

EXPLORING THE INFLUENCE OF DIGITAL FINANCIAL LITERACY, DIGITAL BANKING, AND SELF-CONTROL ON STUDENTS SAVINGS BEHAVIOR

Nur Azizah

Faculty of Economics and Business, Universitas Negeri Jakarta, Indonesia
Email: jijah1804@gmail.com

Erika Takidah

Faculty of Economics and Business, Universitas Negeri Jakarta, Indonesia
Email: erikatakidah@unj.ac.id

Sri Zulaihati

Faculty of Economics and Business, Universitas Negeri Jakarta, Indonesia
Email: srizulaihati@unj.ac.id

ABSTRACT

The rapid development of financial technology requires students to have a good understanding of managing finances digitally, but many still face challenges in terms of effective savings behavior. This ponder points to analyze the impacts of digital financial literacy, digital banking, self-control, and saving behavior among undergraduate students.. A quantitative approach was utilized, utilizing surveys as the essential information collection instrument. The populace comprised 676 undergrad understudies from the 2021 cohort, and the test of 245 understudies was decided utilizing the Isaac and Michael equation with a 5% edge of blunder, chosen through a proportional stratified random sampling technique. The comes about uncover that digital financial literacy, digital banking, and self-control altogether and partially impact students' saving behavior. Practically, this research can be a basis for further research and provide input for related parties in improving students' savings behavior.

Keyword: Digital financial literacy, Digital banking, Self-control, Saving behavior

ABSTRAK

Perkembangan teknologi keuangan yang pesat menuntut mahasiswa untuk memiliki pemahaman yang baik dalam mengelola keuangan secara digital, namun masih banyak yang menghadapi tantangan dalam hal perilaku menabung yang efektif. Studi ini bertujuan untuk menganalisis literasi keuangan digital, digital banking, kontrol diri, dan perilaku menabung mahasiswa. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif dengan pengumpulan data menggunakan kuesioner. Populasi penelitian terdiri dari 676 mahasiswa angkatan 2021 Fakultas Ekonomi dan Bisnis Universitas Negeri Jakarta. Sampel pencarian ditentukan dengan menggunakan teknik pengambilan sampel acak secara proporsional dan dihitung dengan rumus Isaac dan Michael dengan tingkat kesalahan 5%, untuk mendapatkan sampel 245 siswa. Hasilnya menunjukkan bahwa literasi keuangan digital, digital banking, dan kontrol diri secara signifikan mempengaruhi perilaku menabung mahasiswa secara bersamaan maupun parsial. Secara praktis, penelitian ini dapat menjadi pijakan bagi penelitian selanjutnya serta memberikan masukan bagi pihak terkait dalam meningkatkan perilaku menabung mahasiswa.

Kata kunci: Literasi keuangan digital, Digital banking, Kontrol diri, Perilaku menabung

INTRODUCTION

The victory of a country's advancement is frequently measured by its steady financial development. Based on information from the BPS (2024), Indonesia's financial development rate within the moment quarter was recorded at 5.05%. This figure, although smaller than the same quarter in 2023 of 5.17%. This still shows that there is stability in the economy that is still reasonable and still needs to be considered to encourage public welfare. To realize optimal public welfare, various efforts to increase economic growth are considered important. One aspect that can increase economic growth is savings behavior. Increasing public savings helps provide new funds to improve the community's economy, where the funds collected are distributed through loans or credit to people who need funds to develop their businesses (Robin & Djanuarko, 2021).

Based on information from the World Bank (2023), with respect to net household reserve funds in creating nations in Southeast Asia, Indonesia's gross domestic savings have reached 38.13% of Gross Domestic Product (GDP). This figure shows that the level of savings of the Indonesian people as part of national income is still quite low. Although this figure is higher when compared to Malaysia (27.52%). However, this ratio is still relatively low when compared to Brunei Darussalam which has reached 49.61%. The level of savings behavior of the Indonesian people is still relatively low. In this manner, the rate of national pay spared by the Indonesian individuals still has to be expanded by expanding advanced money related education and self-control in budgetary administration to empower way better reserve funds behavior. Besides, the comes about of pre-research conducted in February 2025 on FEB UNJ understudies appeared that the lion's share of understudies had great reserve funds propensities. Based on the graph, it shows that 60.6% of students stated that they save regularly.

Computerized budgetary education can influence a person's reserve funds behavior. Concurring to Rahayu (2022), advanced budgetary proficiency is an individual's capacity to get it everything related to money related proficiency with respect to the utilize of budgetary innovation items. Meanwhile, according to Abdallah et al. (2024) digital financial literacy is defined as an individual's ability to understand, manage, and make financial decisions using digital services. In today's advanced period, numerous mechanical progresses have been made within the budgetary segment to assist people oversee their accounts more proficiently. At the side innovative propels, advanced budgetary education is getting to be progressively critical for individuals to get it computerized money related administrations admirably.

Based on sources from dari OJK (2024), that the higher the level of advanced budgetary education, the more prominent the capacity of the community to recognize the dangers that will emerge when utilizing computerized budgetary administrations, so that they can make wiser decisions. Based on data from INDEF 2023, Indonesia's digital literacy index was recorded at 62 percent, which is lower than the average for ASEAN countries which reached 70 percent. In addition, the OJK SNLIK overview in 2024 uncovered that Indonesia's money related proficiency list was at 65 percent, whereas the budgetary consideration record come to 75 percent. The low digital literacy and financial literacy figures indicate that although people have better access to digital financial services, they do not fully understand the concept of financial management and how to properly utilize digital financial literacy. Therefore, it is very important to improve digital financial literacy, not only to understand and use digital financial services, but also to build long-term financial stability.

The next factor that can influence savings behavior is digital banking. According to the Financial Services Authority (OJK), digital services are banking products in the form

of services provided by bank using electronic media to enable customers to access banking products or banking partner services that can be carried out independently by interested parties. In developing digital services for banks, aspects of risk management, customer data security, and consumer protection need to be considered. Digital banking services provide financial services easily, efficiently, and safely. The nearness of this benefit not as it were changes the way individuals make exchanges, but too contains a noteworthy affect on students' money related behavior (Wiyono et al., 2024). Based on research by Loaba (2021), the results of the study show that the use of mobile banking increases the likelihood of formal and informal savings.

Furthermore, the factor that can influence savings behavior is self-control. According to Hendra & Afrizal (2020), self-control is important before someone decides to act. Self-control is controlling one's own behavior so that it is in accordance with positive goals or norms. Self-control in saving behavior can encourage someone to save, economize, and avoid consumptive behavior. Someone who has self-control will consider everything in terms of spending, namely considering the expenses made are really necessary. Based on research by Rey-Ares et al. (2021), the results of the study show that self-control influences financial attitudes across all generations.

Based on the portrayal over with respect to the foundation portrayal and analysts found a investigate crevice between the impact of advanced money related education, advanced managing an account, and self-control on sparing behavior. In expansion, there are still few considers that talk about four factors together, to be specific the impact of computerized money related education, computerized keeping money, and self-control on sparing behavior. Most thinks about talk about each autonomous variable independently or as it were in a combination of two free factors. Therefore, the researcher uses the variables of digital financial literacy, digital banking, and self-control to see their influence on the saving behavior of students of the Faculty of Economics and Business, State University of Jakarta. Based on the facts above which are supported by data, it makes the researcher interested in conducting an in-depth study on "Exploring the Influence of Digital Financial Literacy, Digital Banking, and Self-Control on Students Savings Behavior" to find out how much influence digital financial literacy, digital banking, and self-control have on students of the Faculty of Economics and Business, State University of Jakarta on saving behavior.

LITERATURE REVIEW

Digital Financial Literacy

Computerized money related education is one of the particular zones of common budgetary proficiency. Agreeing to the OECD (2023), computerized budgetary education could be a combination of knowledge, attitudes, and behavior that each person must know around computerized monetary administrations and advanced innovation securely to contribute to budgetary well-being. In the mean time, agreeing to Kumar et al. (2023), computerized monetary proficiency is related to an individual understanding of striking monetary exchanges. In the research Rahayu et al. (2022), Setiawan et al. (2020), Morgan & Trinh (2019), (Abdurrahman & Adi, 2024) dan Apriliani (2018) measured digital financial literacy with 3 indicators, namely; understanding of digital financial products, knowledge of the use of technology for financial management, and awareness of digital risks and benefits of digital financial products.

Digital Banking

Digital banking is considered the most advanced application of banking technology. Continuously developing digital innovation and futuristic thinking have created significant changes in business and social aspects (Shettar, 2019). Based on the provisions of the Financial Services Authority (OJK) concerning the Implementation of Digital Branches of Commercial Banks, digital banking is a banking service or activity provided through certain bank offices by utilizing electronic or digital facilities owned by the bank. This service allows customers and prospective customers to independently access information, communicate, register, open and close accounts, and carry out various banking transactions. In expansion, advanced managing an account moreover incorporates get to to administrations exterior of managing an account items, such as budgetary counsel, speculation, e-commerce exchanges, and different other needs. Within the think about by Ismail Mohamed et al. (2021), there are a few markers that can be utilized as a degree of e-banking, to be specific; speed, security, convenience, and perceived usefulness.

Self-Control

According to Kartini Kartono and Dali Gulo (2008) in (2022), self-control in psychology is defined as an individual's ability to regulate and control their own behavior. Each individual has their own way of directing their behavior according to their will and abilities. Self-control plays a role in encouraging savings habits and preventing impulsive buying behavior. Individuals with good self-control will carefully consider whether a purchase is really necessary. Controlling excessive spending requires psychological factors, one of which is self-control (Hendra & Afrizal, 2020). In the study, Raszad & Purwanto (2021) put forward three indicators of self-control, namely; bahavioral control, congntive control, and decision control.

Saving Behavior

Agreeing to Raszad & Purwanto (2021), sparing behavior is characterized as a person's schedule action in setting aside portion of their wage to be spared in arrange to attain a objective within the future. Moreover, based on the clarification from Keynes (1936), investment funds are part of wage amid a certain period of time that's not devoured completely. Savings refer to the excess of income compared to consumption expenditure. Savings can also be interpreted as the remaining income that is not spent to meet needs. Warneryd's research (1999) in Claudia et al (2022), there are three indicators of a person's saving behavior, namely; perception of future needs, saving decision, saving measures.

In this study, many factors influence saving behavior, including digital financial literacy, digital banking, and self-control. Saving behavior is saving part of the income you have to be used in the future. The decision to save cannot be separated from the influence of digital financial literacy. Digital financial literacy includes an understanding of financial concepts and the ability to utilize digital tools to manage finances effectively and wisely. With good digital financial literacy, individuals can make more appropriate financial decisions, including planning and managing savings. Furthermore, in making decisions to save, it cannot be separated from the influence of digital banking. Digital banking is a means that facilitates the transaction process. This easy transaction process will lead to the emergence of saving behavior in students. In addition, self-control is a person's ability to decide between saving or using their money consumptively. A person with good self-control prefers to save rather than waste their money. Savings can be used as a reserve if unexpected needs arise.

From the theoretical literacy above, the researcher formulated the following hypothesis (Figure 1):

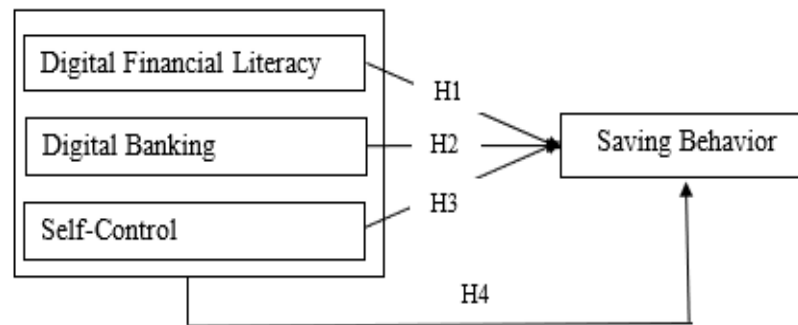


Figure 1. Research Hypothesis

METHOD

This study uses a quantitative approach where this study aims to determine the effect of digital financial literacy, digital banking, and self-control on saving behavior. According to Rachman et al. (2019), a quantitative approach to test relationships between variables, identify patterns, and make strong generalizations that support research findings. This study uses a survey method as a data collection method. This survey method was carried out by distributing questionnaires created using Google Forms and distributed online to undergraduate students of the Faculty of Economics and Business, UNJ, class of 2021. The type of questionnaire used an online questionnaire via Google Form using a Likert scale. The population in this study were undergraduate students of the Faculty of Economics and Business, Jakarta State University, class of 2021, totaling 676 students. The sample of this study used a proportional stratified random sampling technique and was calculated using the Isaac and Michael formula with a 5% error rate, so that there were 245 students. The instrument in this study used digital financial literacy variables including the following indicators, understanding of digital financial products, knowledge of the use of technology for financial management, and awareness of digital risks and benefits of digital financial products (Setiawan et al., 2020). Furthermore, there are several indicators that can be used as measurements of digital banking, namely: speed, trust, ease of use, and perception of usefulness (Mohamed et al., 2021). In the study of Raszad & Purwanto (2021) revealed three indicators of self-control, namely: behavioral control, cognitive control, and decision control. Warneryd's research (1999) in Claudia et al (2022), there are three indicators of a person's saving behavior, namely: perception of future needs, decision making, saving actions.

Data analysis using SPSS software with various research tests as follows: (1) Statistical analysis descriptive method to transform research data into a form that is easier to understand and interpret; (2) Multiple linear regression analysis is a regression model that involves more than one independent variable. This analysis aims to determine the direction and how much influence the independent variables have on the dependent variable; (3) Analysis requirements test consisting of, (a) Normality test to test whether in the regression model, the independent variable and the dependent variable have a normal distribution or not; (b) Linearity test is carried out with the aim of finding out whether the relationship between the independent and dependent variables is linear or not; (4) Hypothesis Test, consisting of, (a) T-test to test whether an independent variable has a significant effect on the dependent variable; (b) F-test to test whether the independent variable simultaneously has a significant effect on the dependent variable; and (c) The

coefficient of determination (R^2) aims to measure how far a model's ability to explain the variation of the dependent variable.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Descriptive Statistical Analysis was conducted before conducting several regression tests on the research variables to provide information that helps in understanding. The discoveries of the descriptive statistical analysis are displayed as takes after.

Table 1. Descriptive Statistical Analysis

Variable	Range	Min	Max	Sum	Mean	Std. Deviation	Variance
Y	29	31	60	11910	48,61	5,433	29,517
X1	38	32	70	14141	57.72	5.318	28.285
X2	42	53	95	19212	78.42	7.807	60.949
X3	26	34	60	11825	48.27	5.525	30.524

Source: Data processed (2025)

Based on the descriptive statistics in Table 1, the total savings behavior score of 245 respondents is 11910 with an average value of 48.61 and a standard deviation of 5.433. Based on the descriptive statistics above, the total digital financial literacy score of 245 respondents is 14141 with an average value of 57.72 and a standard deviation of 5.318. Based on the descriptive statistics above, the total digital banking score of 245 respondents is 19212 with an average value of 78.42 and a standard deviation of 7.807. Based on the descriptive statistics above, the total self-control score of 245 respondents is 11825 with an average value of 48.27 and a standard deviation of 5.525

Normality Test

Based on Table 2, it can be seen that the variable data used is normally distributed because the Asymptotic Significance value is $0.200 > 0.05$, which means that the research data is normally distributed.

Table 2. Normality Test

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		245
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	3.56562207
	Most Extreme Differences	
	Absolute	0.049
	Positive	0.029
	Negative	-0.049
Test Statistic		0.049
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: Data processed (2025)

Linearity Test

The linearity test points to decide whether there's a direct relationship between the subordinate variable and the autonomous variable. The linearity of the information can be evaluated based on the importance esteem of the deviation from linearity. In the event that the noteworthiness esteem is more prominent than 0.05, the information are considered to meet the presumption of linearity. The results of the linearity test can be seen in Table 3.

Table 3. Linearity Test

		ANOVA Table				
		Sum of Squares	df	Mean Square	F	Sig.
Y*X1	Deviation from Linearity	379.498	24	15.812	0.779	0.761
Y*X2	Deviation from Linearity	720.206	34	21.183	1.398	0.082
Y*X3	Deviation from Linearity	566.399	25	22.656	1.497	0.067

Source: Data processed (2025)

Multiple Linear Regression Analysis

Based on Table 4, the consistent esteem can be seen as 3.361 and for computerized budgetary proficiency (value B) it is 0.171 whereas computerized managing an account (value B) is 0.228 and self-control (value B) is 0.362. So that the multiple linear regression condition can be gotten as takes after:

$$Y = 3.362 + 0.171X1 + 0.228X2 + 0.362X3 + e$$

Table 4. Multiple Linear Regression Analysis

Model	Coefficients ^a				
	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
1 (Constant)	3.361	2.703		1.244	0.215
X1	0.171	0.057	0.168	3.026	0.003
X2	0.228	0.043	0.328	5.273	0.000
X3	0.362	0.058	0.368	6.272	0.000

a. Dependent Variable: Y

Source: Data processed (2025)

T-test

The T-test is utilized to analyze the impact of each autonomous variable on the subordinate variable mostly. Based on the table over, the T-test is carried out by comparing the calculated T esteem with the T table at a importance level of 0.05 and degrees of opportunity (df) = 245 - 4 = 241, which is 1.9719. Based on Table 5, the investigation comes about demonstrate that the T esteem for the Advanced Budgetary Education variable is 3.026, which surpasses the basic esteem of 1.9719. This proposes that Advanced Monetary Education includes a critical fractional impact on Reserve funds Behavior. Essentially, the T esteem for the Computerized Keeping money variable is 5.273 > 1.9719, illustrating a noteworthy fractional impact on Savings Behavior. Moreover, the T esteem for the Self-Control variable is 6.272, which also surpasses the limit, demonstrating that Self-Control features a critical fractional impact on Savings Behavior.

Table 5. T-test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.361	2.703		1.244	0.215
X1	0.171	0.057	0.168	3.026	0.003
X2	0.228	0.043	0.328	5.273	0.000
X3	0.362	0.058	0.368	6.272	0.000

a. Dependent Variable: Y

Source: Data processed (2025)

F Test

Based on the Table 6, the F Test is carried out by comparing the calculated F value with the F table at a importance level of 0.05. With df1 (number of factors 4-1) = 3 and df2 (n-k) = 245-3 = 242, the F table esteem gotten is 2.642. The comes about of the investigation appear that the calculated F value is 106.175 > 2.642, which suggests that the factors Digital Financial Literacy, Digital Banking, and Self-Control have a simultaneous effect on Savings Behavior.

Table 6. F Test

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4100.030	3	1366.677	106.175	.000 ^b
Residual	3102.133	241	12.872		
Total	7202.163	244			

Source: Data processed (2025)

Determination Coefficient Test (R^2)

Based on Table 7, it shows that the R Square value is 0.569, so it can be concluded that the magnitude of the influence of the variables Digital Financial Literacy, Digital Banking, and Self-Control on the Savings Behavior variable is 56.9%.

Table 7. Test of Determination Coefficient (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	0.569	0.564	3.588

a. Predictors: (Constant), Self-Control Digital Financial Literacy, Digital Banking

Source: Data processed (2025)

DISCUSSION

The discoveries of this investigate affirm the primary theory, which states that digital financial literacy includes a positive and critical impact on saving behavior. This can be prove by the comes about of different relapse investigation appearing a coefficient of 0.171 with a centrality level of 0.003, demonstrating a factually critical impact. The linearity test too affirms that the information meet the suspicion of linearity. Besides, the comes about of the T-test uncover a calculated t value of 3.026, which is more prominent than t table esteem of 1.9719. In this way, H_0 is rejected, suggesting that digital financial

literacy essentially influences Savings Behavior. These discoveries are reliable with past investigate by Alysa (2024) in a ponder titled *The Effect of Digital Financial Literacy on Saving Behavior and Shopping Behavior in Generation Z*, which concluded that digital financial literacy positively and significantly affects saving behavior, supported by a p-value of $0.001 < 0.05$. Then there is another study that shows the same results, namely entitled *Digital Financial Literacy, Current Behavior of Saving and Spending and its Future Foresight* conducted by Setiawan et al. (2020). The study shows that the p-value is $0.01 < 0.05$, which means that digital financial literacy has a positive impact on saving behavior.

In expansion, the results support the moment speculation, which sets that digital banking features a positive and noteworthy affect on saving behavior. Usually bolstered by a numerous relapse coefficient of 0.228 and a importance level of 0.000, showing a solid impact. The linearity test affirms that the information utilized in this inquire about are straight. The T-test comes about too appear a calculated t-value of 5.273, which is higher than the t-table esteem of 1.9719, driving to the dismissal of H_0 . This affirms a noteworthy relationship between Digital Banking and Saving Behavior. These comes about are in line with the discoveries of Zetta et al. (2023) which state that mobile banking significantly affects customer savings behavior, with a p-value of $0.000 < 0.05$. The results of another study that is in line with this are the research by Loaba (2021) entitled *The impact of mobile banking services on saving behavior in West Africa*, which shows that the use of mobile banking services has a positive and significant effect on saving behavior.

The study comes about moreover back the third speculation, which states that self-control emphatically and essentially impacts saving behavior. The relapse examination created a coefficient of 0.362 with a noteworthiness level of 0.000, demonstrating a critical relationship. The linearity test affirms that the information are direct. Besides, the t test yielded a t-value of 6.272, wich surpasses the t-table esteem of 1.9719, hence dismissing H_0 and affirming a noteworthy impact of self-control on saving behavior. These discoveries adjust with past investigate by Aini et al. (2024), entitled *The Influence of Financial Literacy, Financial Inclusion, and Self-Control on Savings Behavior among Generation Z in DKI Jakarta*, which too concluded that self-control altogether impacts saving behavior, backed by a p-value of $0.000 < 0.05$.

At last, the think about underpins the fourth speculation, which proposes that digital financial literacy, digital banking, and self-control collectively have a positive and noteworthy impact on saving behavior. Typically illustrated by F-test by result appearing an F-value of 106.175, which surpasses the F-table esteem of 2.642. The numerous relapse investigation too appears a coefficient of assurance (R^2) of 0.569 or 56.9%, meaning that these three factors together clarify 56.9% of the fluctuation in investment funds behavior, whereas the remaining 43.1% is impacted by other variables not inspected in this ponder. These discoveries are advance upheld by earlier investigate. For case, Faramida et al. (2023) found that financial literacy and financial banking significantly and positively influenced saving behavior, as well as self-control as an operator in the relationship between financial literacy and mobile banking on students' saving behavior. In addition, the results of research conducted by Zulaika & Listiadi (2020) also stated that financial literacy, pocket money, self-control, and peers have a significant impact on saving behavior.

CONCLUSION AND RECOMMENDATION

Based on the results of the study, the following conclusions were obtained; digital financial literacy has a positive and significant influence on saving behavior with students at the Faculty of Economics and Business State University of Jakarta. Digital banking has

a positive and significant on saving. Self-control has a positive and significant influence on saving. Digital financial literacy, digital banking, and self-control at the same time have a significant influence on saving behavior with students at the Faculty of Economics and Business Universitas Negeri Jakarta.

This study provides practical and academic contributions in the field of student financial behavior, especially related to the influence of digital financial literacy, use of digital banking, and self-control on saving behavior. Practically, the results of this study can be a basis for higher education institutions, especially the Faculty of Economics and Business, to design educational programs that emphasize the importance of understanding digital financial literacy and personal financial management. In addition, the results of this study can also be a foothold for banks in developing digital banking features that are more friendly and attractive to students. Academically, this study is expected to be a reference for further researchers in developing a model of saving behavior in the digital era. By raising variables that are relevant to the development of financial technology, this study also opens up exploration space for other researchers to add new variables, such as the influence of financial social media, social norms, or consumer culture in saving.

The limitations of this study only use three independent variables, namely digital financial literacy, digital banking, and self-control, there are still other factors that contribute to saving behavior that can be used as independent variables in more intensive research. The sample used in this study only came from students and especially students at the Faculty of Economics and Business State University of Jakarta. Therefore, the samples used should be expanded in a more diverse sample in terms of population and demographics of the answers.

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