THE INFLUENCE OF FINTECH PAYMENT, ACCOUNTING KNOWLEDGE, AND FINANCIAL SELF-EFFICACY ON FINANCIAL MANAGEMENT BEHAVIOR

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Abstract
This study examines the influence of Financial Technology Payment, Accounting knowledge, and Financial self-efficacy on the financial management behavior of students of the Accounting Study Program at the University of Bandar Lampung. This study took a sample of 97 people who were selected by purposive sampling, data was collected through the distribution of questionnaires and data analysis methods were carried out with multiple linear regression tests assisted by SPSS version 27 application. The results of the study show that the three independent variables contribute positively and significantly to students' habits in managing their finances. Fintech Payment facilitates the transaction process and financial recording, accounting knowledge improves understanding of financial management concepts, and Financial self-efficacy encourages confidence in financial decision-making. Simultaneously, these findings highlight the importance of integrating financial technology, accounting knowledge, and self-confidence development to improve students' ability to manage personal finances.

Keywords: Fintech Payment, Accounting Knowledge, Financial Self-Efficacy, Financial Management

1. Introduction

Financial management skills are an important skill that everyone must have, financial intelligence includes the ability to manage finances wisely. There are still many students today who are not able to manage their personal finances, managing personal finances is not a simple task, because there are often various challenges that must be faced, one of which is the pattern of consumptive behavior that is increasingly prevalent. This is because they only get a limited income from their parents and have not received other income. As a result, students need to learn how to manage their finances more effectively and responsibly in order to meet their needs and achieve their financial goals optimally. (Kalamaha R et al., 2024) (Scott, F et al., 2024).

Financial management problems among students are increasingly complex with the emergence of various E-commerce platforms and social media that aggressively promote a consumptive lifestyle. The popularity of QRIS as a payment method also poses challenges for students in terms of wise financial management. The QRIS system, which offers easy payment with just a barcode scan, often encourages students to make frequent purchases without cash. As said by A person's behavior in managing finances reflects that money has different meanings, depending on the level of understanding and character of the individual. Among them, money is considered an important aspect of life, a source of respect, a support for quality of life, a symbol of freedom, and can even be a trigger for crime. Students who are too consumptive often do not pay close attention to what is a priority and not a priority in their spending (Napitupulu J et al., 2021).

The behavior of influencer marketing and content creators on social media also has a significant impact on student consumption patterns. The lifestyle displayed by a content creator also influences the consumptive behavior of young people. When content creators often flaunt their personal lives on social media, such as luxury lifestyles, this can trigger envy and a desire from young people to emulate the lifestyle they see from the content (Yanti E et al., 2024) (Dani N et al., 2024). The significant surge in purchases and public attention on E-commerce platforms in Indonesia due to influencer influence indicates the existence of consumptive behavior in society, triggered by persuasive promotional strategies through social media. This situation causes a number of students to experience financial difficulties due to excessive consumption cycles in order to follow trends and maintain their social image. This adds financial pressure for students who have limited financial resources (Stuart I et al., 2020).

Financial Technology has become one of the financial services that has many functions, not only as an online trading transaction service but also provides investor services to invest with real value using online platforms. The development of (Laurencia et al., 2024). Fintech that is increasingly advanced has an impact on the community, including students in financial management. Various financial applications are able to influence students in managing funds. This problem is further exacerbated by the existence of various digital financial applications that facilitate payment transactions, so that students can easily access them and trigger impulse purchases. Financial technology makes it easier for people to access various financial services and makes the transaction process easier thanks to technology that can be used directly from the palm of your hand. It takes strong awareness and independence from students to use their money wisely and avoid a consumptive lifestyle (Nurdin N et al., 2020). Nowadays, the increasing necessities of life, consumptive patterns, and excessive lifestyles often make some people unaware that they have used money without careful planning. In the era of the industrial revolution 4.0, where technological advancement and rapid economic growth, to avoid the desire to overspend on the internet, everyone should know how to manage their money. (Ardhana Y & Linda R, 2023) (Rahma F & Susanti, 2022).

The challenges of student financial management are also exacerbated by the lack of formal financial education at the university level. Although some courses such as accounting have courses related to finance, the practical application of such knowledge in the context of personal financial management is often underemphasized. As a result, even students who have an educational background in economics and business still face difficulties in applying the principles of daily financial management. Students majoring in accounting should be able to take advantage of the financial knowledge and understanding of accounting to be applied in daily life practices. The accounting learning process can help students by providing knowledge that is an important foundation to face various financial challenges (Islamita T & Nugroho P, 2023).

Accounting knowledge includes a thorough understanding of various concepts, rules, and techniques used to record, review, and interpret financial information. Students who understand accounting should be able to use this knowledge to better manage their finances. They can better manage their finances by recording financial transactions, so as to avoid a lack of funds provided by parents or other sources of income (Fadilah A et al., 2024).

Confidence is something that is rarely possessed by students today. Many of them do not fully know their potential and still doubt their abilities, This condition also includes the aspect of confidence in managing finances, where many students still feel doubtful in

making financial decisions. Financial self-efficacy describes a person's confidence in their ability to achieve their financial goals and manage their finances well. When this level of confidence is high, the individual is likely to be motivated to take action to realize those goals. The extent to which a person can manage their finances and face financial challenges depends largely on their understanding of financial concepts and their level of self-confidence (Rizkiawati N & Asandimitra N, 2018) (Sari Y et al., 2023).

This study aims to analyze the extent of the influence of Fintech Payment, Accounting knowledge, and Financial self-efficacy on the Financial Management Behavior of Students of the Accounting Study Program at the University of Bandar Lampung. This is because today's students are too concerned with prestige and social status rather than rationality in managing their finances. In addition, the rapid advancements in today's financial technology allow students to make payments more quickly and conveniently. Ultimately, this can cause them to become more consumptive and impulsive shoppers. The importance of this research will delve deeper into how the three factors, namely Fintech Payment, Accounting knowledge, and Financial self-efficacy affect the way students manage their finances. Fintech Payment provides the convenience of recording expenses and managing budgets in real-time, improving their understanding of finance.

Accounting knowledge provides a solid foundation for students to manage finances in a structured manner, such as budget planning and expense tracking. Financial self-efficacy contributes to increasing students' confidence in facing financial problems and helps them make wiser financial decisions. The integration of these three variables is effective in improving students' financial management skills. With the novelty of this research lies in an in-depth analysis of the influence of accounting knowledge on the financial management ability of accounting students at the University of Bandar Lampung. The selection of accounting knowledge variables is particularly relevant considering the researcher's background as an accounting student, who understands the importance of this aspect in forming healthy financial behavior. The knowledge gained during the lecture period should be the main capital in managing personal finances effectively.

This study looks at how accounting knowledge can help students manage their money, which is still rarely studied in depth. As an accounting student, the researcher has a perspective to analyze the application of concepts such as record-keeping, planning, and budgeting in daily life. The selection of accounting students as the subject of the research allows the disclosure of the use of educational backgrounds in the field of economics for personal financial management practices. The results of this research are expected to provide new insights to improve students' ability to manage personal finances more wisely and responsibly.

2. Theoretical Background

2.1 Theory of Behavior Finance

Financial behavior literally means managing and finances related to money in general, such as buying, selling, and investing in managing Behavior in financial management reflects the extent to which a person is able to formulate and execute his financial plan well. Financial management refers to the ability of individuals to plan, budget, manage, and set aside money to meet daily needs (Dewanti V & Asandimitra N, 2021) (Rizkiawati N & Asandimitra N, 2018).

The main function in managing finances is the budgeting process, which aims to ensure that individuals can meet their financial obligations in a timely manner by utilizing the

income received during a certain period (IDA & Dwinta C, 2010). According to the theory of financial behavior, success in financial management depends on people having both technical abilities and the ability to control the psychological factors that influence their financial decisions.

It can be concluded that financial management includes how to manage funds to be distributed for various things such as expenses, savings, and investments.so that personal finances can be managed properly and in accordance with short-term and long-term financial goals. Financial behavioral theory can help college students understand the psychological factors that influence their financial decisions. Thus, they can learn how to manage funds better.

2.2 Financial Technology Payment

Fintech Payment is an advancement in financial technology that allows payments over the internet using electronic wallets. This service includes various features ranging from electronic payment systems, e-wallets, digital fund transfers, to various smartphone-based payment applications(Kusumar F & Mendari A, 2022). Fintech Payment transforms traditional ways into modern by utilizing information technology, the internet, and mobile devices.

Financial Technology Payment has undergone significant development in recent years. This system offers various advantages such as transaction speed, cost efficiency, and ease of access that can be done anytime and anywhere. Fintech Payment, which is often referred to as an e-wallet or electronic wallet, includes various applications such as Dana, OVO, Go-Pay, and so on. This service is designed to simplify transactions by offering more effective and efficient ease of use (Hamro N & Susandini A, 2024).

Bank Indonesia Regulation No. 18/40/PBI/2016 concerning the Implementation of Payment Transaction Processing was issued with the aim of supporting efforts to develop financial technology that is safe and consumer protection in transactions. This regulation is an important legal foundation in the development and implementation of Fintech Payment in Indonesia.

The implementation of Fintech Payment has a significant impact on the financial behavior of its users. This technology has changed the way a person transacts, shifting to digital payments rather than cash Fintech-based payment services can affect the way individuals manage their finances, and this can have a direct impact as well as significantly affect consumer psychology and consumer perception of payment technology (Pertiwi et al., 2024). Fintech Payment also facilitates transparency by recording and tracking financial transactions, as well as reducing transaction costs and time compared to traditional methods.

In the context of students, the understanding and proper use of Fintech Payment is becoming increasingly important considering that they are a generation that grows along with the development of digital technology. The wise use of Fintech payments can help with better financial management.

2.3 Accounting knowledge

Accounting knowledge is a basic science that serves as a foundation for building insights and experience. Accounting knowledge is an important element because it allows a person to evaluate and analyze accounting information based on the insights, he or she has (Putra R et al., 2021).

In the context of personal financial management, accounting knowledge helps individuals to create detailed and realistic budgets, accurately track income and expenses, identify inefficient spending patterns, financial projections, both short and long term, and make more strategic and smart financial choices.

Accounting knowledge is a collection of knowledge that is systematically structured, including the process of recording, grouping, and summarizing transactions to produce financial reports that are useful in supporting decision-making Students with good accounting knowledge will understand how to keep a transaction journal, the importance of transaction evidence, methods for compiling and categorizing financial documents, and good and clear documentation practices (Sitorus S, 2017).

Adequate accounting knowledge can support individuals in planning, budgeting, controlling, and storing financial funds responsibly. Having this knowledge allows one to take logical thinking financial actions, allocate funds carefully, and minimize the risk of mistakes in managing finances.

The application of accounting knowledge ultimately becomes a competitive advantage in achieving financial stability and success. A deep understanding of financial aspects allows one to optimize the use of financial resources intelligently and responsibly.

2.4 Financial self-efficacy

Financial self-efficacy is a psychological idea that shows how confident a person is in their ability to achieve their financial goals and manage their finances well (Rizkiawati N & Asandimitra N, 2018). This concept encompasses more than just the technical aspects of finance, it also includes important psychological factors that influence a person's behavior toward their finances.

In personal financial management, financial self-efficacy refers to the level of confidence an individual has in his or her ability to achieve predetermined goals (Nisa F & Haryono N, 2022) Financial self-efficacy is defined as a person's level of confidence in making financial decisions, managing budgets, and achieving targets (Ahmad A et al., 2019).

Financial self-efficacy refers to the extent to which a person feels confident in making decisions related to finances, managing budgets, and achieving financial goals that have been set. This means that when a person's level of confidence in his abilities is high, in order to achieve his financial goals, he will be motivated to take the planned actions. The greater the level of financial efficacy of an individual, the greater their sense of responsibility in managing personal finances.

2.5 Hypothesis Development
2.5.1 Financial Technology Payment has an effect on financial management

Fintech Payment has significantly changed the way a person manages their finances. This technology not only simplifies the process of financial transactions, but it also has a huge influence on the way people, especially college students, know and manage their money. For students, fintech-based payment platforms offer a variety of features, such as automatic record-keeping, expense reports, and budget reminders, which help them monitor their financial condition in real-time. The results of the study (Scott, F et al., 2024), show that Fintech Payment has a positive and significant influence on financial management behavior because this technology allows for fast, easy, and secure transactions, which is very helpful in efficient financial management.

The results of the study show that Fintech payments improve student behavior in managing their finances, meaning (Kusumar F & Mendari A, 2022) that Financial Technology makes it easier to manage finances because they only use technology to manage finances. Students who use fintech-based digital payment services can take advantage of various features provided, such as automatic recording for expenses. Access to real-time financial information not only makes financial management easier, but also encourages increased financial awareness. This helps students make smarter decisions regarding expenses and savings. Technological advances in fintech services provide opportunities for students to delve deeper into financial management that is integrated with technology. With the results of previous research, the following hypothesis can be formulated:

H1: Financial Technology Payment has a positive effect on financial management

2.5.2 Accounting knowledge affects financial management

Accounting understanding includes knowledge of basic concepts in the field of accounting, the principles of transaction grouping, and the preparation of financial statements. This ability is crucial for students, especially those studying accounting, because it helps in managing personal finances in a more structured and efficient manner. According to previous research conducted by (Latief R et al., 2021) showed that accounting knowledge is proven to have a significant influence on financial management performance. Students who have a good understanding of accounting can draw up realistic budgets, record income and expenses in detail, and recognize unnecessary expenses.

This knowledge gives them the ability to manage financial resources in a more strategic way, so that they can achieve both short-term and long-term financial goals. In addition, the ability to compile personal financial reports helps students to monitor their financial balance to achieve short-term and long-term financial goals. Based on research (Islamita T & Nugroho P, 2023), it has a positive and significant influence because accounting education plays a very important role in the financial management process, because this knowledge allows them to allocate finances strategically, so that they can achieve short-term and long-term financial goals. In addition, the ability to prepare personal financial reports helps students to monitor their financial balance, thus, they are able to achieve financial goals both for the short and long term. The results of this study show that the higher the level of accounting understanding of a person, the better his ability to manage finances. Thus, the hypothesis formulation can be taken as follows:

H2: Accounting knowledge has a positive effect on financial management

2.5.3 Financial self-efficacy affects financial management

Self-confidence in managing finances or financial self-efficacy, is one of the significant psychological factors in influencing students' financial behavior. These beliefs include a person's ability to manage budgets efficiently, make wise financial decisions, and deal with unexpected financial situations. The results of the Research Study show that the level of self-confidence in managing finances contributes positively to the success of a person's fund management. Students with high (Rahma F & Susanti, 2022) financial self-efficacy are able to make measurable decisions based on an analysis of their financial needs and priorities. In addition, they are more optimistic in the face of financial challenges, such as unexpected expenses or urgent needs.

The results of the study show that the positive and significant relationship with (Novyarni N et al., 2024) financial self-efficacy that students have has an important role in having a major impact on their ability to manage their personal finances effectively. Students with high financial self-efficacy tend to have confidence in planning budgets, prioritizing expenses, and avoiding consumptive behavior. They are also better able to act in finding solutions to financial challenges. The results indicate that this concept reflects an individual's confidence in his or her capacity to manage finances well. From the results of previous research, the following hypothesis formulation can be taken:

H3: Financial self-efficacy has a positive effect on financial management
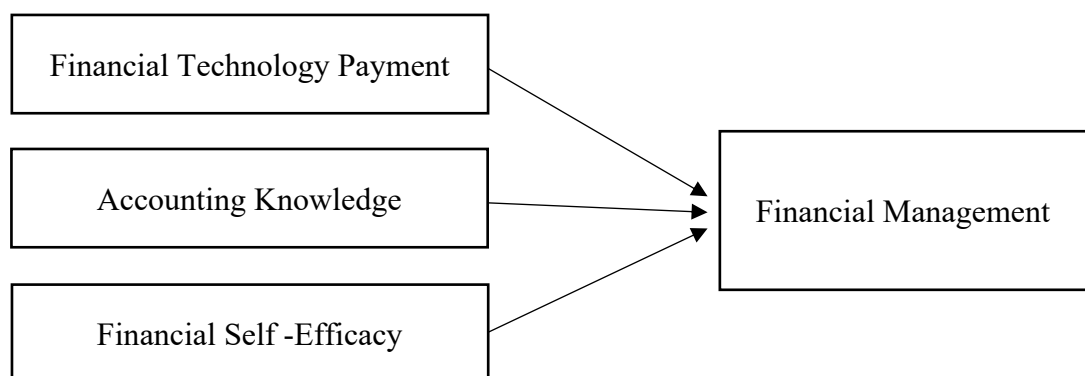
2.6 Conceptual Framework

Figure 1. Conceptual Framework

3. Methods

This study applies a quantitative approach to examine the impact of Financial Technology Payment, Accounting Knowledge, and Financial self-efficacy on the financial management behavior of students of the Accounting Study Program at the University of Bandar Lampung. The quantitative research approach is a method that utilizes numerical data and statistical analysis techniques to support its testing process. The population of this study includes all students of the Accounting Study Program at the University of Bandar Lampung, which totals 158 people (Ardiansyah et al., 2023).

The sample in this study was determined using the purposive sampling technique, which is a method that selects samples based on specific criteria that have been set previously. In this case, the criteria used are students of the Accounting Study Program at the University of Bandar Lampung who have completed the Introduction to Accounting 1 and Introduction to Accounting 2 courses. Of the total population, as many as 125 students met these criteria, but only 97 respondents ended up participating as a research sample. Data was collected through a Google Form questionnaire designed to measure Financial Technology Payment, Accounting knowledge, Financial self-efficacy, and Financial Management Behavior and analyzed using SPSS version 27.

Table 1. Variable Operational Definition

Variable	Indicators	Scale
Financial Management (Rahma F & Susanti, 2022)	Financial Planning and Budgeting	Likert
	Saving Activities	Likert
	Activities when unexpected expenses occur	Likert

Variable	Indicators	Scale
	monitoring and evaluating their financial planning.	Likert
Financial Technology Payment (Rahma F & Susanti, 2022)	using Fintech Payment is a good idea	Likert
	Using Fintech Payment is quite fun	Likert
	using Fintech Payment makes transactions safe and convenient	Likert
Accounting knowledge (Meliala A et al., 2021)	Understanding level of accounting knowledge	Likert
	Application of accounting knowledge in daily life	Likert
	Declarative knowledge	Likert
	Procedural knowledge	Likert
Financial self-efficacy (Rahma F & Susanti, 2022)	Ability to plan finance	Likert
	Ability when planning financial expenses	Likert
	Proficiency in decision-making when facing unexpected events	Likert
	confidence in financial management.	Likert
	Faith in Facing Conditions Future finance	Likert

4. Results and Discussion

4.1 Descriptive Statistical Test

Table 2. Descriptive Statistical Test

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Management	97	10	20	16.20	2,206
Fintech Payment	97	13	20	17.49	2,057
Accounting Knowledge	97	10	20	16.05	2,320
Financial Self-Efficacy	97	12	25	19.91	3,410
Valid N (Listwise)	97				

Descriptive statistics can turn data that was previously difficult to understand because it is still in the form of raw data that is not yet regular, into simple and very easy to understand data (Tarigan M & Silaban D, 2024). Based on the results of the descriptive statistical test, the Financial Management variable has an average of 16.20 with a minimum value range of 10, a maximum of 20, and a standard deviation of 2.206. This shows that the level of financial management of respondents is in a fairly even range with moderate variations.

The Fintech Payment variable showed an average of 17.49 with a minimum value of 13, a maximum of 20, and a standard deviation of 2.057, which indicates that the use of financial technology-based payments among respondents is relatively high and tends to be uniform.

Meanwhile, the accounting knowledge variable has an average of 16.05 with a low score of 10, the highest score of 20, and a standard deviation of 2.320, which reflects a variation in the level of accounting understanding.

The Financial self-efficacy variable displayed the highest average among all variables, which was 19.91, with a minimum value of 12, a maximum of 25, and a standard deviation of 3.410 indicating a fairly high level of self-confidence in managing finances, albeit with a larger data spread than other variables.

Of all variables, Financial self-efficacy stands out as the variable with the highest average, while Fintech Payment shows a better level of data consistency than other variables.

4.2 Multiple Linear Regression Test
Table 3. Multiple Linear Regression Test

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.746	1.150		1.518	.133
	Fintech Payment	.321	.091	.299	3.530	.001
	Accounting Knowledge	.271	.082	.285	3.295	.001
	Financial Self-Efficacy	.225	.056	.348	4.034	.000

The regression equation Y=1.746+0.321X1+0.271X2+0.225X3 shows that the Financial Management variables are influenced by the variables Fintech Payment, Accounting Knowledge, and Financial Self-Efficacy. The constant of 1.746 is the base value when the independent variable is zero. The increase of one unit in Fintech Payment increased Financial Management by 0.321 units, Accounting Knowledge by 0.271 units, and Financial Self-Efficacy by 0.225 units.

4.3 Test F
Table 4. Test F Result

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	313.353	3	104.451	63.108	.000b
	Residual	153.925	93	1.655		
	Total	467.278	96			

Based on the results of the analysis of the table above, it can be concluded that the variables of Fintech Payment, Accounting Knowledge, and Financial Self-Efficacy simultaneously have a positive and significant influence on Financial Management (Y). This is indicated by the value of f calculated (63.108) greater than f table (3.094) and the value of sig (0.000) less than 0.05.

4.4 t Test
Table 5. t Test Result

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.746	1.150		1.518	.133
	Fintech Payment	.321	.091	.299	3.530	.001
	Accounting Knowledge	.271	.082	.285	3.295	.001
	Financial Self-Efficacy	.225	.056	.348	4.034	.000

Based on the results of partial hypothesis testing, it was found that:

1) Based on the results of statistical calculations, the calculated t value (3.530) is larger than the table t (1.985), and the significance value (0.001) is smaller than 0.05. This shows that the use of Fintech Payment has a significant positive impact on a person's ability to manage their finances.
2) From the results of the analysis in the table above, it was obtained that the t-value of the calculation (3.295) was greater than the t of the table (1.985), with a significance value (0.001) that was smaller than 0.05. Thus, it can be concluded that the Accounting Knowledge variable has a positive and significant influence on Financial Management.
3) The results of the table analysis showed that the value of t-calculated (4.034) was greater than that of the t-table (1.985), and the significance value (0.000) was below 0.05. These findings show that the Financial Self-Efficacy variable has a positive and significant influence on Financial Management.

4.5 Determination Coherence Test
Table 6. Coefficient Determination Test

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.819a	.671	.660	1.287

The results of the determination coefficient analysis showed that the R Square value of 0.671 means that 67.1% of the variation in Financial Management can be explained by independent variables, namely Fintech Payment, Accounting Knowledge, and Financial Self-Efficacy. An Adjusted R Square value of 0.660 indicates that after accounting for the number of independent variables in the model, the model's contribution to the dependent variables remains significant, with a fairly good level of accuracy. Meanwhile, the standard error value of 1.287 illustrates a relatively small level of prediction error deviation. These results indicate that the regression model is able to explain the relationship between independent variables and dependent variables quite well. However, there was 32.9% variation that was still influenced by other factors not covered by this model.

4.6 Discussion
4.6.1 The Influence of Fintech Payment (X1) on Financial Management (Y)
The results of the statistical test show that Fintech Payment has a positive and significant influence on Financial Management, which can be seen from the value of t-calculated that is greater than the t table (3.530 > 1.985), with a regression coefficient of 0.321 and a significance level of 0.001. This coefficient value shows that every one unit increase in the use of financial technology services, such as digital payments or technology-based financial applications, will increase financial management by 0.321.

The significance level that is well below the 0.05 threshold proves that the relationship between these variables is systematic and not mere coincidence.

This research is in line with the findings obtained which states that the use of Fintech Payment has a positive and significant contribution to behavior in managing finances. Financial technology-based services have demonstrated their ability to simplify the transaction and recording process, making it easier for students to manage their finances more effectively (Scott, F et al., 2024) (Kusumar F & Mendari A, 2022).

This shows that the use of Fintech Payment provide convenience in financial transactions, record-keeping, and expense control, which ultimately supports individuals in managing their finances better. Increasing access to and literacy in financial technology can further strengthen this relationship, so that individuals and business actors are able to utilize technology for optimal financial management.

4.6.2 The Influence of Accounting Knowledge (X2) on Financial Management (Y)

Data analysis shows that the Accounting Knowledge variable has a positive and significant influence on Financial Management. This is evidenced by a t-value that is greater than the t-table (3.295 > 1.985), a regression coefficient of 0.271, and a significance level of 0. 001. This figure indicates that every one unit increase in accounting knowledge will contribute to an increase in financial management by 0.271. The results of this study support the findings of which show that accounting knowledge plays an important role in improving financial management skills (Latief R et al., 2021) (Islamita T & Nugroho P, 2023)

Good accounting knowledge, Skills such as recording finances, analyzing financial statements, and understanding the basic principles of accounting play an important role in helping individuals manage their finances in a more organized manner. This knowledge allows individuals to make more informed financial decisions.

4.6.3 The Effect of Financial Self-efficacy (X3) on Financial Management (Y)

The Financial Self-Efficacy variable was proven to have a positive and significant influence on Financial Management, as shown by a calculated t-value greater than the t table (4.034 > 1.985), with a regression coefficient of 0.225 and a significance value of 0.000. This shows that every single increase in the level of financial self-efficacy will increase financial management by 0.225 units.

This study has similarities with the results of a study conducted by SID, which found that self-confidence in financial aspects has a significant influence on a person's ability to manage finances. A high level of confidence allows students to make financial decisions more confidently and responsibly (Rahma F & Susanti, 2022) (Novyarni N et al., 2024)

Financial Self-Efficacy refers to an individual's level of confidence in his or her ability to manage finances, including in terms of making wise financial decisions, budgeting, and facing various financial challenges. A person who has high self-confidence generally tends to be more initiative and optimistic in dealing with financial planning and management, resulting in more informed decisions. Increasing financial self-efficacy can be done through financial education and providing practical experience in managing financial resources.

5. Conclusion

The results of the study show that Financial Technology Payment, Accounting Knowledge, and Financial Self-Efficacy partially have a positive and significant influence on Student Financial Management, as evidenced by a partial t-test with a significance level of 0.000. Simultaneously, these three variables contributed 67.1% to student financial management. This shows that the higher the use of fintech payments in making transactions, the better the ability of students to manage their finances. The ease of recording and accessibility of financial information provided by financial technology helps students in budgeting and controlling expenses.

Students with high levels of self-confidence tend to be more careful in managing their finances, as well as better at planning income and expenses. Educational institution support also has an important role in supporting student financial management by creating a conducive learning environment and providing access to needed resources such as training, mentoring, and digital infrastructure. Students' confidence in making financial decisions greatly influences how they manage their finances. Students with high levels of self-efficacy are usually more careful in managing their finances and have a more structured plan to manage their income and expenses.

This indicates that the use of Fintech Payment, understanding accounting, and self-confidence in financial management can help increase the effectiveness of student financial management through ease and efficiency in transactions. So as to strengthen the synergy between internal and external factors in supporting good financial management. This research is expected to help students in increasing their awareness and understanding of the importance of good financial management. In addition, educational institutions can use the findings of this research as a basis for designing more effective financial literacy programs.

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