that the three variables simultaneously affect students' saving behavior in the digital era.

5. Conclusion, Implication, Limitation, and Recommendation

5.1 Conclusion

The analysis shows that DFL, self-control, and pocket money positively and significantly influence saving behavior, both partially and simultaneously. Students who possess higher levels of DFL tend to make wiser financial decisions and plan for long-term stability. Strong self-control helps reduce impulsive spending and promotes consistent saving habits, while sufficient pocket money provides financial flexibility that supports saving. Collectively, these variables reinforce each other in shaping sustainable saving behavior among students in the digital financial era.

5.2 Implication

1) Theoretical Implication

This study strengthens Ajzen's Theory of Planned Behavior by confirming that digital financial literacy, self-control, and pocket money simultaneously influence saving behavior through attitudes, subjective norms, and perceived behavioural control. The low awareness of future financial needs and limited digital financial knowledge indicate a short-term financial orientation and weak behavioral regulation. These results highlight the need to enhance financial literacy and self-control to promote sustainable saving behavior among students.

2) Practical Implication

Practically, universities should integrate digital financial literacy education and self-control training into their curricula to improve students' financial awareness and saving discipline. Collaboration with institutions such as OJK can strengthen understanding of digital finance, investment, and budgeting. Moreover, financial guidance is needed to help students, especially those with higher pocket money, manage spending wisely, distinguish needs from wants, and develop consistent saving habits.

5.3 Limitation

a) The respondents were limited to students from the FEB UNJ (class of 2024), so the findings may not be fully generalizable.
b) The study examined a limited number of variables and did not include other potential factors influencing saving behavior, especially regarding individual financial behavior in utilizing fintech products and services.
c) Digital financial literacy was measured in general terms without distinguishing between fintech services such as digital investment, insurance, or online loans, making it difficult to analyse students' specific understanding of each product.
d) The use of a quantitative survey approach may introduce response bias, as participants' self-assessments of saving behavior, digital financial literacy, and self-control could be subjective.

5.4 Recommendation

a) Increase the scope and sample size to include students from different faculties, universities, or age groups to expand the relevance of the findings beyond the study sample.
b) Incorporate additional variables such as financial inclusion, lifestyle, and social media influence to provide a more comprehensive understanding of saving behavior.
c) Examine digital financial literacy in greater detail by distinguishing between types of fintech services—such as digital investment, digital insurance, and digital payment—to assess their specific impacts on saving behavior.
d) Incorporate qualitative approaches to explore students' motivations, perceptions, and obstacles to saving, especially concerning long-term financial goals.

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