Smart Money Moves: The Relationship Between Technological Progress, Financial Literacy and Lifestyle with Gender as Moderating Variable

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Abstract:

This study aims to prove the extent to which the level of financial literacy affects personal financial management, then also to find out the influence of lifestyle and the role of technological advancement. In addition, it is also to find out the role of gender in moderating the relationship between financial literacy, lifestyle, and technological advances with financial management. The method used is a mixed method, namely Quan-Qual. The data used is primary data, collected through direct questionnaire distribution and also conducting direct interviews with respondents while secondary data is in the form of scientific articles and other data that are used as references. The population in this study is the entire population in Muara Enim Regency. Samples were collected using convenience sampling techniques, statistical test tools using Structural Equation Modelling (SEM) with SmartPLS software. The results of the study show that technological advances, lifestyles, and gender have an effect on personal financial management while financial literacy has no effect on personal financial management. The moderation variable, namely gender, had no effect on each of the independent variables in this study.

Keywords: *Financial Literacy; Lifestyle; Technology Advances; Financial Management; P2KE*

1. Introduction

People in Muara Enim Regency, South Sumatra are faced with the challenge of being able to adapt to technological advances from all aspects, including the financial aspect. Muara Enim Regency is included in the P2KE (Acceleration of Extreme Poverty Elimination) area category (Rangga Arifin et al., 2024). Many people with single or family status have problems with financial management that result in disputes or even debt. A survey conducted by databoks stated that South Sumatra Province is included in the top 10 provinces in Indonesia with the highest loan debt value of Rp. 1.01

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Trillion, larger than other provinces such as South Sulawesi of Rp. 1 Trillion, Lampung Rp. 806.92 Billion and Bali of Rp. 801.44 Billion (Databoks, 2023).

The Government of Indonesia always strives to improve the welfare of its people as a whole, in addition to creating a society that has broad insights and a more critical mindset, especially regarding financial management (Rahmayanti et al., 2019). Especially with the rapid advancement of technology in all fields, the community is required to be able to adapt to this. The development of technology affects human life. Starting from e-commerce payments when almost all of them are carried out non-cash with several mechanisms, namely bank transfers, e-wallets and credit cards (Sasongko et al., 2021). The Indonesia Internet Service Implementation Association explained that the number of internet users in 2024 has increased to 79.5%, in 2018 it was 64.8%, 73.7% in 2020, 77.01% in 2022 and 78.19% in 2023. When viewed from gender, male users are 50.7% and female users are 49.1% (APJII, 2024). With the increase in the number of internet users in Indonesia, it should also be followed by an increase in public financial literacy, the results of a survey conducted by the OJK stated that the level of public financial literacy of 49.68% in 2022 experienced a fairly slow increase. Women's financial literacy has a value of 50.33% while men's is 49.05% (Ojk.go.id, 2023). This is the problem that the lack of understanding of basic financial concepts such as savings, investments, and expenses will have an impact on poor financial management and have high risks (Gunawan & Chairani, 2019). The next problem that occurs in financial management is a modern lifestyle, this lifestyle tends to make individuals spend money uncontrollably on consumptive things. This results in long-term financial problems, including taking on debt to meet a modern lifestyle. Therefore, it is important to understand that lifestyle will affect patterns in managing finances to develop effective financial planning strategies.

The formulation of the problems to be studied includes (1) How technological advances and lifestyles affect financial management and (2) The role of financial literacy in financial management. Furthermore (3) How is the role of gender in moderating the relationship between technological advancement, financial literacy and lifestyle to personal financial management. The focus of this research specifically discusses the influence of technological advances, financial literacy and lifestyle on personal financial management moderated by gender. The reason the author uses technological advancement variables is because it has significantly changed the paradigm of financial management such as digital banks, digital wallets and others. Behind this technological advancement is also accompanied by the emergence of new problems such as low levels of data security, digital awareness and digital literacy. Further research is therefore needed to identify strategies that suit individual differences. In addition, financial literacy also needs further research because to be able to manage finances and make a financial plan, financial literacy is needed so that

later financial management can be carried out properly. As well as a lifestyle that can describe a person interacting with their environment. Lifestyle also reflects something more than an individual's social class.

The current digital era is experiencing very rapid development, financial technology continues to innovate ranging from digital banking, digital payment systems to online investment which continues to provide greater accessibility and various conveniences in the transaction process. This research is important to be carried out because every community must be able to manage finances well to avoid financial problems. In order to adapt and transform, a good financial understanding is also needed. In addition, a person's lifestyle also has an important role in financial management, such as consumptive behavior. On the other hand, it is important to consider the role of gender in financial management. This research can contribute to the financial management literature and provide practical recommendations for the public to be able to manage and plan finances properly.

Previous research conducted by (Wibowo, 2018)(Kautsar & Anjilini, 2023)(Afandy & Niangsih, 2020)(Pulungan, 2017) on financial literacy stated that financial literacy has an influence on financial management while previous research conducted by (Mukhlisiah, 2023)(Sari & Listiadi, 2021; Sekarwati & Susanti, 2020) stated that financial literacy has no influence on financial management. Likewise for the variable of technological advancement, previous research stated that technological advances have an influence on financial management from the results of research conducted by (Candrakanta, 2023; W. D. Putri et al., 2023) while different research results explain that technological advances do not have an influence on technological advances from research conducted by (Ramadhani et al., 2022). Furthermore, lifestyle, previous research found that lifestyle has an influence on personal financial management, this study was conducted by (N. A. Putri & Lestari, 2019). Meanwhile, the results of the research conducted by (Kautsar & Anjilini, 2023; W. D. Putri et al., 2023) stated different results, namely lifestyle has no effect on personal financial management. The novelty of this study is the integration of financial behavior theory with one's financial management. Previous research that has been carried out related to financial literacy variables, technological advances and lifestyles while the current research is carried out in different locations and samples but on the same problem topic. This research was conducted in Muara Enim Regency because Muara Enim Regency is included in the P2KE area, From the results of the observations made that the area has extraordinary coal natural resources but there are still many people who are not financially prosperous.

2. Theoretical Background

Personal Financial Management

Personal financial management is the art and science of managing the resources (money) of an individual/household unit. In the management process, it is not easy to apply it because there are several systematic steps that must be followed. But knowing personal financial management is the first step for the right application when managing personal money. This is based on the reason that everything starts from the head. The point is to think first and then act. Personal financial management also reduces the existence of a lifestyle that has priorities. The reason is that the power of priority also affects the level of discipline of a person when managing his money. Discussing discipline which is self-awareness to obey rules and the ability to adjust oneself to change, it has explicitly touched self control. This is based on the reason that a person's success or not is also influenced by self-control (Novi Yushita Amanita, 2017).

Technological Advancements

The Technology Acceptance Model (TAM) is an analysis method used to determine the attitude of users to the presence of technology. TAM developed by Davis was adopted based on the Theory of Reasoned Action (TRA) by Ajzen and Fisben, which is a theory about an individual's actions and perceptions of a thing to determine attitudes and behavioral interests. TAM describes a causal relationship between a belief (the benefits of an information system and its ease of use) and the behavior, needs and users of an information system. TAM aims to explain and estimate user acceptance of an information system (Hadis, 2022).

Financial Literacy

Revealing that a person's ability to manage finances is one of the important factors to achieve success in life, so that knowledge of good and correct financial management is important for members of society, especially individuals. Financial knowledge is very important, not only for the benefit of individuals. Financial knowledge is not only able to make a person use finance wisely, but also benefits the economy. People who have excellent financial knowledge will certainly have financial behaviors such as paying all bills on time, posting expenses every month, having savings, and having an emergency fund (Siasale, 2019).

Lifestyle

Lifestyle has an influence on financial behavior, because they can control their lifestyle and manage their finances. Lifestyle can be said to be positive for financial behavior, because of a person's ability to control their time and finances to buy what

is needed and put aside their desires. However, lifestyle is also negative. This is due to increased expenditure of funds due to excessive lifestyle, and resulting in a person's financial level decreasing, making it difficult to allocate and manage finances. The gap in the variables of the above research shows that a person can control their lifestyle if they can control their lifestyle and use their money well, so that they are not too excessive in following the trends that are developing all the time. So such an excessive lifestyle must be changed (Nuraeni & Ari, 2021).

3. Methodology

The type of research used is mixed methods, namely Quan-Qual. This method is a combination of quantitative methods and qualitative methods in one study to obtain more comprehensive results regarding the research topic. In mixed methods, data for quantitative methods are collected through the distribution of questionnaires to respondents who meet the criteria. Before the questionnaire was distributed, the research team had conducted a survey and observation at the research site. As for the qualitative method, it was obtained by conducting more in-depth interviews directly with several influential respondents in the area who could provide information related to the research. The population in this study is the entire community of Muara Enim Regency, South Sumatra and the sampling technique uses a non-probability method with the convenience sampling technique, namely the selection of respondents who are easy to reach or willing to be the subject of the study. Researchers use this technique because of the limited access of the population studied, it is difficult to reach it thoroughly. The determination of the number of samples was calculated using the lemeshow formula and the result of the minimum number of samples required in this study was 192 respondents. Primary data in this study was obtained through a questionnaire, the questionnaire measurement used a Likert scale from scale 1 to scale 5. The categories of each scale are: Score 5 represents "Strongly Agree", score 4 represents "Agree", score 3 represents "Quite Agree", score 2 represents "Disagree" and score 1 represents "Strongly Disagree". The statistical test tool used is Structural Equation Modelling (SEM) with SmartPLS software.

The indicators of each variable used in this study are basic knowledge of finance, savings, loans, insurance and investment for financial literacy variables. The lifestyle variables are practical, simple, Hangout, Consumptive Technology, and Gadgets. As for the variables of technological advancement, the indicators are Convenience, Effectiveness and Flexibility.

4. Empirical Findings/Result

Outer Model Analysis
Validity Test Results
The validity test is a determinant of whether the research instrument used can measure the variables measured. Validity testing can be evaluated through AVE in each variable if the value is greater than 0.5 so that it meets the criteria (Alexander, R. & Pamungkas, 2019).

Table 1. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Technological Process	0.664
Financial Literacy	0.711
Lifestyle	0.643
Gender	0.769
Financial Management	0.749

Sources: Output SmartPLS, 2024

From the table above, it can be concluded that the Average Variance Extracted (AVE) value in each variable of Technological Progress (X1) is 0.664, the Financial Literacy variable (X2) is 0.711, the Lifestyle variable (X3) is 0.643, the Financial Management variable (Y) is 0.749 and the Gender variable (Z) as a moderation variable is 0.769, so it can be concluded that all variables in this study have an AVE value of > 0.50 and are declared valid.

Reliability Test Results
Reliability tests are a tool to measure questionnaires which are variable indicators. A questionnaire item is generally considered reliable if the cronbach alpha value indicates a value greater than 0.7 (Siregar, Q et al., 2023)

Table 2. Cronbach Alpha

Variable	Cronbach's Alpha
Technological Process	0.943
Financial Literacy	0.949
Lifestyle	0.944
Gender	0.748
Financial Management	0.972

Sources: Output SmartPLS, 2024

From the table above, it can be concluded that the value of the Technological Progress variable (X1) has a Cronbach alpha value of 0.943 or > 0.70, which means that the

variable has a high level of reliability. The Financial Literacy (X2) variable has a Cronbach alpha value of 0.949 or > 0.70, which means that the variable also has a high level of reliability. For the Lifestyle variable (X3) has a Cronbach alpha value of 0.944 or > 0.70 which means that the variable also has a high level of reliability and for the dependent variable namely Financial Management (Y) has a Cronbach alpha value of 0.972 or > 0.70 which means it has a high level of reliability. In addition to the independent and dependent variables from the Cronbach alpha test, the results of the moderation variable, namely Gender (Z) of 0.748, where the value > 0.70, which means that the variable also has a high level of reliability.

Inner Model Test Results
R Square Test Results
　　The determination coefficient is a test that determines how much the independent variable (X) contributes to the dependent variable (Y) from the resulting regression equation. The determination coefficient R^2 measures the proportion of bound variables that can be explained by the independent variables included in the model. R square values of 0.75 (strong), 0.50 (moderate) and 0.25 (weak) (W. D. Putri et al., 2023).

Table 3. R Square

Variable	R Square	Adjusted R Square
Financial Management	0.859	0.853

Sources: Output SmartPLS, 2024

Based on the table above, it can be concluded that the R-Square value in the Financial Management variable is 0.859 which shows that the model has a moderate relationship, where 85.9% of the Financial Management variables are influenced by Technological Advancement, Financial Literacy and Lifestyle and the remaining 14.1% is influenced by other variables that have not been studied.

Bootsrapping Results
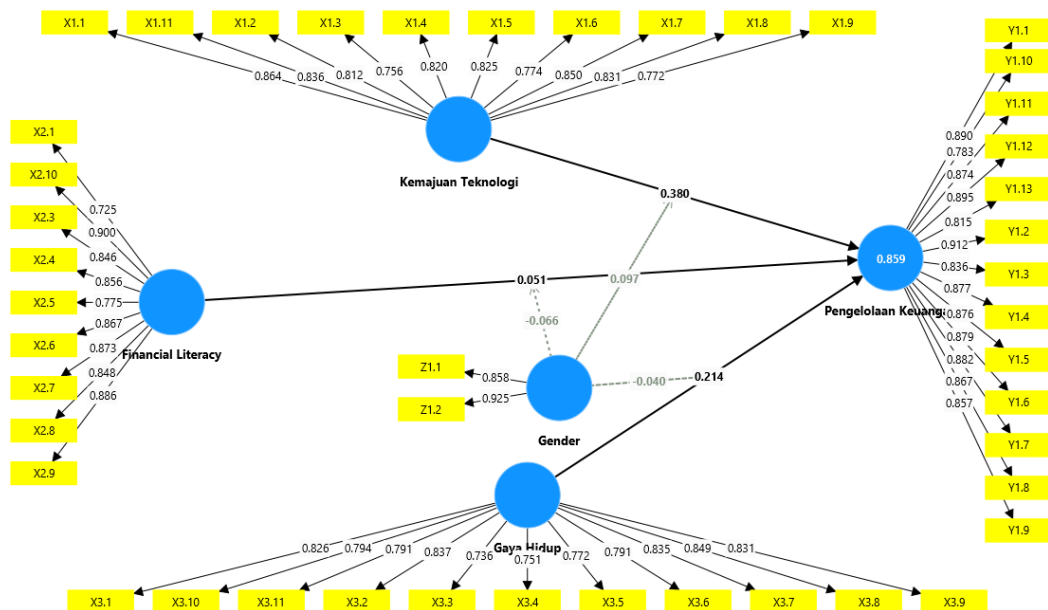
Based on the figure above, this hypothesis test is carried out to determine the influence of one construct on another. Where a variable can be said to have a significant effect if the P Value is > 0.05 or 5%, but if the P Value is < 0.05 or 5%, then the variable can be said to have no significant influence on other variables.

Hasil uji path Coefficient

Table 4. Path Coefficient

	Original Sample (O)	Sample Mean (M)	STDEV	(|O/STDEV|)	P-Values
KT →PK	0.380	0.376	0.073	5.188	0.000
FL →PK	0.051	0.054	0.063	0.798	0.425
GH→ PK	0.214	0.208	0.077	2.798	0.005
G → PK	0.367	0.374	0.087	4.222	0.000
G*KT → PK	0.097	0.094	0.067	1.455	0.146
G*FL → PK	-0.066	-0.065	0.048	1.370	0.171
G*GH → PK	-0.040	-0.039	0.070	0.572	0.567

Sources: Output SmartPLS, 2024

From the table above, it can be concluded that:

1. Technological Progress on Financial Management It is known that the P Values in the Technological Progress variable (X1) of 0.000 are smaller than 0.05, therefore there is an influence between the variables of Technological Progress on Financial Management.

2. *Financial Literacy* on Financial Management It is known that the P Values in the *Financial Literacy* (X2) variable of 0.425 are greater than 0.05, therefore there is no influence between *the Financial Literacy* variable on Financial Management.

3. Lifestyle on Financial Management It is known that the P Values in the Lifestyle variable (X3) of 0.005 are less than 0.05, therefore there is an influence between the Lifestyle variable on Financial Management.

4. *Gender* as a moderation variable for Financial Management It is known that the P Values in the *Gender* (Z) variable of 0.000 are smaller than 0.05, therefore there is an influence between *the Gender* variable on Financial Management.

5. Technological Advances on Gender-Moderated Financial Management It is known that the P Values of 0.146 are greater than 0.05, therefore it can be concluded that *gender* does not moderate the relationship between technological progress variables and financial management.

6. *Financial Literacy* on financial management moderated by *gender* It is known that the P Value of 0.171 is greater than 0.05, therefore it can be concluded that *gender* does not moderate the relationship between *financial literacy* variables and financial management.

7. Lifestyle on financial management moderated by *gender* It is known that the P Value value of 0.567 is greater than 0.05, therefore it can be concluded that *gender* does not moderate the relationship between lifestyle variables and financial management.

5. Discussion

The study investigates various factors affecting financial management within the community of Muara Enim Regency. First, the influence of technological advances on financial management is supported by statistical tests showing a P Value of 0.000, indicating a significant relationship. Technological innovations, especially in financial technology, have provided people with the tools to manage their finances more efficiently (Wahyuni & Setiawati, 2022). This aligns with research conducted by Wibowo (2020) and Candrakanta (2023), which also found that technology plays a pivotal role in enhancing financial management practices. A community leader in Muara Enim shared that while technology has reached their area, there is still a lack of knowledge on how to use it effectively for financial purposes, underlining the importance of education in optimizing financial outcomes.

On the other hand, financial literacy was found to have no significant effect on financial management, as shown by the P Value of 0.425. Despite the importance of financial literacy, traditional financial management practices rooted in local customs continue to dominate in Muara Enim Regency. For example, many residents follow the financial advice passed down by their parents, such as investing in land, gold, or gardens, rather than relying on modern financial literacy concepts. This cultural context is supported by previous research, including studies by Irdiana et al. (2023) and Pratama et al. (2024), which also found no significant link between financial literacy and financial management.

Additionally, lifestyle was shown to have a significant impact on financial management, with a P Value of 0.005. Social influences and trends can shape financial behaviors, where a more consumptive lifestyle leads to less focus on savings or long-term financial planning. Conversely, individuals who prioritize long-term financial goals tend to manage their finances more prudently. This finding is consistent with previous studies by Nuraeni & Ari (2021) and Pratama et al. (2024), which highlight the role of lifestyle in shaping financial decisions.

Gender was also found to affect financial management, with a P Value of 0.000, suggesting that differences between men and women influence financial behavior. According to the theory of planned behavior, gender impacts individual confidence in managing finances, a view supported by studies such as those by Sudrajat & Setiyawan (2022) and Wati (2020). However, gender was not found to moderate the relationships between technological progress, financial literacy, or lifestyle and financial management, as indicated by non-significant P Values (0.146 and 0.567). This suggests that while gender influences financial management directly, it does not strengthen or weaken the effects of other variables in this context.

6. Conclusions

From the results of the research and data analysis carried out, it can be concluded that directly technological advances, lifestyle and gender have an influence on financial management in the community of Muara Enim Regency. Meanwhile, variables moderated by gender have no influence on financial management, gender does not moderate the relationship between technological advances and financial management, gender does not moderate the relationship between financial literacy and financial management, and gender does not moderate the relationship between lifestyle and financial management. The limitation in this study is that the distance is too far from the researcher's domicile so that it is not free to interact with the community because it is hindered by the time of visit. Suggestions for further research so that universities in the area closest to Muara Enim Regency can be carried out and it is also hoped that community service activities can be carried out so that the community in the area can develop and be able to make good use of financial technology products.

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