



The Influence of Financial Literacy, Financial Behavior, and Transaction Convenience on the Personal Financial Management of QRIS Users in Pontianak and Singkawang

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ABSTRACT

This research examines how financial literacy, financial behavior, and transaction convenience contribute to the personal financial management of QRIS users in Pontianak and Singkawang. The research approach applied in this research is quantitative, with the associative method used to test the relationship between variables. The research population comprised all QRIS users in Pontianak and Singkawang, with the research sample consisting of 150 participants selected by a purposive sampling technique. Data analysis was carried out through several stages of testing, including validity testing, reliability testing, and classical assumption testing, which included the Kolmogorov-Smirnov normality test, linearity test, and multicollinearity test. After these stages, multiple linear regression analysis was carried out to examine the relationship between the variables. In addition, the analysis also involves testing the correlation coefficient, testing the coefficient of determination, simultaneous testing (F test), and partial testing (t test). The results of the multiple linear regression analysis yielded the equation $Y = 1.165 + 0.227X_1 + 0.146X_2 + 0.262X_3$. Meanwhile, the correlation coefficient value of 0.763 indicates that financial literacy, financial behavior, and transaction convenience have a fairly strong relationship with personal financial management. The coefficient of determination was 0.583, indicating that 58.3% of changes in personal financial management can be explained by financial literacy, financial behavior, and transaction convenience. Meanwhile, 41.7% was due to other factors not included in this research model.

INTRODUCTION

The development of digital technology is driving transformation in payment systems across various economic sectors, including financial services. The convenience, speed, and efficiency offered in daily transaction activities have encouraged the wider use of digital payment services, including e-wallets and other electronic payment systems (Azijah, 2025). One of the innovations currently being developed in Indonesia's digital payment system is the Quick Response Code Indonesian Standard (QRIS). QRIS serves as a national standard for payment transactions based on QR codes. This standard was established through "Bank Indonesia Board of Governors Regulation Number 21/18/PADG/2019 concerning the Implementation of the National Standard for Quick Response Codes for Payment, which was later amended by PADG Number 24/1/PADG/2022". This regulation establishes the use of QRIS as the national standard used by payment system providers in Indonesia. The implementation of this policy encourages increased use of QRIS-based non-cash payment services by the public through various digital payment service provider applications (Bank Indonesia, 2025). According to Kusmiati & Kurnianingsih (2022), the strong public interest in using QRIS is driven by the convenience it offers. Transactions become easier and more practical because users only need to scan one code through their smartphone to complete the payment process.

The growth in QRIS usage is also related to the characteristics of digital payment systems, which offer convenient transactions through QR code scanning without the use of cash. Perceptions of ease-of-use play a role in shaping the level of technology adoption. The greater the ease felt by users in using QRIS, the stronger their tendency to adopt and continue using the technology (Ningsih et al., 2021). The convenience of financial technology encourages people to engage in more frequent digital transactions because payments can be made practically via smartphone. However, Adinda (2022) states that this technological convenience can also trigger changes in lifestyles that are more consumptive and less planned, potentially leading to problems in personal financial management.

This issue highlights the imbalance between the availability of technology and a person's financial ability to manage money responsibly. Therefore, financial literacy plays an important role in helping individuals understand the basic concepts of financial management, thus enabling them to make financial decisions in a more sensible, careful and responsible manner (Sugiharti & Maula, 2019). Financial behavior also plays an important role in financial decision-making and public policy, alongside financial literacy. Individual financial decisions may be shaped by various behavioral biases that influence the way people assess, choose, and manage financial matters. Data also indicates that a large amount of Gen Zs in Indonesia are still struggling with financial management such as low savings habits, low-cost records and inadequate structured financial planning (Jatiningrum, 2025).

Several studies have investigated how the Indonesian Standard QRIS is implemented within digital payment systems. Research carried out by Aisa (2024) revealed that financial literacy, perceived ease of use, trust, and security

had a significant effect on students' decisions in the Purwokerto area to use QRIS as a cashless payment medium. Research conducted by Yanti & Suryadi (2024) also revealed that financial literacy, financial self-efficacy, and the use of fintech payments made a positive and significant contribution to the financial behavior of QRIS users in Pontianak. These findings imply that studies on QRIS tend to place financial literacy and payment technology elements as determinants in user usage decisions and financial behavior.

However, most previous research has focused on factors influencing QRIS usage decisions or user financial behavior, resulting in limited research of its contribution to personal financial management. Research on personal financial management also generally focuses on e-wallet or fintech services, not specifically on the QRIS payment system. (Putri, 2025). Other research indicates that e-wallet usage is primarily studied in relation to usage behavior and its impact on user financial management (Azijah, 2025). In addition, financial literacy and financial behavior are often explored as important aspects in studies related to fintech use among students (Gukguk et al., 2026). However, QRIS is a digital payment innovation that is expanding rapidly in Indonesia and has unique utilization characteristics in comparison to other e-wallets and fintech services.

This research seeks to examine how financial literacy, financial behavior, and ease of transactions influence the personal financial management of QRIS users in Pontianak and Singkawang. This is based on the increasing use of QRIS, the growing number of users, the rising transaction value in both cities, and findings from previous studies.

LITERATURE REVIEW

Financial Literacy

Financial literacy refers to a person's capacity in terms of knowledge, skill, and self-assurance to understand and control matters related to personal finance. Fujinauri et al. (2024) describe financial literacy as the extent to which people grasp financial ideas and are confident dealing with personal finances. This includes making short-term financial decisions and preparing long-term financial plans while adapting to changing economic conditions. In order to prevent a variety of financial issues, it is imperative that each individual possess financial literacy, as per Azizah (2020). Financial literacy is being able to handle your own finances in the right way, with the primary objective of financial wellbeing (Artha & Wibowo, 2023). In this definition, financial literacy is the capacity of a person to employ knowledge of financial principles in the management of their own personal finance.

Safira (2022) conducted research on the influence of financial literacy on the financial management behavior of SPayLater customers. The findings of the research demonstrated that financial literacy did not have a substantial effect on financial management behavior. However, this decision is different from the research conducted by Afandy & Niangsih (2020) that suggested financial literacy has effect on personal financial management.

Financial Behavior

Financial behavior is how a person behaves in daily life in terms of arranging, utilizing and regulating money. Financial behavior is a tangible manifestation of the application of financial knowledge and dispositions in individual activities, including debt management, saving, investing, and expense management (Nababan & Sadalia, 2019). Financial behavior refers to the way individuals organize, respond to, and utilize their financial abilities in managing their economic needs and decisions (Susanti et al., 2017). A person's attitude toward administering and addressing financial aspects is also reflected in their financial behavior. Consequently, individuals who aspire to effective financial management must also exhibit responsible financial behavior (Sari & Yanti, 2023). This definition shows that financial behavior is related to financial management practices carried out by individuals in daily economic activities. Individuals who show responsible behavior in managing their finances tend to have better ability to organize their financial resources, such as making budget plans, controlling spending, allocating funds for investment, and completing payment responsibilities on time (Susanti et al., 2017).

Transaction Convenience

Transaction convenience pertains to an individual's assessment of the simplicity of making payments. Wibowo (2021) stated that transaction convenience is a person's perception of a payment process that is fast, practical, and efficient in terms of both time and effort. People tend to utilize information technology when they perceive the system to be easy to use (Oktaviana et al., 2023). In digital payment systems such as QRIS, this ease relates to the transaction process that can be carried out through digital devices, thus simplifying people's payment activities. Research conducted by Adhitya & Fauziah (2023) explains that transaction convenience is a user's perception of the level of ease of making payments through QRIS. The application's ease of use, the system's ease of learning, the lucidity of use, the user's ability to control the application, the ease of becoming proficient in using it, and the flexibility of use are all indicative of this ease.

Personal Financial Management

Personal financial management is an individual's technique of organizing, controlling and managing his/her financial resources. According to Rahmawati et al. (2025), financial management is contingent upon an individual's approach to financial activity planning. This management describes how an individual organizes and controls their finances in everyday life. According to Andriyani (2018), financial planning is useful as an early effort to face future financial situations, so that financial goals can be reached through financial management that is structured, well-arranged, and carefully controlled. Artha & Wibowo (2023) stated that poor financial management can negatively impact future decision-making. Thus, management of personal finance substantially influences financial literacy, financial planning and financial attitude. By possessing a

broader understanding of financial matters, individuals are able to organize, control, and handle their funds in a better and more efficient way.

Framework

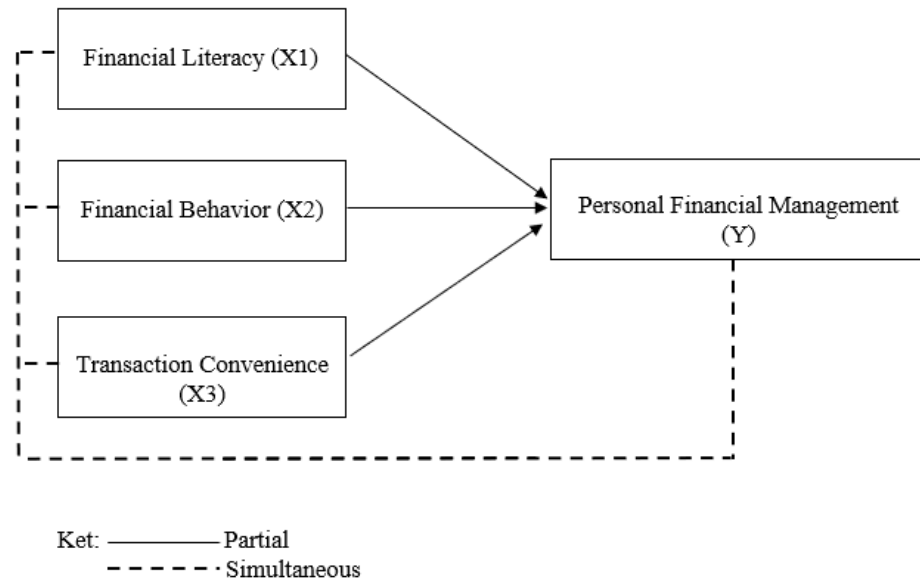


Figure 1. Conceptual Framework

Research Hypothesis

- H1:** The personal financial management of Qris users in Pontianak and Singkawang is significantly and positively influenced by financial literacy.
- H2:** The personal financial management of Qris users in Pontianak and Singkawang is significantly and positively influenced by financial behavior.
- H3:** The personal financial management of Qris consumers in Pontianak and Singkawang is significantly and positively influenced by service quality.
- H4:** The personal financial management of Qris users in Pontianak and Singkawang is significantly and positively influenced by the transaction convenience, financial behavior, and financial literacy.

METHODOLOGY

This study applied a quantitative associative approach to examine the relationship between financial literacy, financial behavior, and transaction convenience toward the personal financial management of QRIS users in Pontianak and Singkawang. Quantitative research is appropriate for analyzing numerical data and testing relationships among variables using statistical procedures (Sugiyono, 2022). The population consisted of QRIS users in Pontianak and Singkawang, with a total of 437,500 users. The sample size was determined using the Slovin formula with a 10% error tolerance, resulting in a minimum of 100 respondents. However, this study involved 150 respondents, consisting of 105 respondents from Pontianak and 45 respondents from Singkawang. Respondents were selected through purposive sampling, with criteria including QRIS users in both cities who had basic knowledge of QRIS and were at least 18 years old.

This research used primary and secondary data. Primary data were collected through questionnaires distributed to QRIS users in Pontianak and Singkawang, while secondary data were obtained from relevant documents, reports, books, and official publications. The secondary data included information on QRIS users in West Kalimantan Province sourced from Bank Indonesia and OJK (Sugiyono, 2022). The independent variables in this study were financial literacy, financial behavior, and transaction convenience. Meanwhile, personal financial management was used as the dependent variable. All variables were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree (Siregar, 2019).

Data were analyzed using multiple linear regression supported by instrument testing, classical assumption testing, and hypothesis testing. Validity and reliability tests were conducted to ensure the quality of the research instrument. The classical assumption tests included normality, multicollinearity, and linearity tests. Hypothesis testing was carried out using the F-test and t-test, while correlation and determination coefficients were used to assess the strength of the relationship and the contribution of the independent variables to the dependent variable (Ghozali, 2021; Siregar, 2022).

RESEARCH RESULTS

Data Analysis

Research Instrument Testing

a. Validity Test

The validity test was done in this study to ensure that each statement of the questionnaire could really measure the construct it was meant to assess. The test was conducted out by comparing the *r* value computed with the *r* table value derived from the relation between each item score and the overall score of the factor. The value of *r* table at the significance level of 0.05 was found using the method $df = n-2$, ie $150-2 = 148$. From this computation, the derived value of the *r* table was 0.160. The findings of the validity test for all statements are shown in below.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Financial Literacy (X1)	X1.1	0.505	0.160	Valid
	X1.2	0.324		
	X1.3	0.488		
	X1.4	0.479		
	X1.5	0.417		
	X1.6	0.403		
	X1.7	0.496		
	X1.8	0.403		
	X1.9	0.503		
	X1.10	0.407		
	X1.11	0.254		
	X1.12	0.556		
	X1.13	0.492		

	X1.14	0.481		
	X1.15	0.487		
	X2.1	0.598		
	X2.2	0.548		
	X2.3	0.518		
	X2.4	0.545		
	X2.5	0.502		
Financial Behavior (X2)	X2.6	0.582	0.160	Valid
	X2.7	0.473		
	X2.8	0.548		
	X2.9	0.572		
	X2.10	0.441		
	X2.11	0.587		
	X2.12	0.657		
	X3.1	0.411		
	X3.2	0.430		
	X3.3	0.522		
	X3.4	0.596		
	X3.5	0.366		
	X3.6	0.531		
	X3.7	0.474		
	X3.8	0.411		
Transaction Convenience (X3)	X3.9	0.519	0.160	Valid
	X3.10	0.412		
	X3.11	0.380		
	X3.12	0.511		
	X3.13	0.346		
	X3.14	0.309		
	X3.15	0.496		
	X3.16	0.477		
	X3.17	0.440		
	X3.18	0.566		
	Y.1	0.631		
	Y.2	0.536		
	Y.3	0.576		
Personal Financial Management (Y)	Y.4	0.621	0.160	Valid
	Y.5	0.584		
	Y.6	0.640		
	Y.7	0.605		
	Y.8	0.690		
	Y.9	0.711		

Source: Processed data, 2026

According to the validity test outcomes presented in Table 1, every indicator in the Financial Literacy (X₁), Financial Behavior (X₂), Transaction

Convenience (X₃), and Personal Financial Management (Y) variables have a determined *r* value which is greater than the *r* table value of 0.160. This means that all indicators meet the validity criteria and can be used in the research instrument. This signifies that all statement items are legitimate and appropriate for use as instruments in research data gathering.

b. Reliability Test

The reliability test is performed to find out how consistent the items of the survey are to measure the study variables. In this research, the reliability was tested by applying the Cronbach's Alpha technique. A thing or variable is dependable if the value of Cronbach's Alpha >0.60. The results of test of reliability of every variable in the study can be shown below.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of items	Minimum Reliability	Description
Financial Literacy(X1)	0.713	15	0.60	Reliable
Financial Behavior(X2)	0.787	12		
Transaction Convenience (X3)	0.775	18		
Personal Financial Management(Y)	0.801	9		

Source: Processed Data, 2026

The findings of the reliability test Table 2 demonstrate that each study variable, namely Financial Literacy (X1), Financial Behavior (X2), Transaction Convenience (X3), Personal Financial Management (Y) has a Cronbach's Alpha value over 0.60. This means that all the items included in the survey that was are consistent, dependable and acceptable to be utilized as research tools.

Classical Assumption Test

a. Normality Test

This study used a normality test to examine if the data followed an even distribution. The Kolmogorov-Smirnov technique was used for the test using SPSS, and the results of the normalcy assessment are shown in below.

Table 3. Normality Test Results

Test	Value
N (Sample)	150
Kolmogorov-Smirnov Z	.069
Asymp.Sig.(2-tailed)	.074c

Source: Processed Data, 2026

The results of the normality test are shown in Table 3, and the Asymp. Sig. (2-tailed) is 0.074 which is larger than 0.05. Therefore, the information utilized in this study may be considered as normally distributed and the normality assumption has been met.

b. Linearity Test

To examine if there was a linear connection between the distinct variables and the dependent variable, a linearity test was used in this study. The test was done using the Test for Linearity technique, the connection may be said to be linear if the Linearity significance value is less than 0.05 and the Deviation from Linearity value is more than 0.05. Below are the findings of the linearity test.

Table 4. Linearity Test Results

Relationship between Variables	Sig.Deviation from Linearity	Sig. Linearity	Note
Personal Financial Management * Financial Literacy	0.114	0.000	Linear
Personal Financial Management * Financial Behavior	0.197	0.000	Linear
Personal Financial Management * Transaction Convenience	0.423	0.000	Linear

Source: Processed Data, 2026

Based on the results of the linearity test presented in Table 4, all independent variables have a linear relationship with the dependent variable. This is indicated by the significance values of Deviation from Linearity being greater than 0.05 and the significance values of Linearity being 0.000 or lower than 0.05. Therefore, the research model has fulfilled the linearity assumption and is appropriate for further regression analysis.

c. Multicollinearity Test

The result of the multicollinearity test of this study was performed to find out the amount of correlation among variables that are independent in the regression model. This test is used to diagnose the problems of multicollinearity that might affect the accuracy of the regression findings. The results of multicollinearity test carried out with SPSS are shown below.

Table 5. Multicollinearity Test Results

Variables	Tolerance	VIF
Financial Literacy	.418	2.394
Financial Behavior	.439	2.279
Transaction Convenience	.420	2.379
Dependent Variable: Personal Financial Management		

Source: Processed Data, 2026

The results of the multicollinearity test can be shown in Table 5. The Tolerance value of Financial Literacy (X1), Financial Behavior (X2) and Transaction Convenience (X3) is over 0.10 and the VIF value is below 10.00. The findings showed that there is no multicollinearity issue among the variables that are autonomous in the regression approach utilized in this study.

Hypothesis Test

a. Multiple Linear Regression Analysis

The analysis of multiple linear regression was used in this study to explore the combined and individual impacts of the independent factors on the dependent variable and to construct a predictive model to describe the connection between the variables. The the regression analysis coefficients of the SPSS output are shown below.

Table 6. Multiple Linear Regression Analysis Results

Variable	Coefficients	T Statistics	Significance Value
(Constant)	1,165	7.286	.000
Financial Literacy	.227	3.786	.000
Financial Behavior	.146	2.172	.031
Transaction Convenience	.262	4.370	.000
Dependent Variable: Personal Financial Management			

Source: Processed Data, 2026

The regression equation and explanation of the results are based on the results of the multiple linear regression analysis provided in Table 6 below:

$$Y = 1.165 + 0.227 X_1 + 0.146 X_2 + 0.262 X_3.$$

- 1) The constant value (a) of 1.165 shows that when Financial Literacy (X_1), Financial Behavior (X_2), and Transaction Convenience (X_3) are assumed to have no value or are equal to zero, Personal Financial Management (Y) still remains at 1.165.
- 2) The regression value of Financial Literacy (b1) 0.227. This suggests that a unit increase in financial literacy will enhance personal financial management by 0.227 units.
- 3) The corresponding coefficient of regression of Financial Behavior (b2) is 0.146, it means that the increase of Financial Behavior would increase personal financial management by 0.146.
- 4) The coefficient of correlation of Transaction Convenience (b3) is 0.262 (positive), thus increase in Transaction Convenience would increase personal financial management by 0.262.

b. Multiple Correlation Coefficient Analysis (R)

The value of the correlation coefficient determines the strength and direction of the association among two or more variables. The study of correlation was carried out utilizing the Product Moment technique in this study and the findings are as follows.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.763a	.583	.574	.50386
Predictors: (Constant), Transaction Convenience, Financial Behavior, Financial Literacy				
Dependent Variable: Personal Financial Management				

Source: Processed Data, 2026

The outcomes of the correlated coefficient test in Table 7 yielded a R value of 0.763. The value indicates that Financial Literacy, Financial Behavior, Transaction Convenience have a high link with Personal Financial Management, since the value is contained in the period of 0.60–0.799.

c. Determination Coefficient (R^2)

The determination coefficient test outcomes in Table 7 indicate a R^2 value of 0.583, signifying that Financial Literacy, Financial Behavior, and Transaction Convenience account for 58.3% of Personal Financial Management, 41.7% is influenced by external factors not studied in this study.

d. Simultaneous Test (F test)

To examine whether the independent factors jointly have a significant impact on the variable that is dependent, a simultaneous F-test was used. Listed are the findings of the concurrent asynchronous test performed using SPSS.

Table 8. Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	51,719	17,240	67,906	.000b
Residual	37,066	.254		
Dependent Variable: Personal Financial Management Predictors: (Constant), Transaction Convenience, Financial Behavior, Financial Literacy				

Source: Processed Data, 2026

The simultaneous outcomes of tests (F-test) are shown in Table 8. The calculated F value is 67.906, which is more than the F table of 2.67. Further, the value of significance is 0.000 and it is less than 0.05. Based on these results it can be stated that Financial Literacy, Financial Behavior and Transaction Convenience have a significant influence on Personal Financial Management jointly.

e. Partial Test (t Test)

The t-test is used to examine the influence of each independent variable on the dependent variable individually. The following table is the outcome of the partial test that is processed by SPSS.

Table 9. Partial Test Results (t Test)

Research Variable	Coefficients	T Statistics	Significance Value
(Constant)	1.165	7.286	.000
Financial Literacy	.227	3.786	.000
Financial Behavior	.146	2.172	.031
Transaction Convenience	.262	4.370	.000
Dependent Variable: Personal Financial Management			

Source: Processed Data, 2026

The partial test results (t-test) in Table 9 indicate a t-table value of 1.655, yielding the following outcomes:

- 1) The results of t-test analysis of Financial Literacy (X_1) have t-count 3.786 more than t-table 1.655, with a significant value of 0.000 or less than 0.05. From this it can be inferred that financial literacy has good and substantial influence on personal financial management.
- 2) Financial behavior (X_2) has a t-value of 2.172 which is more than the t-table value of 1.655 with a significance value of 0.031 which is less than 0.05. Thus, it may be inferred that spending habits has a considerable and beneficial influence on individual financial control.
- 3) The t-value of the factor Transaction Convenience (X_3) is 4.370 which is more than the t-table 1.655 with the significant value of 0.000 or less than 0.05. Therefore, it can be stated that simplicity of transaction has a favorable and considerable influence on personal financial management.

DISCUSSION

The Influence of Financial Literacy on Personal Financial Management

The findings of the t-test show that the financial literacy variable has a favorable and significant influence on the personal financial management of QRIS users in Pontianak and Singkawang. The regression coefficient of 0.227 shows that the rise in financial literacy is related to the enhancement in individual ability to handle personal finances. The results of this study show that a better understanding of financial concepts is related to a better capacity to plan, control and regulate one's own resources. This conclusion is in line with the study performed by Sugiharti & Maula (2019) that financial literacy has an effect on students' financial management behavior. This implies that an improved level of financial literacy might motivate students to handle their own finance better and more successfully. This is in accordance with study conducted by Putri (2025) showing financial literacy has a beneficial impact on the efficacy of managing personal finances. Therefore, financial literacy is a key aspect of enhancing personal financial management. The better an individual understands financial matters, the more capable they are in managing their finances effectively.

The Influence of Financial Behavior on Personal Financial Management

The outcome of the first test shows that the variable of financial behavior has a favorable and substantial influence on personal financial management of QRIS users in Pontianak and Singkawang. The regression coefficient of 0.146 implies that an increase in good financial behavior would result in an increase in an individual's ability to manage their own finances. Financial behavior denotes an individual's conduct in overseeing expenditures, savings, cash flow, and financial responsibilities. Individuals exhibiting sound financial conduct are often more adept at managing financial resources efficiently. The outcome of this research is consistent with the result of Yanti & Suryadi (2024) which states that financial behavior has a favorable contribution to the financial management practices of QRIS users. This is consistent with the study of Gukguk et al. (2026) which indicates that financial behavior has a favorable and significative influence

on fintech-based personal financial management. Thus, financial conduct is an important aspect in increasing the quality of personal financial management. In other words, the better a person's financial conduct, the higher their capacity to properly manage their finances using fintech.

The Impact of Transaction Convenience on Personal Financial Management

The findings of the preliminary test show that the transaction convenience variable has a favorable and substantial influence on the personal financial management of QRIS users in Pontianak and Singkawang. The result of regression coefficient is 0.262 and suggests that higher easiness in making transactions is related with an increase in the capacity of people to manage their own finances. The simplicity of executing transactions using digital payment systems like QRIS offers convenience, rapidity, and efficacy in payment processes. This enables people to oversee everyday financial transactions more consistently. This finding aligns with Azijah's (2025) research on Generations Y and Z in Indonesia, which demonstrated that transaction ease via e-wallets positively impacts personal financial management skills through the utilization of various digital features that assist users in monitoring and managing their finances. Research by Putri (2025) also shown that the simplicity of utilizing e-wallets has a beneficial influence on the efficacy of personal financial management among university students. This is because simpler transaction processes enable users to organize their finances in a more practical, efficient, and manageable way.

The Influence of Financial Literacy, Financial Behavior, and Transaction Convenience on Personal Financial Management

The outcome of simultaneous test (F-test) shows that financial literacy, financial behavior and convenience of transaction simultaneously have substantial effect on the personal financial management of QRIS users in Pontianak and Singkawang. The coefficient of determination (R^2) of 0.583 suggests that the three factors could explain 58.3% of the variance in personal financial management. Meanwhile, the remaining 41.7% is influenced by other factors outside the variables analyzed in this research. These findings support the conclusions of Aisa (2024) and Yanti & Suryadi (2024), which state that the combined role of financial literacy, financial behavior, and payment technology can substantially improve the effectiveness of personal financial management.

CONCLUSION AND RECOMMENDATIONS

This study shows that Financial Literacy, Financial Behavior and Transactional Ease have a favorable and substantial influence on Personal Financial Management in QRIS users in Pontianak and Singkawang either partly or concurrently. The results of the simultaneous test reveal that the estimated F value is more than the F table value at a significance level of less than the preset limit. The partial test findings indicated that all the independent variables had positive and substantial impact on Personal Financial Management. The findings of the multiple linear regression analysis indicate a favorable association between

Financial Literacy, Financial Behavior and Transaction Convenience and Personal Financial Management. The correlation coefficient shows that the three independent variables are highly correlated with Personal Financial Management. The determination coefficient demonstrates that the Financial Literacy, Financial Behavior and Transaction Convenience can explain the majority of the changes in Personal Financial Management. The rest of the changes are driven by other outside variables not included or mentioned in this study. The findings of this study show that financial literacy, prudent financial conduct, and the capacity to perform digital transactions are very important in improving the personal financial management of an individual. Therefore, society is expected to broaden its understanding of financial literacy, apply wiser and more planned financial habits, and make proper use of transaction convenience so that personal financial management can be carried out more effectively.

ADVANCED RESEARCH

Future studies can expand the scope of research or increase the number of participants in order to obtain a wider and deeper understanding of the factors that influence Personal Financial Management. Using a more varied analytical method is considered necessary to explore the research findings regarding the influence of Financial Literacy, Financial Behavior, and Transaction Ease on Personal Financial Management in a deeper way. This method facilitates understanding the aspects that form and influence Personal Financial Management in a broader and more thorough manner.

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