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The Influence of Financial Literacy and Cashless Behavior on the Financial Management Behavior of Generation Z in Cirebon City

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A B S T R A C T

This research examines how financial literacy and cashless transaction habits influence the way Generation Z in Cirebon City handles their finances.The development of digital financial technologies has significantly transformed transaction patterns from cash-based to digital systems, which demands better financial management capabilities, particularly among young individuals. A quantitative method with an associative approach was applied in this study, utilizing Data analysis using Structural Equation Modeling–Partial Least Squares (SEM-PLS). Respondents from Generation Z who actively utilise non-cash payment methods were given questionnaires to complete in order to gather data. The results show that financial management behaviour is significantly improved by financial literacy. In a similar vein, using cashless payment methods makes a substantial and positive contribution. A significant amount of the variation in respondents' financial management practices can be explained by both factors taken together.

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INTRODUCTION

The government's primary concern in recent decades has been Indonesia's economic expansion. One of the key elements of the digital age is the advancements in information and communication technologies (Abdillah, 2024). The digital age can make people's life more useful and contemporary in a variety of ways (Berurtu, 2024). The ability to recognize and comprehend financial risks in order to make well-informed financial decisions is known as financial literacy (Rahmiyati et al., 2025). Everyone should have financial knowledge and abilities from a young age since they will make managing money easier (Nirmala et al., 2022). Financial literacy is a fundamental requirement for everyone to prevent financial difficulties, according to Nurfadila et al. (2022).

(Afrillia et al., n.d.) found that personal financial literacy had a positive and significant impact on Gen Z's personal financial management behaviour. (Rahmawati & Fathihani, 2024) also found that financial literacy has a good and significant impact on Generation Z's financial management practices in DKI Jakarta. Previous research indicates that young people's financial behaviour is significantly impacted by their degree of financial literacy, which tends to encourage better and more organised money management. For example, studies that show a positive relationship between financial literacy and consumer financial decisions, such Generation Z's use of e-wallets, have looked at the relationship between financial behaviour and financial literacy (Hariyani & Prasetio, 2024).

The financial system and transaction patterns are among the many facets of people's lives that have undergone significant transformation due to the advancement of digital technology. In Indonesia, this change is characterized by a move away from cash and toward a cashless society, as well as a rise in the usage of cellphones, the internet, and digital financial services. These shifts not only have an impact on how people do business, but they also create new financial habits that depend more and more on the convenience of technology.

Additionally, one of the elements influencing consumptive behavior is the recent occurrence of non-cash payments (Ratnawati et al., 2023). The shift from cash to digital or non-based payment methods is known as a "cashless society" (Sintiani et al., 2025). In recent years, a cashless society has grown in popularity and desire, particularly among students in Generation Z. It is thought to be more efficient, practical, quick, and simple. According to research conducted in Makassar, for instance, the automatic recording and notification elements that support financial efficiency and discipline have a good and significant impact on how Gen Z manages their finances (Djiwono et al., 1979). Cashless behaviour is also influenced by the use of digital payment methods like QRIS, e-wallets, and mobile payments.which is the habit of individuals using non-cash payment instruments repeatedly in daily activities. Research on student behavior shows that the use of digital payments increases transaction intensity and affects individual consumption behavior (Mariana et al., 2026).

Studying the relationship between the two primary variables—financial literacy and cashless and financial management behavior—is essential, particularly when it comes to Generation Z, who are still developing their financial habits. Aspects of financial planning, budgeting, allocating savings and investments, and assessing financial choices are all included in financial management behaviour. Changes in the transaction system have a direct impact on financial management behavior, namely individual behavior in managing daily finances which includes budget planning, expenditure control, saving habits, and financial decision-making (Septaviani & Prajawati, 2025) Financial literacy, both conventional and digital, plays an important role in shaping financial management behavior. (Sarlawa, 2025) emphasized that understanding digital financial services helps individuals in using financial products more wisely and responsibly.

Other research shows that fintech (including cashless payments) and financial literacy both have a significant influence on financial management behavior (Darni et al., 2024). (Anggraeni et al., 2025) shows that cashless payment behavior has a significant effect on financial management practices in Generation Z, including real-time tracking and budget planning capabilities. Research (Sari & Ruscitasari, 2022) confirms that financial literacy affects students' non-cash transaction behavior, supporting the relevance of cashless behavior variables in this study. (Wahyuni et al., 2025) discovered a strong correlation between Generation Z's financial management practices and financial literacy, particularly when it comes to the usage of financial technology. Individual financial management quality is also influenced by financial knowledge, attitudes, and financial self-efficacy (Nurisaputri et al., 2024).

LITERATURE REVIEW

Financial Literacy

According to Financial Literacy Theory, a person's degree of financial knowledge, skills, attitudes, and behaviours affects their capacity to handle their finances. According to the OECD (2016), financial literacy is the set of abilities, attitudes, behaviours, and information required to make wise financial decisions and enhance financial well-being. Financial literacy, according to Chen & Volpe (1998), is a person's degree of comprehension of fundamental financial ideas such cash management, savings, credit, and investments. They contend that poor financial literacy can result in poor financial decision-making, particularly when it comes to long-term financial planning and debt management.

Cashless Behavior

According to the Technology Acceptance Model (TAM), perceived utility and perceived ease of use have an impact on technology acceptance and usage. Davis (1989) states that these two perceptions determine an individual's attitude and intention in using a technology.(Davis, 1989) develops TAM by adding external factors that affect user perception. (Davis, 1989) found that in the context of digital payments, the perception of convenience and benefits encourages individuals to use cashless payment systems on a recurring basis. This theory is the conceptual basis for explaining cashless behavior, which is an individual's habit of using a non-cash payment system consistently in daily economic activities.

Financial Management Behavior

According to the Theory of Planned Behaviour (TPB), three primary factors attitudes toward behaviour, subjective standards, and perceived behavioural control have an impact on an individual's behaviour. According to (Ajzen, 1991), these three elements influence a person's intention to engage in a particular behaviour.(Shim, 2009) discovered that the SDGs are useful in explaining the younger generation's financial management behaviour, particularly in the areas of budgeting, spending control, and financial planning (Xiao, 2008). It also highlighted the significance of self-control perception in determining an individual's ability to manage finances sustainably.

Conceptual Framework

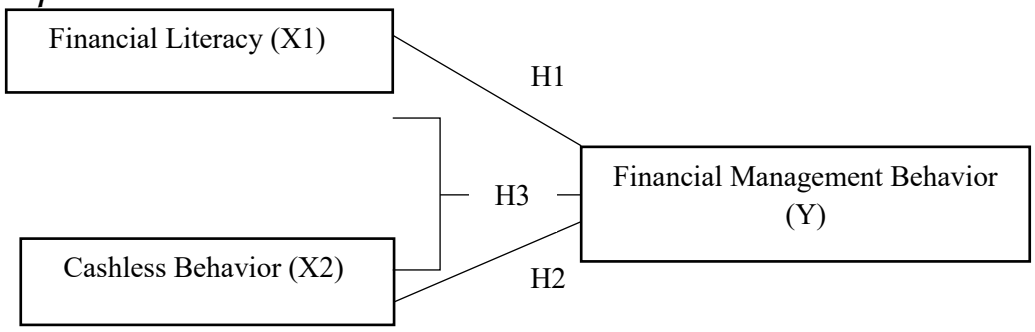

Figure 1. Conceptual Framework

Two factors that significantly influence how Generation Z manages their finances are financial literacy and cashless behaviour. The foundation of sound financial decision-making is financial literacy, as those with a solid grasp of finance are typically better equipped to create budgets, manage spending, and make more focused financial plans. Therefore, improved financial management behaviour develops with increased financial knowledge.

Meanwhile, cashless behavior affects financial management through the intensity and habit of using non-cash payments in daily activities. The use of digital payment systems can help record and monitor expenses, but also has the potential to increase consumptive behavior if iIt is not counterbalanced by sufficient financial literacy. Thus, it is expected that Generation Z's financial management behaviour is significantly influenced by both cashless behaviour and financial literacy.

Research Hypothesis

H1: Financial literacy has a positive and significant effect on the financial management behavior of Generation Z in Cirebon City.

H2: Cashless behavior has a significant effect on the financial management behavior of Generation Z in Cirebon City.

H3: Financial literacy and cashless behavior simultaneously have a significant effect on the financial management behavior of Generation Z in Cirebon City.

METHODOLOGY

This study investigates how financial literacy and cashless behaviour affect financial management practices. using a quantitative method and associative design. Using the SEM-PLS approach, the study model examined the partial and simultaneous effects of both independent factors on dependent variables. The research population is Generation Z in Cirebon City who use non-cash payments. Because the population size is not known exactly, the sample determination technique uses the rule of thumb with a minimum sample of 90 respondents. This study used 100 respondents to improve the reliability of the results. Respondents' criteria included being 17–28 years old, owning a smartphone, and having used cashless payments.

Both secondary data from government papers and scholarly journals and primary data from surveys with a Likert scale of 1 to 5 were used. A closed questionnaire and accompanying paperwork were used in the data collection process. Descriptive analysis, validity and reliability tests (outer model), structural model tests (inner models), and bootstrapping hypothesis testing are all included in SEM-PLS data analysis using SmartPLS. The research was conducted in Cirebon City by paying attention to the ethical principles of research, namely voluntary participation, data confidentiality, and objective presentation of results.

RESEARCH RESULT

Data Analysis Results (SmartPLS)

Partial Least Squares is used in this study's data analysis:PLS-SEM (structural equation modelling) method using SmartPLS software The measurement model (outer model) and the structural model (inner model) are the two phases of the model evaluation process.

Descriptive Test

The data used in the study were illustrated with descriptive statistics. This study uses minimum, maximum, Mean, Median and Standard deviation values as a measure of descriptive statistical data. The following is a table of descriptive statistics for each variable:

Table 1. Descriptive Data Analysis Results

Variable	Mean	Median	Observed min	Observed max	Standard devisition
FL1	3.780	4.000	1.000	5.000	1.073
FL2	3.640	4.000	2.000	5.000	1.136
FL3	3.770	4.000	1.000	5.000	1.121
FL4	3.660	4.000	1.000	5.000	1.168
FL5	3.750	4.000	1.000	5.000	1.043
FL6	3.730	4.000	1.000	5.000	1.103
CB1	3.740	4.000	1.000	5.000	1.154
CB2	3.650	4.000	1.000	5.000	1.178
CB3	3.690	4.000	1.000	5.000	1.120
CB4	3.710	4.000	1.000	5.000	1.032
CB5	3.680	4.000	1.000	5.000	1.028
CB6	3.600	4.000	1.000	5.000	1.068
FMB1	3.550	4.000	1.000	5.000	1.135
FMB2	3.740	4.000	1.000	5.000	1.101
FMB3	3.700	4.000	1.000	5.000	1.109
FMB4	3.700	4.000	1.000	5.000	1.005
FMB5	3.760	4.000	1.000	5.000	1.087
FMB6	3.740	4.000	1.000	5.000	1.016

All indicators in the variables of financial literacy (FL), cashless behaviour (CB), and financial management behaviour (FMB) had mean values between 3.55 and 3.78, according to the descriptive statistics results in the above table. It may be inferred that the respondents' level of financial literacy, their usage of non-cash payment methods, and their financial management practices are all fairly high since the majority of respondents tend to provide answers in the agree area. The majority of responders tend to have a positive attitude regarding each statement that is submitted, as further supported by the median value, which is consistently at 4.00 across all indicators.

In the financial literacy (FL) variable, the highest average score was found in the FL1 indicator of 3,780, while the lowest value was found in FL2 of 3,640. This indicates that in general, the level of financial understanding of respondents is quite good, although there are still some aspects that have not been understood evenly. The standard deviation value for this variable ranged from 1.043 to 1.168, with the highest value at FL4, indicating a variation or difference in the level of financial understanding between respondents.

In the cashless behavior (CB) variable, the highest mean value was found in CB1 at 3,740, while the lowest value was found at CB6 at 3,600. This shows that respondents are quite used to using non-cash payment methods in their daily lives, but their use is not completely consistent in all aspects. The standard deviation value in this variable is also relatively large, ranging from 1.028 to 1.178, which indicates a difference in the intensity of use of cashless systems among respondents.

In contrast, the average score for the financial management behaviour (FMB) variable fell between 3,550 and 3,760. FMB5 had the highest score of 3,760, while FMB1 had the lowest score of 3,550. This indicates that although the respondents' financial management practices are rather good, they are still not ideal when compared to other factors. Standard deviations between 1.005 and 1.135 show that respondents' financial management practices vary, albeit not significantly.

Overall, these results indicate that respondents have a fairly good level of financial literacy and are used to using non-cash payment systems. However, this has not been fully followed by optimal financial management behavior, so there is still a need for improvement in the aspect of financial management to be more effective and directed.

Convergent Validity Test

All indicators are declared valid if they have a loading value of >0.70

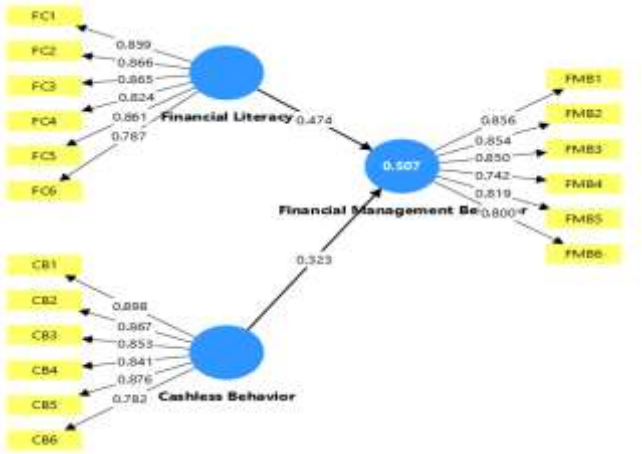

Figure 2. Qutet Loading Path Diagram-Placeholder

Table 2. Outer Loading Values

Variabel	Financial Literasi	Cashless Behavior	Financial Management Behavior	Status
FL1	0.859	-	-	Valid
FL2	0.866	-	-	Valid
FL3	0.865	-	-	Valid
FL4	0.824	-	-	Valid
FL5	0.861	-	-	Valid
FL6	0.787	-	-	Valid
CB1	-	0.898	-	Valid
CB2	-	0.867	-	Valid
CB3	-	0.853	-	Valid
CB4	-	0.841	-	Valid
CB5	-	0.876	-	Valid
CB6	-	0.782	-	Valid
FMB1	-	-	0.856	Valid

FMB2	-	-	0.854	Valid
FMB3	-	-	0.850	Valid
FMB4	-	-	0.742	Valid
FMB5	-	-	0.819	Valid
FMB6	-	-	0.800	Valid

Every indication in the Financial Literacy, Cashless Behaviour, and Financial Management Behaviour variables has an outer loading value more than 0.70, according to the findings of data processing using SmartPLS. This shows that all indicators can be deemed legitimate since they have a significant association with the latent constructs they represent. Therefore, every statement item utilised in this research is consistently able to measure latent variables in the research model and are suitable for use at the next stage of analysis.

Table 3. Nilai Averange Varianve Extrected (AVE)

Variable	AVE Value	Description
Financial Literasi	0.713	Valid
Cashless Behavior	0.729	Valid
Financial Management Behavior	0.675	Valid

Discriminatory Validity Test (Fornell-Larker)

The square root value of AVE (diagonal value) in each variable is bigger than the correlation value with other variables, according to the findings of the discriminant validity test utilising the Fornell-Larcker criterion. In the variables of cashless behaviour, financial literacy, and financial management behaviour, the root value of AVE was 0.854, 0.844, and 0.821, respectively.

It is evident that all of the diagonals have larger values when compared to the correlation value between constructs. For instance, the root value of AVE Cashless Behaviour (0.854) is higher than the association between Cashless Behaviour and Financial Literacy (0.583) and Financial Management Behaviour (0.599). The correlation value of 0.662 between the Financial Literacy variable and Financial Management Behaviour is likewise less than the root value of AVE of 0.844.

The root value of AVE was 0.821 higher than the correlation with other variables for the Financial Management Behaviour variable. Therefore, it can be said that every variable in this study satisfies the requirements of discriminant validity, allowing each construct to effectively differentiate itself from other constructs.

Reliability Test

Table 4. Composite Reliability dan Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability (rh_a)	Composite Reliability (rh_c)	Description
Financial Literasi	0.919	0.929	0.941	Reliable
Cashless Behavior	0.925	0.923	0.937	Reliable
Financial Management Behavior	0.903	0.909	0.925	Reliable

The degree of internal consistency of the indicator in measuring latent constructs is evaluated using the reliability test. Cronbach's Alpha and Composite Reliability values were used to measure reliability, with a >= value requirement of 0.70. All research variables showed Cronbach's Alpha and Composite Reliability values greater than 0.70, according to the analysis's findings. This demonstrates the high degree of consistency and reliability of the study instrument in measuring the constructs under investigation. As a result, every variable in this research was deemed dependable.

R-Square Value

The R-The degree to which an independent variable may explain a dependent variable is measured using the square value.

Table 5. R-Square Values

Variable	R-Square	R-Square adjusted
Financial Management Behavior	0.507	0.496

Additionally, the adjusted R-Square value, which is not significantly different from the R-Square value, shows that the model is adequate and does not suffer from considerable bias as a result of the amount of independent variables. Stated otherwise, the model explains the relationships between variables with a sufficient degree of stability. The developed structural model has a reasonably excellent predictive power in describing the variables of Financial Management Behaviour, according to Hair et al.'s criteria, since the R-Square value of 0.507 falls into the moderate range.

Hypotesis Test (Path Coefficients)

Using path coefficient values, T-statistics, and P-values, hypothesis testing was done to ascertain the direct influence between variables. According to the test conditions, if the P-values were less than 0.05 and the T-statistical value was greater than 1.96, the hypothesis was accepted.

Table 6. Hypothetical Results

Variable	Original Sample (O)	T Statistics	P<Values
Financial Literasi -> Financial Management Behavior	0.474	2.776	0.006
Cashless Behavior -> Financial Management Behavior	0.323	4.440	0.000

Interpretation of Results:

1. With a path coefficient value of 0.474, a T-statistics value of 2.776, and a P-value of 0.006, the test results demonstrated that financial literacy had a favourable and substantial impact on financial management behaviour. This suggests that a person's financial management behaviour will improve with increased financial literacy. A statistically significant effect is indicated by T-values more than 1.96 and P-values less than 0.05.
2. With a path coefficient value of 0.323, T-statistics of 4.440, and P-values of 0.000, cashless behaviour likewise had a favourable and substantial impact on financial management behaviour. These results demonstrate that an individual's financial management behaviour improves with increasing non-cash transaction intensity. The considerable influence and significance of this association are further supported by high T-statistical values and extremely low P-values.

Overall, the two Increasing financial literacy and using cashless payment methods can promote improved financial management behaviour, according to the study's independent variables, which were shown to have a positive and substantial impact on financial management behaviour.

DISCUSSION

According to the findings of the study, Generation Z in Cirebon City's financial management behaviour is influenced by the variables of financial literacy and cashless behaviour. According to the test results, financial management behaviour is positively and significantly impacted by financial literacy. This demonstrates that a person's behaviour in managing their funds improves with their level of financial education and comprehension.

These results are theoretically consistent with the definition of financial literacy proposed by Lusardi & Mitchell, which is defined as the capacity of an individual to comprehend financial concepts and use them to make sound financial decisions. People who are financially literate are typically better able to manage their income, plan their budget, and keep an eye on their spending. Furthermore, according to Xiao, the primary foundation for developing logical and focused financial behaviour in the study of financial behaviour is financial knowledge.

The findings of this study are also consistent with the Theory of Planned Behaviour, which holds that information, attitudes, and behavioural controls all have an impact on an individual's behaviour. In this regard, financial literacy can foster the development of improved financial management behaviour by boosting personal confidence and control in financial decision-making. As a result, members of Generation Z who possess a high degree of financial literacy will be better equipped to handle their money by creating budgets, conserving money, and abstaining from excessive consumption.

Additionally, the study's findings demonstrate that financial management behaviour is positively and significantly impacted by cashless behaviour. This indicates that the use of non-cash payment systems, such as e-wallets and QRIS, can provide convenience in financial management if used wisely. The ease of making transactions, the speed of payment, and the existence of automatic transaction recording are factors that support individuals in monitoring financial flows.

This finding is supported by the concept of cashless society put forward by Andriani & Yuniawati who states that the transformation of the digital payment system provides efficiency and transparency in financial activities. In addition, according to Singh, Sinha & Liébana-Cabanillas, Digital payment systems can make transactions easier and more convenient, which eventually influences people's financial behaviour.

However, the ability of an individual to control their usage of cashless behaviour is just as important as its intensity when it comes to its positive impact on financial management behaviour. This is consistent with Shefrin's theory of consumer behaviour, which holds that behavioural biases, such as consumptive inclinations brought on by transactional ease, frequently influence people's financial decision-making. Therefore, although cashless provides convenience, without good self-control, it can actually encourage consumptive behavior.

Overall, The study's findings demonstrate that using regulated financial technology in conjunction with sound financial literacy can result in more successful financial management practices. The generation that is closest to digital technology is Generation Z. needs to have a balance between financial understanding and the ability to control consumption behavior in order to achieve sustainable financial well-being.

CONCLUSIONS AND RECOMMENDATIONS

The following conclusions can be drawn from the analysis and discussion that have been conducted:

1. The Influence of Financial Literacy
2. Influence of Cashless Behavior
3. The Role of the Two Variables Together

The researcher makes the following recommendations in light of the findings of the study that was carried out:

1. By actively searching out information on financial management, investments, and future financial planning, Generation Z is predicted to become more financially literate.
2. For educational institutions, it is expected to be able to integrate financial literacy materials into the learning curriculum in a more applicative manner.
3. For the Government and related institutions such as the Financial Services Authority, it is hoped that it can increase financial literacy education and socialization programs to the public, especially Generation Z.
4. For digital financial service providers, it is expected to develop features that support user financial management, such as expense reminder features, transaction restrictions, and automatic financial reports that can help users control their finances.

ADVANCED RESEARCH

For the next researcher, it is recommended to develop this research using a more diverse methodological approach, such as qualitative methods or mixed methods, in order to dig deeper into individual financial behavior, especially in understanding the reasons behind financial decision-making. In addition, further research can also expand the object of research not only on Generation Z, but also on other generational groups such as millennials or older generations to see comparisons of financial behavior between generations.

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