Journal Dimensie Management and Public Sector | ISSN: 2709-6211
https://hdpublication.com/index.php/jdmps | Volume 7, Issue 1, 2026, page 070-083

The Influence of Fintech Payment, Digital Financial Literacy, and Lifestyle on Personal Financial Management of Generation Z E-Commerce Users in West Kalimantan

Fahmi Rahayu[1], Edi Suryadi[1]
[1]Management Study Program, Faculty of Economics and Business, Muhammadiyah University of Pontianak

Received: March 15, 2026 Revised: April 28, 2026 Accepted: May 10, 2026

Abstract

The rapid growth of e-commerce, fintech payment systems, and digital lifestyles has significantly influenced the financial behavior of Generation Z. This study aims to analyze the influence of fintech payment, digital financial literacy, and lifestyle on personal financial management among Generation Z e-commerce users in West Kalimantan. This study employed a quantitative associative approach using survey questionnaires distributed to 150 respondents selected through purposive sampling. The collected data were analyzed using validity and reliability tests, classical assumption tests, multiple linear regression analysis, correlation analysis, coefficient of determination, and hypothesis testing through F-test and t-test. The results indicate that all research instruments are valid and reliable. Simultaneously, fintech payment, digital financial literacy, and lifestyle significantly influence personal financial management. Partially, fintech payment has the strongest influence, followed by lifestyle and digital financial literacy. The correlation coefficient value of 0.744 indicates a strong relationship, while the coefficient of determination shows that the independent variables explain 55.3% of the variation in personal financial management. Fintech payment usage, digital financial literacy, and lifestyle significantly affect Generation Z's personal financial management behavior. Therefore, improving digital financial literacy and responsible financial behavior is essential to support better financial management in the digital era

Keywords: Fintech Payment, Digital Financial Literacy, Lifestyle, Personal Financial Management, Generation Z

Introduction

Technological development has rapidly transformed various aspects of modern life, including social interaction, education, business, and trade (Hanandini, 2024; Kumari & Oman, 2024). The advancement of information technology has accelerated innovation in products, services, and business models, creating a society that increasingly depends on digital systems and internet connectivity. The growing number of internet users each year has further strengthened the expansion of digital-based economic activities (Krisna, 2025; Meidyasari, 2024; Arifin, 2024).

The internet has become an essential technological tool used by individuals, organizations, and businesses to support communication and commercial activities (Nouwens & Bouwman, 1995;

DOI: https://doi.org/10.48173/jdmps.v7i1.385

Alfonso & Suzanne, 2008; Saeed et al., 2023). The emergence of e-commerce platforms has significantly changed consumer behavior by enabling faster access to products and services across different regions. Digital transformation has also increased the use of social media platforms, which now function not only as communication tools but also as integrated commercial ecosystems that facilitate online transactions and consumer engagement.

One of the most widely used social media platforms in Indonesia is TikTok, which has evolved from an entertainment application into a digital commerce platform through the introduction of TikTok Shop (Nur et al., 2023; Ardiansah et al., 2024; Syafika & Antonio, 2024; Sintani & Toendan, 2025). TikTok has become one of the most popular social media platforms in Indonesia, supported by a large proportion of internet users. The integration of social media and e-commerce features has strengthened the platform's competitiveness within Indonesia's digital marketplace ecosystem. Data on e-commerce usage in 2024 indicate that TikTok Shop ranks among the leading e-commerce platforms in Indonesia alongside Shopee and Tokopedia.

Along with the rapid growth of e-commerce, digital financial services have also developed significantly through the expansion of fintech payment systems. The increasing use of fintech payment services has transformed individual financial behavior by providing convenience, speed, and flexibility in conducting transactions (Yamin & Abdalatif, 2024; Weichert, 2017; Breidbach et al., 2020). Fintech payment services in Indonesia include digital banking, payment systems, peer-to-peer lending, crowdfunding, and digital insurance, all of which contribute to the broader digitalization of financial activities.

One of the most rapidly growing fintech payment services is the paylater system. Paylater services function similarly to credit cards by allowing consumers to purchase products first and pay later through installment mechanisms. However, compared to conventional credit cards, paylater services offer simpler registration procedures, faster approval processes, and more flexible usage. These advantages have made paylater one of the most popular fintech products among Indonesian consumers.

The expansion of paylater services has also been integrated into various e-commerce platforms, including TikTok Shop. The availability of TikTok Paylater provides consumers with greater flexibility in managing expenses and conducting transactions. The increasing popularity of paylater services reflects changing financial behavior among consumers, especially younger generations who are highly familiar with digital technology and online shopping systems.

Generasi Z represents one of the most significant user groups of digital financial services and e-commerce platforms. Statistical data in Indonesia show that individuals aged between 18 and 35 years dominate the use of paylater services, indicating that younger generations are highly engaged in digital financial ecosystems. In West Kalimantan, regions such as Kubu Raya and Pontianak City have particularly large Generation Z populations, creating strong potential for the expansion of e-commerce and fintech payment services within the region.

Despite the growing adoption of digital financial services, Generation Z still faces several challenges related to financial management. Limited digital financial literacy, consumptive lifestyles, and insufficient financial planning skills often reduce the ability of young consumers to manage their finances effectively. The convenience offered by digital financial technology may

DOI: https://doi.org/10.48173/jdmps.v7i1.385

encourage impulsive purchasing behavior and increase the risk of poor debt management when not accompanied by adequate financial understanding.

Digital financial literacy therefore becomes an important factor influencing financial behavior among Generation Z. Digital financial literacy refers to the ability to understand and utilize digital financial products, online payment systems, and financial technology services responsibly. Adequate financial literacy can help individuals understand the benefits and risks of fintech services, avoid excessive debt, and improve personal financial management. Without sufficient financial knowledge, the use of digital financial services may contribute to uncontrolled consumptive behavior and financial instability.

Lifestyle also plays a major role in shaping Generation Z's financial management behavior. Modern lifestyles characterized by consumptive habits, social status orientation, and trend-following behavior frequently influence spending decisions among young consumers. The tendency to prioritize branded products, entertainment, and lifestyle-related consumption often reduces financial discipline and encourages excessive spending. Based on these conditions, this study aims to analyze the influence of fintech payment usage, digital financial literacy, and lifestyle on the personal financial management of Generation Z e-commerce users in West Kalimantan.

Methods

Research Design

This study employed an associative research design with a quantitative approach to examine the relationship between fintech payment, digital financial literacy, lifestyle, and personal financial management among Generation Z e-commerce users in West Kalimantan. Quantitative research was selected because it enables the measurement and analysis of relationships among variables through statistical procedures. The study aimed to determine the influence of fintech payment usage, digital financial literacy, and lifestyle on personal financial management behavior.

Data Collection Technique

The research utilized both primary and secondary data sources. Primary data were collected through a survey method using structured questionnaires distributed to respondents. The questionnaire contained statements related to the research variables and was designed using a Likert scale ranging from 1 to 5, where 1 indicated "strongly disagree" and 5 indicated "strongly agree." Secondary data were obtained from supporting documents and statistical reports related to e-commerce users, paylater usage by age group, and population data in Indonesia during 2024.

Population and Sample

The population of this study consisted of Generation Z e-commerce users in West Kalimantan, totaling approximately 1,424,857 individuals. The sample size was determined using the Slovin formula, resulting in a minimum sample requirement of 100 respondents. However, the study involved 150 respondents to improve data reliability and representation. The sampling technique used was purposive sampling, where respondents were selected based on specific criteria, including being at least 18 years old, actively using fintech payment services, having knowledge

or experience using TikTok Shop PayLater, and residing in West Kalimantan.

Research Variables

This study consisted of independent and dependent variables. The independent variables included fintech payment (X1), digital financial literacy (X2), and lifestyle (X3), while the dependent variable was personal financial management (Y). These variables were measured using indicators adapted from previous studies and assessed through respondents' perceptions using a Likert scale.

Data Analysis Technique

The data analysis process began with instrument testing through validity and reliability tests to ensure the accuracy and consistency of the questionnaire items. Classical assumption tests were then conducted, including normality, multicollinearity, heteroscedasticity, autocorrelation, and linearity tests, to verify that the regression model met statistical assumptions. Multiple linear regression analysis was applied to examine the effect of fintech payment, digital financial literacy, and lifestyle on personal financial management. In addition, the coefficient of correlation (R) and coefficient of determination (R^2) were used to evaluate the strength of relationships and the explanatory power of the model. Hypothesis testing was conducted using simultaneous testing (F-test) and partial testing (t-test) with a significance level of 5%.

Results and Discussion

Research Instrument Testing

Validity Testing

The validity testing in this study aims to ensure that each statement in the questionnaire accurately represents and measures the construct being studied. The test is conducted by correlating the score of each statement item with the total score of the related variable. The obtained correlation value (calculated r) is then compared with the tabular r value, which is determined based on the degrees of freedom (df), which is the number of samples minus two (n-2), resulting in df = 150–2 = 148. At a significance level of 0.05, the tabular r value used is 0.160. The results of the validity testing for each statement and all variables in this study can be seen in Table 1:

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Fintech Payment (X1)	X1.1	0,629	0,160	Valid
	X1.2	0,627		
	X1.3	0,617		
	X1.4	0,729		
	X1.5	0,695		
	X1.6	0,620		
	X1.7	0,627		
	X1.8	0,617		
	X1.9	0,708		

DOI: https://doi.org/10.48173/jdmps.v7i1.385

	X1.10	0,677		
	X1.11	0,685		
	X1.12	0,691		
Digital Financial Literacy (X2)	X2.1	0,657	0,160	Valid
	X2.2	0,630		
	X2.3	0,616		
	X2.4	0,593		
	X2.5	0,680		
	X2.6	0,628		
	X2.7	0,755		
	X2.8	0,701		
	X2.9	0,706		
	X2.10	0,684		
	X2.11	0,711		
	X2.12	0,618		
Lifestyle (X3)	X3.1	0,568	0,160	Valid
	X3.2	0,561		
	X3.3	0,624		
	X3.4	0,672		
	X3.5	0,524		
	X3.6	0,694		
	X3.7	0,649		
	X3.8	0,711		
Personal Financial Management (Y)	Y1.1	0,676	0,160	Valid
	Y1.2	0,669		
	Y1.3	0,628		
	Y1.4	0,596		
	Y1.5	0,611		
	Y1.6	0,688		
	Y1.7	0,674		

Source: Processed Data, 2026

The validity test results presented in Table 1 show that all indicators in the variables Fintech Payment (X1), Financial Literacy (X2), Lifestyle (X3), and Personal Financial Management (Y) have calculated r values exceeding the table r value of 0.160. This finding indicates that all statement items used in this study meet validity requirements. Therefore, all statements can be considered valid and suitable for use as instruments in research data collection.

Reliability Test

The reliability test aims to assess the extent to which each statement item in the questionnaire is consistent and reliable as a research data collection tool. In this study, testing was conducted using the Cronbach's Alpha method, where a statement item is considered reliable if the

Cronbach's Alpha value obtained is at least 0.60. The results of the reliability test for all study variables can be seen in Table 2 below:

Table 2. Reliability Test Results

Research Variables	Cronbach's Alpha Value	Number of Items	Description
Fintech Payment (X1)	0,884	12	Reliable
Digital Financial Literacy (X2)	0,888	12	Reliable
Lifestyle (X3)	0,779	8	Reliable
Personal Financial Management (Y)	0,782	7	Reliable

Classical Assumption Test

Normality Test

The normality test in this study aims to assess whether the data used in the analysis follows a normal distribution. The test was conducted using the Kolmogorov–Smirnov method as a statistical analysis tool. Data are considered to have a normal distribution if the significance value obtained is 0.05. Based on the analysis results using SPSS, the normality test results are obtained, as can be seen in Table 3 below:

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.65971794
Most Extreme Differences	Absolute	.065
	Positive	.052
	Negative	-.065
Test Statistic		.065
Asymp. Sig. (2-tailed)		.200[c]
a. Test distribution is Normal. b. Calculated from data. c. Lilliefors Significance Correction.		

Source: Processed Data, 2026

The results of the normality test presented in Table 3 show that the Asymp. Sig. (2-tailed) value is 0.200, which exceeds the 0.05 significance level. This indicates that the data in this study are normally distributed.

Linearity Test

The linearity test in this study aims to assess whether the relationship between the independent

and dependent variables is linear. The test was conducted using the Test for Linearity method as an analysis technique. The relationship between variables is considered linear if the Sig. Linearity value is less than 0.05 and the Sig. Deviation from Linearity value is greater than 0.05. Based on the analysis using SPSS, the results of the linearity test are obtained, as can be seen in Table 4 below:

Table 4. Linearity Test Results for Fintech Payments and Personal Financial Management

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Personal Financial Management * Fintech Payment	Between Groups	(Combined)	54.966	35	1.570	5.049	.000
		Linearity	42.982	1	42.982	138.195	.000
		Deviation from Linearity	11.985	34	.352	1.133	.306
	Within Groups		35.456	114	.311		
	Total		90.423	149			

Source: Processed Data, 2026

The results of the linearity test between Fintech Payment (X1) and Personal Financial Management (Y), presented in Table 4.10, show a linearity sig. value of 0.000, below the 0.05 significance level, while the deviation from linearity sig. value of 0.306 is higher than 0.05. This finding indicates a linear relationship between the two variables. The results of the linearity test for the variables Digital Financial Literacy (X2) and Personal Financial Management (Y) can be seen in Table 5 below:

Table 5. Results of the Linearity Test for Digital Financial Literacy and Personal Financial Management

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Personal Financial Management * Digital Financial Literacy	Between Groups	(Combined)	55.347	37	1.496	4.776	.000
		Linearity	42.262	1	42.262	134.948	.000
		Deviation from Linearity	13.084	36	.363	1.161	.274
	Within Groups		35.076	112	.313		
	Total		90.423	149			

Source: Processed Data, 2026

The results of the linearity test between Digital Financial Literacy (X2) and Personal Financial Management (Y), presented in Table, show that the linearity Sig. value is 0.000, below the 0.05 significance level, while the deviation Sig. value is 0.274, higher than 0.05. This finding indicates

a linear relationship between the two variables. The results of the linearity test for the Lifestyle (X3) and Personal Financial Management (Y) variables can be seen in Table 6 below:

Table 7. Results of the Linearity Test for Lifestyle and Personal Financial Management

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Personal Finance Management * Lifestyle	Between Groups	(Combined)	50.758	28	1.813	5.530	.000
		Linearity	38.331	1	38.331	116.932	.000
		Deviation from Linearity	12.427	27	.460	1.404	.110
	Within Groups		39.665	121	.328		
	Total		90.423	149			

Source: Processed Data, 2026

The results of the linearity test between Lifestyle (X3) and Personal Financial Management (Y), presented in Table, show that the Linearity Sig. value is 0.000, below the 0.05 significance level, while the Deviation from Linearity Sig. value is 0.110, higher than 0.05. This finding indicates a linear relationship between the two variables.

Multicollinearity Test

The multicollinearity test in this study was conducted to evaluate whether there is a very strong relationship between the independent variables in the regression model. If there is a high correlation between the independent variables, it can result in inaccurate coefficient estimates and reduce the reliability and quality of the regression model used. Based on the analysis using SPSS, the results of the multicollinearity test are shown in Table 8 below:

Table 8. Multicollinearity Test Results

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.181	.165		7.162	.000		
	Fintech Payment	.265	.066	.352	4.026	.000	.400	2.497
	Digital Financial Literacy	.147	.068	.179	2.150	.033	.440	2.275
	Lifestyle	.217	.062	.295	3.480	.001	.426	2.345
a. Dependent Variable: Personal Financial Management								

Source: Processed Data, 2026

Based on the results of the multicollinearity test in Table 8 above, the following explanations can be provided: (1) The tolerance value for the Fintech Payment variable (X1) is 0.400, which is above the minimum limit of 0.10, while the VIF value is 2.497, which is still below the maximum limit of 10.00; (2) The tolerance value for the Digital Financial Literacy variable (X2) is 0.440, which is above the minimum limit of 0.10, while the VIF value is 2.275, which is still below the maximum limit of 10.00; (3) The tolerance value for the Lifestyle variable (X3) is 0.426, which is above the minimum limit of 0.10, while the VIF value is 2.345, which is still below the maximum limit of 10.00. Based on the above explanation and referring to the decision-making criteria, all three variables showed a Tolerance value above 0.10 and a VIF value below 10.00. Therefore, it can be concluded that there is no indication of multicollinearity among the independent variables in the regression model in this study.

Multiple Linear Regression Analysis

Multiple linear regression analysis in this study was conducted to evaluate the influence of two or more independent variables on the dependent variable, either simultaneously or partially. Furthermore, this analysis also aims to develop a model that can be used to predict the relationships between the variables studied. Based on the analysis results using SPSS, the regression coefficients obtained are shown in Table 9 below:

Table 9. Results of Multiple Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.181	.165		7.162	.000
	Fintech Payment	.265	.066	.352	4.026	.000
	Digital Financial Literacy	.147	.068	.179	2.150	.033
	Lifestyle	.217	.062	.295	3.480	.001
a. Dependent Variable: Personal Financial Management						

Source: Processed Data, 2026

Based on the results of the multiple linear regression analysis presented in Table 9 and referring to the regression coefficient equation, the research findings can be explained as follows:

Y = 1.181 + 0.265 X1 + 0.147 X2 + 0.217 X3

The constant (a) of 1.181 indicates that if the values of Fintech Payment (X1), Digital Financial Literacy (X2), and Lifestyle (X3) are equal to zero, then Personal Financial Management (Y) remains at 1.181 units. The regression coefficient (b1) for the Fintech Payment variable (X1) is 0.265 with a positive direction, indicating that every one-unit increase in Fintech Payment results in a 0.265 increase in Personal Financial Management. The regression coefficient (b2) for the Digital Financial Literacy variable (X2) is 0.147 with a positive direction, indicating that every one-unit increase in Digital Financial Literacy will result in a 0.147 increase in Personal Financial Management. The regression coefficient (b3) for the Lifestyle variable (X3) is 0.217 with a positive direction, indicating that every one-unit increase in Lifestyle will result in a 0.217 increase in

DOI: https://doi.org/10.48173/jdmps.v7i1.385

Personal Financial Management.

Correlation Coefficient (R)

The correlation coefficient is used to determine the strength of the relationship between two or more variables and to determine the direction of the relationship between them. In this study, correlation analysis was conducted using the Product Moment method. The results of the correlation coefficient test can be seen in Table 10 below:

Table 10. Correlation Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.744[a]	.553	.544	.52626
a. Predictors: (Constant), Lifestyle, Digital Financial Literacy, Fintech Payment				

Source: Processed Data, 2026

Based on the results of the correlation coefficient test presented in Table 10, a correlation value (R) of 0.744 was obtained. This value indicates that the relationship between the variables Fintech Payment, Digital Financial Literacy, and Lifestyle on Personal Financial Management is categorized as strong, as it falls within the range of 0.60–0.799.

Coefficient of Determination (R2)

The results of the coefficient of determination (R^2) test presented in Table 10 show an R-Square value of 0.553. This indicates that the variables Fintech Payment, Digital Financial Literacy, and Lifestyle contribute 55.3% to Personal Financial Management, while the remaining 44.7% is influenced by other factors not included in this study.

Simultaneous Effect Test (F Test)

The simultaneous effect test (F test) was conducted to assess whether all independent variables together have a significant effect on the dependent variable in this study. Based on the results of the simultaneous hypothesis test (F-Test) using SPSS, the results are shown in Table 11 below:

Table 11. Simultaneous Test Results (F-Test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.988	3	16.663	60.165	.000[b]
	Residual	40.435	146	.277		
	Total	90.423	149			
a. Dependent Variable: Personal Financial Management						
b. Predictors: (Constant), Lifestyle, Digital Financial Literacy, Fintech Payment						

Source: Processed Data, 2026

The results of the simultaneous test (F-test) presented in Table 11 show a calculated F-value of 60.165, higher than the F-table value of 2.67, with a significance value of 0.000, which is below 0.05. Based on these results, it can be concluded that the variables Fintech Payment, Digital Financial Literacy, and Lifestyle collectively have a significant influence on Personal Financial Management.

Partial Effect Test (t-test)

The partial test (t-test) is used to analyze the influence of each independent variable individually on the dependent variable based on the hypotheses formulated in the study. Based on the results of the partial hypothesis test (t-test) using SPSS, the partial test results are shown in Table 12 below:

Table 12. Partial Test Results (t-Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.181	.165		7.162	.000
	Fintech Payment	.265	.066	.352	4.026	.000
	Digital Financial Literacy	.147	.068	.179	2.150	.033
	Lifestyle	.217	.062	.295	3.480	.001
a. Dependent Variable: Personal Financial Management						

Source: Processed Data, 2026

Based on the partial test results (t-test) presented in Table 13, the calculated t-value is compared with the t-table value of 1.655. The partial t-test results in Table 13 can be explained as follows: (1) The calculated t-value obtained for the Fintech Payment variable (X1) is 4.026, higher than the t-table value of 1.655, with a significance value of 0.000, which is below 0.05. Based on these results, Ho is rejected and Ha is accepted, thus concluding that Fintech Payment has a positive and significant influence on Personal Financial Management. (2) The calculated t-value obtained for the Digital Financial Literacy variable (X2) is 2.150, higher than the t-table value of 1.655, with a significance value of 0.033, which is below 0.05. Based on these results, Ho is rejected and Ha is accepted, so it can be concluded that partially Digital Financial Literacy has a positive and significant influence on Personal Financial Management. The calculated t value obtained by the Lifestyle variable (X3) is 3.480, higher than the t table of 1.655, with a significance value obtained of 0.001 which is below 0.05. Based on these results, Ho is rejected and Ha is accepted, so it can be concluded that partially Lifestyle has a positive and significant influence on Personal Financial Management.

Conclusion

The majority of respondents in this study were female (54.67%). They were aged 21-25 years, employed as students, had expenses of Rp1,000,000-3,000,000, had used the PayLater service for 6-12 months, and resided in Pontianak City. Based on the results of the validity and reliability tests, all statement items met the validity criteria, as evidenced by the calculated r value being

greater than the table r value. The Cronbach's Alpha value exceeded 0.60, thus meeting the reliability criteria. The multiple linear regression analysis equation is Y = 1.181 + 0.265 X1 + 0.147 X2 + 0.217 X3. Based on the results of the Correlation Coefficient (R) test, it can be seen that the influence of Fintech Payment, Digital Financial Literacy, and Lifestyle on Personal Financial Management is categorized as strong. This is evidenced by the Correlation Coefficient value of 0.744, which is in the range of 0.60-0.799. Based on the results of the Coefficient of Determination (R2) test, it is known that in this study, Fintech Payment, Digital Financial Literacy, and Lifestyle influence Personal Financial Management by 55.3%, while the remaining 44.7% is influenced by variables outside this study. Based on the results of the simultaneous test (F-test), it can be seen that Fintech Payment, Digital Financial Literacy, and Lifestyle together have a significant influence on Personal Financial Management. Based on the results of the partial test (t-test), it can be seen that Fintech Payment, Digital Financial Literacy, and Lifestyle separately have a significant influence on Personal Financial Management.

Suggestion

Generation Z is expected to increase awareness of managing personal finances more wisely, particularly when utilizing fintech payment services. The use of digital payment technology should not only be oriented towards ease of transactions, but also balanced with thorough financial planning to avoid excessive consumer behavior. Generation Z is also expected to not only understand the importance of financial management but also be able to apply it consistently in their daily lives. Discipline in recording income and expenses and preparing a monthly budget are important steps in achieving financial stability. Fintech payment users are advised to utilize the various available features, such as transaction history, payment reminders, and expense grouping. These features can assist in conducting regular financial evaluations. Lifestyle has a significant influence on personal financial management, thus Generation Z is expected to be able to control their consumption patterns and not be easily influenced by trends and promotions offered by e-commerce. A selective attitude when shopping and the ability to distinguish between needs and wants are required. 5. Fintech payment service providers and e-commerce platforms are expected to play an active role in providing financial education to users, particularly Generation Z. This can be achieved through financial management features, spending notifications, and digital financial literacy campaigns integrated within the applications. The government and financial institutions are expected to expand digital financial literacy education programs across the board, particularly in West Kalimantan. These programs can focus on the wise use of fintech and improving personal financial management skills in the digital age. For future research, it is recommended to include other variables that may influence personal financial management, such as income level, social influences, and psychological factors. Furthermore, the research area can be expanded and different research methods used to obtain more comprehensive and in-depth results.

References

Alfonso, G. H., & Suzanne, S. (2008). Crisis communications management on the web: how internet-based technologies are changing the way public relations professionals handle business crises. *Journal of contingencies and crisis management*, *16*(3), 143-153. https://doi.org/10.1111/j.1468-5973.2008.00543.x

Ardiansah, M. N., Azizah, A., & Sadida, A. (2024). Social Commerce Success Impact on Business Performance Insight From TikTok Shop Phenomena in Indonesia. *Accounting Analysis Journal*, *13*(1), 25-33.

Arifin, A. (2024). Creating a sustainable digital business ecosystem: challenges and opportunities for global economic development. *Jurnal Pendidikan Ekonomi (JURKAMI)*, *9*(1), 182-194. https://doi.org/10.31932/jpe.v9i1.3403

Breidbach, C. F., Keating, B. W., & Lim, C. (2020). Fintech: research directions to explore the digital transformation of financial service systems. *Journal of Service Theory and Practice*, *30*(1), 79-102. https://doi.org/10.1108/JSTP-08-2018-0185

Hanandini, D. (2024). Social transformation in modern society: A literature review on the role of technology in social interaction. *Jurnal Ilmiah Ekotrans & Erudisi*, *4*(1), 82-95. https://doi.org/10.69989/j0m6cg84

Krisna, A. M. (2025). E-Commerce and Digital Economy: An Analysis of Changing Consumption Patterns and Their Impact on Economic Growth. *Oikonomia: Journal of Management Economics and Accounting*, *2*(3), 123-137. https://doi.org/10.61942/oikonomia.v2i3.359

Kumari, T., & Oman, Z. U. (2024). The modern technology has disrupted today's world: an analytical review of how technology affected quality of human interaction. *International Journal of Computer Trends and Technology*, *72*(1), 27-34.

Meidyasari, S. (2024). The impact of digital economy in driving economic growth and development in Indonesia. *Interdiciplinary Journal and Hummanity (INJURITY)*, *3*(11), 777-783. https://doi.org/10.58631/injurity.v3i11.1306

Nouwens, J., & Bouwman, H. (1995). Living apart together in electronic commerce: The use of information and communication technology to create network organizations. *Journal of Computer-Mediated Communication*, *1*(3), JCMC134. https://doi.org/10.1111/j.1083-6101.1995.tb00169.x

Nur, Z. R. F., Rabbiana, I. N. N., Diba, T., & Fitroh, F. (2023). TikTok shop: Unveiling the evolution from social media to social commerce and its computational impact on digital marketing. *Journal of Computer Science and Engineering (JCSE)*, *4*(2), 88-96.

Saeed, S. A., Abas, S. R., & Abdalkarim, N. B. (2023). The Effect of the Internet on Enhancing Marketing among Business Organizations. *International Journal of Marketing and Digital Creative*, *1*(2), 42-52.

Sintani, L., & Toendan, R. Y. (2025). TikTok Live Streaming Impact on E-commerce Gross Merchandise Value in Indonesia. *Journal of Cultural Analysis and Social Change*, 157-170. https://doi.org/10.64753/jcasc.v10i4.2791

Syafika, Y. Z., & Antonio, G. R. (2024). Impacts of the technology acceptance model (tam) on the use of the tiktok e-commerce application among indonesian students. *UTSAHA: Journal of Entrepreneurship*, *3*(2), 47-64.

Weichert, M. (2017). The future of payments: How FinTech players are accelerating customer-

driven innovation in financial services. *Journal of payments strategy & systems*, *11*(1), 23-33.

Yamin, M. A. Y., & Abdalatif, O. A. A. (2024). Examining consumer behavior towards adoption of quick response code mobile payment systems: transforming mobile payment in the fintech industry. *Humanities and Social Sciences Communications*, *11*(1), 1-11. https://doi.org/10.1057/s41599-024-03189-w

