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Research Article

The Influence of Financial Literacy, FOMO Lifestyle, and Financial Attitude on Financial Management: A Case Study of University Students in Pontianak City

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ABSTRACT

This study aims to analyze the influence of financial literacy, Fear of Missing Out (FOMO) lifestyle, and financial attitude on the financial management of university students in Pontianak City. The research employs a quantitative approach with an associative research design. The sample consists of 150 respondents selected through purposive sampling. Data analysis was conducted using multiple linear regression, preceded by validity and reliability tests, along with classical assumption testing. The results indicate that both financial literacy and financial attitude have a positive and significant effect on financial management, while the FOMO lifestyle has a negative and significant effect. Collectively, the three variables have a significant simultaneous impact on students' financial management. These findings highlight the importance of enhancing financial literacy, cultivating positive financial attitudes, and managing the influence of FOMO in shaping healthy financial behavior. The results underscore the need for sufficient financial knowledge and awareness to support responsible financial decision-making among students, particularly in the face of digital social pressures. The study offers practical implications for students to become more discerning in responding to social trends and emphasizes the importance of technology-based educational interventions. Future research is encouraged to explore other psychological factors that may mediate the relationships between variables, such as self-control or impulsive buying behavior.

Keywords: Financial Literacy; FOMO Lifestyle; Financial Attitude; Financial Management

1. INTRODUCTION

Human needs and desires continue to evolve over time, requiring individuals to work in order to earn income that allows them to meet these necessities and wants. This income must be managed effectively to ensure the fulfillment of both needs and desires. Every individual must possess adequate knowledge and skills in personal financial management to achieve overall well-being. In addition to short-term financial decision-making such as managing savings and debt individuals must also be able to make long-term financial decisions, such as planning for future education.

In today's digital era, smartphones have become an essential tool for nearly every demographic, and e-commerce platforms are increasingly relied upon to fulfill daily needs and desires. Alongside this, the rise of social media has led many people to follow new trends driven by online platforms. Influencers often act as product reviewers, shaping consumer perceptions. As a result, individuals may experience anxiety and adopt behaviors that are not aligned with their real needs, simply to keep up with online trends. This constant exposure may prompt excessive engagement with social media, irrational decision-making, and unnecessary spending on goods that are not actually needed.

In such a context, financial literacy education becomes increasingly vital for sustainable living. Financial education helps individuals build healthy financial habits starting from understanding the value of money, distinguishing between needs and wants, developing saving habits, and learning to manage finances wisely. In doing so, individuals can avoid wastefulness and poverty. According to the 2022 National Survey on Financial Literacy and Inclusion (SNLKI), Indonesia's financial literacy index stood at 49.68%, a significant increase from 38.03% in 2019. Meanwhile, the financial inclusion index rose to 85.10% in 2022 from 76.19% in 2019. The gap between financial literacy and inclusion narrowed from 38.16% in 2019 to 35.42% in 2022, indicating that although access to financial services has improved, public understanding of the characteristics, risks, and benefits of financial products remains limited. Financial literacy is a critical skill for community empowerment and individual well-being.

The same survey reported that West Kalimantan's financial literacy index reached 51.95%, with a financial inclusion index of 84.16%, representing a 15.47% increase in financial literacy. West Kalimantan thus qualifies as "Well Literate", meaning its population has a sound understanding of financial institutions, services, associated risks and benefits, and the skills to utilize them effectively.

Financial management is one of the key aspects that support individual well-being and success, especially amid the demands of a fast-paced, competitive modern life. Cummins et al. (2009), as cited in Ni Luh et al. (2021), highlight that effective financial management is a crucial determinant of life success, as it provides direction and control in financial decision-making. It includes the ability to plan, allocate, and regulate funds efficiently. Bahiu et al. (2021) also assert that financial management involves the efficient collection and allocation of funds. Additionally, Ekofani & Paramita (2023) emphasize that financial management aims to optimize resource usage for achieving personal economic stability.

Among university students, however, the ability to manage finances often faces several challenges. A key factor is the relatively low level of financial literacy. Financial literacy encompasses not only knowledge of financial terms and concepts but also the confidence and skills to make sound financial decisions. Astini & Pasek (2022) affirm that financial literacy directly impacts material well-being, while Dwitri & Pradikto (2025) describe it as a combination of knowledge, skills, and confidence that shapes financial decision-making behavior. Financially literate individuals are more likely to avoid detrimental financial risks and manage their income and expenses more prudently.

A prominent lifestyle trend among young people, including university students, is the Fear of Missing Out (FOMO). This lifestyle is characterized by anxiety about being left out of trends or experiences others are having, often fueled by social media exposure. Wardani & Cahyani (2024) explain that FOMO arises from the perception that others are enjoying more fulfilling experiences. In financial terms, FOMO can drive individuals to make unplanned purchases to maintain social relevance. This often results in impulsive spending and the neglect of financial priorities, as illustrated by Puspitasari et al. (2025).

The FOMO phenomenon significantly affects students' spending patterns, especially those with hedonistic tendencies. According to the OCBC Financial Fitness Index (2024), 80% of young people admit to spending money just to match their peers' lifestyles. This suggests that financial decisions are often influenced more by the desire to fit in with social trends than by functional needs or long-term financial planning. Common examples include spending on trendy cafés, viral fitness classes, or outfits for university, which are driven more by social conformity than necessity.

In addition, financial attitude is an important indicator in assessing how individuals manage their finances. Financial attitude refers to one's values, views, and tendencies in handling financial situations. Harry & Dewi (2024) state that financial attitude reflects a person's preferences regarding future financial planning, such as saving and budgeting. Similarly, Pakaya et al. (2024) argue that financial attitude influences behavior in financial decision-making. The more positive an individual's financial attitude, the more likely they are to manage funds responsibly.

In this study, financial attitude is examined to understand its influence on students' financial management behavior in Pontianak City. A positive financial attitude is expected to encourage students to make wise financial decisions, even in the face of modern lifestyle pressures like FOMO. Therefore, financial attitude not only reflects beliefs and values about money but also plays a critical role in guiding students toward healthy and responsible financial management behavior. Based on the aforementioned background, this study is titled: "The Influence of Financial Literacy, FOMO Lifestyle, and Financial Attitude on Financial Management (A Case Study of University Students in Pontianak City)."

2. RESEARCH METHOD

Type of Research

This study employs a quantitative approach with an associative research type. The objective of this approach is to determine the extent of the relationship between the independent variable financial literacy, Fear of Missing Out (FOMO) lifestyle, and financial attitude and the dependent variable, namely students' financial management. According to Sugiyono (2021), an associative method is used to examine the relationship or influence between two or more variables that interact causally.

Data Collection Technique

This research utilizes two sources of data: primary and secondary data. Primary data were obtained directly from respondents through a questionnaire distributed online via Google Forms to active university students in Pontianak City. According to Sugiyono (2018), documentation is a technique used to obtain pre-existing data in written or visual form. Secondary data were gathered through documentation in the form of books, journals, scientific publications, and official reports related to financial literacy, FOMO lifestyle, financial attitude, and financial management.

Population and Sample

The population of this study includes all active students enrolled in public and private universities in Pontianak City, totaling 53,537 individuals (Dikti Data, 2023). The sample size was determined using Slovin's formula (Siregar, 2018), with a 10% margin of error. Based on this calculation, a minimum of 99 respondents was required. However, to enhance accuracy, the researcher decided to include a total of 150 respondents. The sampling technique employed was purposive sampling, which is the selection of samples based on specific criteria established by the researcher (Sugiyono, 2018). These criteria include: active students aged 18–25 years; those receiving a regular income (e.g., allowance, scholarship, or part-time earnings); managing their own routine expenses (e.g., food, rent, transportation, mobile data); and having made purchases influenced by social factors (e.g., influencers, peers, or social media trends).

Research Variables and Measurement Scale

This study involves two types of variables: independent and dependent. The independent variables are Financial Literacy (X_1), FOMO Lifestyle (X_2), and Financial Attitude (X_3). The dependent variable is Student Financial Management (Y). The

measurement instrument used in this study is the Likert Scale. According to Sugiyono (2021), the Likert Scale is used to measure attitudes, opinions, and perceptions of individuals or groups regarding social phenomena. The scale used consists of five points, ranging from strongly disagree (1) to strongly agree (5).

Data Analysis Technique

The data analysis in this study begins with validity testing using the Pearson Product Moment correlation to ensure that each item accurately measures its intended variable, followed by reliability testing using Cronbach's Alpha to evaluate the consistency of the instrument, with α > 0.60 considered reliable (Siregar, 2018; Sugiyono, 2021). Classical assumption tests are then conducted, including normality testing using the Kolmogorov-Smirnov method (Siregar, 2018), multicollinearity testing using tolerance values > 0.10 and VIF < 10 (Siregar, 2018), and linearity testing using the *Test for Linearity* at a 5% significance level (Siregar, 2018). Once assumptions are met, the data are analyzed using multiple linear regression to assess both the simultaneous and partial effects of financial literacy, FOMO lifestyle, and financial attitude on financial management. The correlation coefficient (R) is used to determine the strength of the relationship among variables (Siregar, 2018), while the coefficient of determination (R^2) measures the proportion of variance in the dependent variable explained by the independent variables (Ghozali, 2018). The F-test is applied to examine simultaneous effects, and the t-test is used to assess the partial influence of each independent variable on financial management (Ghozali, 2018).

3. RESULTS AND DISCUSSION

3.1 Test Research Instruments

3.1.1 Validity Test

The validity test in this study aims to assess the extent to which the items in the questionnaire can measure the variables under study. The test is conducted by correlating the score of each item with the total score. The resulting correlation value (calculated r) is then compared with the table r, which for a sample size of 150 (df = 148) and a significance level of 0.05 is 0.160. The test results is shown in **Table 1**.

Table 1. Validity Test Results

Variable	Indicators	r value	r table	Description
Financial Literacy (X1)	X1.1	0.822	0.160	Valid
	X1.2	0.844		
	X1.3	0.842		
	X1.4	0.870		
	X1.5	0.810		
	X1.6	0.798		
Fomo Lifestyle (X2)	X2.1	0.834	0.160	Valid
	X2.2	0.816		
	X2.3	0.841		
	X2.4	0.838		
	X2.5	0.812		
	X2.6	0.819		
Financial Attitude (X3)	X3.1	0.854	0.160	Valid
	X3.2	0.818		
	X3.3	0.828		
	X3.4	0.835		
	X3.5	0.825		
	X3.6	0.779		
Financial Management (Y)	Y.1	0.765	0.160	Valid
	Y.2	0.775		
	Y.3	0.699		
	Y.4	0.684		
	Y.5	0.691		
	Y.6	0.737		

Source: Processed Data, 2025

Based on **Table 1**, it can be seen that all statement items show a calculated r value higher than the table r value of 0.160. Thus, it can be concluded that all statement items in each variable are valid and can be used as instruments in this study.

3.1.2 Reliability Test

Reliability test is conducted to measure the consistency of statements in the questionnaire as a reliable measuring tool. This study used Cronbach's Alpha method, where the instrument is considered reliable if the value obtained is at least 0.60. The reliability test results for each variable, namely Financial Literacy (X1), Fomo Lifestyle (X2), Financial Attitude (X3), and Financial Management (Y), are shown in **Table 2**.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Financial Literacy (X1)	0.910	
Fomo Lifestyle (X2)	0.906	Reliable
Financial Attitude (X3)	0.904	
Financial Management (Y)	0.819	

Source: Processed Data, 2025

Based on **Table 2**, Cronbach's Alpha values > 0.60 obtained. Therefore, it can be concluded that all statement items in each variable X1, X2, X3, and Y have a high level of reliability and are suitable for use as instruments in this study.

3.2 Classic Assumption Test

3.2.1 Normality Test

The normality test aims to identify whether the data in the study is normally distributed. The test is conducted using the Kolmogorov-Smirnov method with the help of SPSS. The results are presented in **Table 3**.

Table 3. Normality Test Results

Test	Value
N (Sample)	150
Test Statistic	.056
Asymp.Sig.(2-tailed)	.200[c]

Source: Processed Data, 2025

Based on **Table 3**, an Asymp. Sig. (2-tailed) value of 0.200 is obtained. This value is > 0.05, so it can be concluded that the data used in this study is normally distributed.

3.2.2 Linearity Test

Linearity tests is conducted to evaluate whether there is a linear relationship between independent and dependent variables. This test uses the Test for Linearity method through SPSS analysis. The results is presented in **Table 4**.

Table 4. Result of Linearity

Variable	Deviation from Linearity	Description
Financial Management * Financial Literacy	0.093	Linear
Financial Management * Fomo Lifestyle	0.182	
Financial Management * Financial Attitude	0.064	

Source: Processed Data, 2025

Based on **Table 4**, a significance value of Deviation from Linearity > 0.05 is obtained. Thus, it can be concluded that the relationship between each variable is linear.

3.2.3 Multicollinearity Test

Multicollinearity test is conducted to identify whether there is a high correlation between independent variables in the regression model, which can interfere with the accuracy of coefficient estimation and reduce the accuracy of the model. Analysis using SPSS shows the test results presented in **Table 5**.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
Financial Literacy	.808	1.237
Fomo Lifestyle	.987	1.013
Financial Attitude	.804	1.244

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on **Table 5**, because all three variables show Tolerance values above 0.10 and VIF below 10.00, it can be concluded that there is no multicollinearity between the three independent variables in the regression model in this study.

3.3 Multiple Linear Regression Analysis

Multiple linear regression analysis is used to measure the influence of two or more independent variables on a dependent variable, either together or individual. In addition, this analysis is also used to build predictive models between variables. The results of regression coefficient estimation based on SPSS analysis is presented in **Table 6**.

Table 6. **Multiple Linear Regression Analysis Results**

Research Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.649	7.816	.000
Financial Literacy	.132	2.779	.006
Fomo Lifestyle	-.112	-2.135	.034
Financial Attitude	.469	8.508	.000
Dependent Variable: Financial Management			

Source: Processed Data, 2025

Based on **Table 6**, a multiple linear regression coefficient equation can be made, with the following results:

$$Y = 1.649 + 0.132\ X1 - 0.112\ X2 + 0.469\ X3$$

a. The constant (a) is 1.649, which means that if the variables Financial Literacy (X1), Fomo Lifestyle (X2), and Financial Attitude (X3) are all zero, then Financial Management (Y) will increase by 1.649.
b. The regression coefficient (b1) for the Financial Literacy (X1) variable is 0.132 with a positive direction, indicating that every one-unit increase in Financial Literacy will cause a 0.132 increase in Financial Management.
c. The regression coefficient (b2) for the Fomo Lifestyle (X2) variable is -0.112 with a negative direction, indicating that each one-unit increase in Fomo Lifestyle will cause a decrease of 0.112 in Financial Management.
d. The regression coefficient value (b3) for the Financial Attitude variable (X3) is 0.469 with a positive direction, indicating that every one-unit increase in Financial Attitude will cause an increase of 0.469 in Financial Management.

3.4 Correlation Coefficient Analysis (R)

The correlation coefficient is used to measure the strength and direction of the relationship between two or more variables. In this analysis, the method used is Product Moment correlation. The results of the correlation coefficient test can be seen in **Table 7**.

Table 7. **Correlation Coefficient Test Results (R)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.678[a]	.460	.449	.55704
Predictors: (Constant), Financial Attitude, Fomo Lifestyle, Financial Literacy				
Dependent Variable: Financial Management				

Source: Processed Data, 2025

Based on **Table 7** show a correlation value (R) of 0.678. This value indicates that the relationship between the variables of Financial Literacy, Fomo Lifestyle, and Financial Attitude towards Financial Management is in the strong category, as the value is in the range of 0.60-0.799.

3.5 Analysis of the Coefficient of Determination R^2

Based on **Table 7**, an R-Square value of 0.460 is obtained. This indicates that the variables of Financial Literacy, Fomo Lifestyle, and Financial Attitude can explain 46.0% ($1 \times 0.460 \times 100\%$) of the influence on Financial Management, while the remaining 54.0% is influenced by variables outside the scope of this study.

3.6 Simultaneous Test (F Test)

The F test in this study is conducted to assess whether all independent variables simultaneously have a significant influence on the dependent variable. The results of the simultaneous test based on SPSS analysis are presented in **Table 8**.

Table 8. **Simultaneous Test Results (F Test)**

Model	Sum of Squares	Mean Square	F	Significance
Regression	38.580	12.860	41.445	.000[b]
Residual	45.302	.310		
Dependent Variable: Financial Management				
Predictors: (Constant), Financial Attitude, Fomo Lifestyle, Financial Literacy				

Source: Processed Data, 2025

Based on **Table 8**, the calculated F value is 41.445 > F table 2.67 and the significance value is 0.000 < 0.05. Therefore, it can be concluded that there is a positive and significant simultaneous effect between the variables of Financial Literacy, Fomo Lifestyle, and Financial Attitude on Financial Management.

3.7 Partial Test (t Test)

The t-test in this study is used to analyze the influence of each independent variable separately on the dependent variable in accordance with the established hypothesis. The results of the partial test using SPSS can be seen in **Table 9.**

Table 9. Partial Test Results (t Test)

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.649	7.816	.000
Financial Literacy	.132	2.779	.006
Fomo Lifestyle	-.112	-2.135	.034
Financial Attitude	.469	8.508	.000
Dependent Variable: Financial Management			

Source: Processed Data, 2025

Based on **Table 9**, the calculated t-value will be compared with the t-table value.
a. The test t-value for the Financial Literacy variable (X1) is 2.779 > t-table value of 1.655 and the significance value is 0.006 < 0.05, so it can be concluded that Ho is rejected and Ha is accepted. This means that Financial Literacy partially has a positive and significant effect on Financial Management.
b. The test t-value for the Fomo Lifestyle (X2) variable is -2.135 > the table t-value of 1.655, and the significance level is 0.034 < 0.05. Therefore, it can be concluded that the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. This indicates that Fomo Lifestyle has a negative and significant partial effect on Financial Management.
c. The t-value of the Financial Attitude variable (X3) is 8.508 > the t-table value of 1.655, and the significance level is 0.000 < 0.05. Therefore, it can be concluded that the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted. This indicates that Financial Attitude partially has a positive and significant influence on Financial Management.

DISCUSSION

The Influence of Financial Literacy on Financial Management

The results of this study indicate that the Financial Literacy variable has a positive and significant influence on financial management. This finding suggests that the higher an individual's level of financial literacy, the better their behavior in managing personal finances. These results are in line with the findings of Radi et al. (2024), which demonstrate that financial literacy positively affects the financial management of MSMEs. The results are also consistent with the study by Kusmiati Agustin et al. (2024), which concluded that financial literacy significantly influences the financial management of students in both the accounting program at Universitas Muhammadiyah Sukabumi and the management program at Universitas Muhammadiyah Riau. Likewise, Ananda et al. (2025) found a positive and significant influence of financial literacy on the financial management of management students at Universitas Muhammadiyah Riau. These findings strengthen the understanding that sound financial knowledge enables individuals to make well-planned and prudent financial decisions.

The Influence of FOMO Lifestyle on Financial Management

The results show that the FOMO Lifestyle variable has a negative and significant effect on financial management. In other words, a lifestyle driven by the fear of missing out on trends or information may negatively impact an individual's ability to manage their finances. This is in accordance with the study conducted by Widiantri and Dewi (2024), which found that the FOMO lifestyle negatively affects students' financial management. Similarly, Hidayah and Irmani (2023) demonstrated that lifestyle factors, in general, exert a negative and significant influence on the financial management behavior of the millennial generation. These findings reflect the tendency for impulsive and uncontrolled consumption behavior, often driven by social pressure and trending activities.

The Influence of Financial Attitude on Financial Management

The study's results confirm that the Financial Attitude variable has a positive and significant influence on financial management. A positive financial attitude such as long-term planning, avoiding consumptive debt, and a preference for saving has been proven to enhance the quality of an individual's financial management. This aligns with the findings of Rahayu and Meitriana (2024), who reported that financial attitude affects the financial behavior of students in economic education programs. These results are further supported by Nurjanah et al. (2022), who found that financial attitude significantly influences the financial management of MSME actors in Bekasi Regency, as well as by the study of Yudhin and Widodo (2023), which found a similar influence among Indonesian housewives. Collectively, these findings emphasize the role of financial attitude as a key internal factor in fostering healthier and more sustainable financial management practices.

4. CONCLUSION

Based on the analysis conducted, it can be concluded that financial literacy and financial attitude have a positive and significant influence on the financial management of university students in Pontianak City. This implies that the higher the students' understanding of financial concepts and the more positive their attitudes toward planning and managing

finances, the better their financial management behavior tends to be. Conversely, the Fear of Missing Out (FOMO) lifestyle is found to have a negative and significant effect on financial management. This indicates that students with high levels of FOMO are more likely to engage in impulsive and unplanned spending, which adversely affects their ability to manage finances wisely. The pressure to follow trends, the influence of social media, and the fear of being left out by their social circles are key factors that disrupt their financial stability. Collectively, these three variables significantly contribute to students' financial management behavior. Therefore, the findings of this study underscore the importance of improving financial literacy, fostering a healthy financial attitude, and exercising self-control against the pressures of digital lifestyles in order to cultivate more responsible financial behavior among students. Based on these findings, students are encouraged to begin adopting the habit of independently recording their financial activities, utilizing digital financial management applications, and limiting social media consumption that may trigger emotional spending. They also need to be more selective in responding to consumerist digital trends that do not align with their actual needs, especially those promoted by influencers. Continuous and contextual financial education is essential to support wise and responsible financial decision-making. Future research is recommended to include variables such as self-control or consumer behavior as mediating or moderating factors, in order to explore more deeply the relationship between FOMO and financial management. Additionally, comparing students who live with their families and those who live independently (in rented accommodation) may offer valuable insights, as living environment potentially shapes differing financial behaviors.

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