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Analysis of the Influence of E-Wallet Usage, Income, and Lifestyle on the Financial Management Behavior of Generation Z with Self-Efficacy as a Mediating Variable

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ABSTRACT

This study aims to analyze the influence of E-Wallet usage, income, and lifestyle on Generation Z financial management behavior through self-efficacy as a mediating variable. The research method used a quantitative approach with an associative design. Data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach. Before the main analysis, the data were tested using validity and reliability tests. The results showed that E-Wallet usage had a positive and significant effect on financial management behavior with a T-Statistic value of 7.627, while income and lifestyle did not have a significant effect with T-Statistic values of 1.618 and 0.316, respectively. Self-efficacy had a positive and significant effect on financial management behavior with a T-Statistic value of 3.869. This study concludes that E-Wallet usage and self-efficacy positively influence Generation Z financial management behavior, while income and lifestyle do not significantly affect financial management behavior.

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Introduction

The rapid development of financial technology has significantly transformed transaction behavior, particularly through the widespread adoption of E-Wallets among Generation Z. As digital natives, Generation Z frequently utilizes E-Wallets for daily transactions due to their convenience, promotional benefits, and accessibility. However, the increasing use of digital payment systems may also encourage impulsive spending and affect financial management behavior. In addition to E-Wallet usage, income and lifestyle are important factors influencing how individuals manage their finances. Previous studies have reported inconsistent findings regarding the effects of E-Wallet usage, income, and lifestyle on financial management behavior. Furthermore, limited studies have examined the mediating role of financial self-efficacy in explaining these relationships, especially among Generation Z. This research gap highlights the need to investigate the psychological mechanism through which financial self-efficacy influences financial management behavior.

Pontianak City was selected as the research location because it has a large Generation Z population and a high level of digital technology adoption. This study employs a quantitative approach with an associative research design. Data were collected through questionnaires distributed to

Generation Z individuals who use E-Wallets and are currently employed. The data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach.

The purpose of this study is to analyze the effects of E-Wallet usage, income, and lifestyle on financial management behavior among Generation Z, as well as to examine the mediating role of financial self-efficacy in these relationships. The findings are expected to contribute to the development of financial behavior literature and provide insights into improving financial management among Generation Z.

Previous studies have shown that E-Wallet usage, income, and lifestyle are important determinants of financial management behavior. Several studies [1, 2, 3] found that financial factors and individual behavior influence financial management practices. However, the results remain inconsistent, particularly regarding the role of income and lifestyle. In addition, previous studies have predominantly examined direct relationships, while the mediating role of financial self-efficacy has received limited attention, especially among Generation Z in Pontianak City. Therefore, this study extends the existing literature by examining self-efficacy as a mediating variable in the relationship between E-Wallet usage, income, lifestyle, and financial management behavior.

The theoretical foundation provides a conceptual framework for explaining the relationships among E-Wallet usage, income, lifestyle, financial self-efficacy, and financial management behavior. According to Bandura's Social Cognitive Theory, individual behavior is influenced by the interaction of personal factors, environmental factors, and behavioral factors. One of the most important personal factors is self-efficacy, which reflects an individual's belief in their ability to perform specific actions and achieve desired outcomes. In the financial context, financial self-efficacy plays a crucial role in shaping financial decision-making and financial management behavior.

Previous studies have demonstrated that financial management behavior is affected by various economic, technological, social, and psychological factors. The increasing adoption of digital financial technology, particularly E-Wallets, has transformed the way individuals manage financial transactions. Furthermore, income determines an individual's financial capacity, while lifestyle reflects consumption patterns that may influence financial decisions. Therefore, this study employs Social Cognitive Theory to explain how E-Wallet usage, income, and lifestyle influence financial management behavior directly and indirectly through financial self-efficacy.

Financial management behavior refers to an individual's ability to plan, organize, control, and evaluate financial resources effectively. [4] states that financial management behavior includes budgeting, saving, spending, and financial planning activities. Individuals with good financial management behavior tend to allocate financial resources wisely, fulfill financial obligations on time, and prepare for future financial needs.

In the context of Generation Z, financial management behavior has become increasingly important due to rapid technological developments and changing consumption patterns. Good financial management behavior helps individuals avoid excessive debt, maintain financial stability, and achieve long-term financial goals.

E-Wallet is a digital payment instrument that allows users to conduct financial transactions electronically through mobile applications. According to recent study [5], E-Wallet facilitates online and offline transactions by providing convenience, efficiency, and accessibility. The widespread adoption of E-Wallets among Generation Z is driven by promotional programs, cashback offers, and ease of use.

The use of E-Wallets may positively influence financial management behavior because users can monitor transaction histories and manage expenditures more efficiently. However, excessive use of E-Wallets may also encourage impulsive spending behavior due to attractive promotional features.

The increasing use of E-Wallets provides users with easier access to financial transactions and spending records. Individuals who utilize E-Wallets effectively tend to have better control over their financial activities. Previous studies indicate that digital payment systems contribute to improved financial management practices by increasing transaction transparency and financial awareness.

H1: E-Wallet Usage has a positive effect on Financial Management Behavior.

Income refers to the amount of money received by an individual from employment, business activities, investments, or other sources within a specific period. According to recent study [6], income serves as the primary source of financial resources used to fulfill individual needs and achieve financial objectives. Higher income generally provides greater opportunities for saving, investing, and financial planning. Therefore, individuals with higher income levels are expected to demonstrate better financial management behavior than those with lower income levels.

Income affects an individual's ability to allocate resources and make financial decisions. Individuals with adequate income are more capable of managing expenditures, building savings, and planning future finances. Previous studies have shown that income positively contributes to responsible financial behavior.

H2: Income has a positive effect on Financial Management Behavior.

Lifestyle refers to an individual's pattern of living, reflected in activities, interests, and opinions. According to recent study [7], lifestyle illustrates how people spend their time and money in daily life. Generation Z is often associated with a lifestyle that emphasizes self-expression, social interaction, and digital consumption. While lifestyle can improve quality of life, excessive consumption may lead to poor financial management behavior. Individuals with consumptive lifestyles tend to prioritize desires over needs, potentially reducing their ability to manage finances effectively. Previous studies indicate that a high-consumption lifestyle may negatively affect financial management behavior due to increased spending and reduced saving behavior.

H3: Lifestyle has a significant effect on Financial Management Behavior.

Financial self-efficacy refers to an individual's confidence in their ability to manage financial matters and achieve financial goals. According to recent study [8], financial self-efficacy reflects confidence in budgeting, saving, investing, and making appropriate financial decisions. Individuals with high financial self-efficacy are more likely to demonstrate responsible financial behavior because they believe they can overcome financial challenges and achieve desired outcomes. According to Social Cognitive Theory, self-efficacy influences individual behavior by enhancing motivation, persistence, and confidence. Individuals with higher financial self-efficacy are more likely to engage in positive financial practices, including budgeting, saving, and controlling expenditures.

H4: Financial Self-Efficacy has a positive effect on Financial Management Behavior.

The use of E-Wallets may improve financial self-efficacy by increasing users' awareness of spending patterns and financial transactions. Increased confidence in managing financial activities subsequently encourages better financial management behavior.

H5: Financial Self-Efficacy mediates the effect of E-Wallet Usage on Financial Management Behavior.

Income provides financial resources, but effective financial management depends on an individual's confidence in managing those resources. Financial self-efficacy strengthens the relationship between income and financial management behavior by encouraging responsible financial decision-making.

H6: Financial Self-Efficacy mediates the effect of Income on Financial Management Behavior.

Lifestyle influences spending patterns and consumption behavior. However, individuals with high financial self-efficacy are more capable of controlling consumptive tendencies and making rational financial decisions.

H7: Financial Self-Efficacy mediates the effect of Lifestyle on Financial Management Behavior.

Method

This study employed a quantitative approach with an associative research design to examine the effects of E-Wallet usage, income, and lifestyle on the financial management behavior of Generation Z, with financial self-efficacy serving as a mediating variable. The study was conducted in Pontianak City, with the population consisting of Generation Z individuals totaling 1,466,062 people. A purposive sampling technique was applied, with respondents required to meet the following criteria: (1) belonging to Generation Z, (2) currently employed, and (3) actively using E-Wallet services at least three times per month. Based on the Slovin formula, the minimum sample size was 100 respondents;

however, this study utilized 150 respondents to improve the accuracy of the analysis. Primary data were collected through a structured questionnaire using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The study examined five constructs: E-Wallet Usage (X_1), Income (X_2), Lifestyle (X_3), Financial Self-Efficacy (Z), and Financial Management Behavior (Y). Data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) through SmartPLS software. The analysis includes an evaluation of the measurement model (*outer model*) through validity and reliability testing. The data have been confirmed as valid and reliable, as well as evaluation of the structural model (inner model) through R^2, F^2, Q^2, SRMR, and hypothesis testing using bootstrapping procedures.

Results and Discussion

The results of the data analysis include respondent profile analysis, measurement model evaluation, structural model assessment, and hypothesis testing using the SEM-PLS approach. Data were collected from 150 Generation Z respondents in Pontianak City who were employed and actively used E-Wallet services. The respondent profile indicates that the majority of respondents were female (71.33%), while male respondents accounted for 28.67% of the sample. Based on age distribution, most respondents were between 21 and 25 years old (56.00%), followed by those aged 25–29 years (38.00%), indicating that the respondents were predominantly in the early stages of their careers and financial independence. Regarding occupation, the largest proportion of respondents worked as private employees (59.33%), followed by civil servants (21.33%), entrepreneurs (18.00%), and freelancers (2.00%). In terms of monthly income, most respondents earned more than IDR 3,000,000 per month (41.33%), reflecting a relatively stable income level among the sample. With respect to E-Wallet usage, DANA was the most frequently used platform (59.33%), followed by ShopeePay (18.67%), GoPay (16.67%), OVO (3.33%), and LinkAja (2.00%). Furthermore, the majority of respondents reported using E-Wallet services between 6 and 8 times per month (35.33%), indicating a high level of adoption of digital payment systems among Generation Z in Pontianak City.

4.1 Validity Assessment

4.1.1 Convergent Validity

Based on the results of the convergent validity test have the loading factor values in the original sample indicate that all indicators for each variable, namely E-Wallet Usage, Income, Lifestyle, Self-Efficacy, and Personal Financial Management Behavior, have values above 0.70. These findings demonstrate that all indicators have met the criteria for convergent validity. Therefore, all indicators can be considered valid and appropriate for use as measurement instruments to represent the latent variables examined in this study.

Discriminant Validity

Table 1. Discriminant Validity Test Results

Variables	Lifestyle	Income	Personal Financial Management Behavior	E-Wallet Usage	Self-Efficacy
Lifestyle	0.803				
Income	0.634	0.83			
Personal Financial Management Behavior	0.472	0.479	0.772		
E-Wallet Usage	0.406	0.328	0.353	0.813	
Self-Efficacy	0.549	0.64	0.683	0.36	0.754

Source: Processed Data, 2026

Based on the results of the discriminant validity test presented in Table 1 it can be observed that each variable has a Fornell–Larcker criterion value that is higher than its correlations with other variables. This indicates that the indicators of each construct are more strongly associated with and better represent their respective constructs than any other constructs in the research model. Therefore,

all variables can be considered to have met the requirements of discriminant validity, as they are clearly distinguishable from one another and exhibit values that exceed their correlations with other variables.

Table 2 Average Variance Extracted (AVE) Test Results

Variable	AVE
E-Wallet Usage (X1)	0.661
Income (X2)	0.688
Lifestyle (X3)	0.645
Self-Efficacy (Z)	0.568
Personal Financial Management Behavior (Y)	0.596

Source: Processed Data, 2026

Based on the results of the Average Variance Extracted (AVE) test presented in Table 2, it can be seen that all variables in this study have AVE values greater than 0.50. This indicates that each construct has met the criterion for convergent validity. Therefore, it can be concluded that all indicators used in this study are valid and capable of accurately representing and measuring their respective research variables.

Reliability Test

Table 3. Reliability Test Results

Variable	AVE
E-Wallet Usage (X1)	0.661
Income (X2)	0.688
Lifestyle (X3)	0.645
Self-Efficacy (Z)	0.568
Personal Financial Management Behavior (Y)	0.596

Source: Processed Data, 2026

Based on the reliability test results presented in Table 3, all variables in the research model have met the reliability criteria. This is evidenced by the Composite Reliability and Cronbach's Alpha values for each variable, which exceed the minimum threshold of 0.70. Therefore, it can be concluded that all measurement items used in the research variables are reliable and suitable for use in subsequent stages of analysis.

The Inner Model test was conducted to ensure that the structural model developed in this study produces accurate and reliable results. In Partial Least Squares Structural Equation Modeling (PLS-SEM), the Inner Model assessment aims to evaluate the relationships among latent variables and to determine the model's predictive power and explanatory capability. The evaluation of the Inner Model is commonly based on several criteria, including the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and path coefficients.

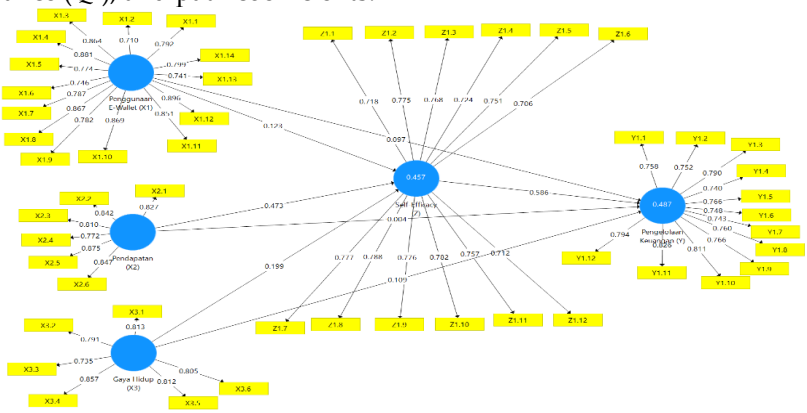


Figure 1. Outer Model Test Results

Source: SmartPLS Output, 2026

Table 4. R-Square Test Results

Variable	R-Square	Adjusted R-Square
Self-Efficacy (Z)	0.457	0.445
Personal Financial Management Behavior (Y)	0.487	0.473

Source: Processed Data, 2026

Based on the R-Square test results presented in Table 4, the Self-Efficacy (Z) variable has an R-Square value of 0.457, indicating that the influence of the exogenous variables, namely E-Wallet Usage (X1), Income (X2), and Lifestyle (X3), on Self-Efficacy falls into the weak category, as the value lies between 0.25 and 0.50. Furthermore, the Adjusted R-Square value of 0.445 indicates that 44.5% of the variance in Self-Efficacy can be explained jointly by E-Wallet Usage, Income, and Lifestyle, while the remaining 55.5% is explained by other variables not included in this research model. Meanwhile, the Personal Financial Management Behavior (Y) variable has an R-Square value of 0.487, indicating that the influence of E-Wallet Usage (X1), Income (X2), Lifestyle (X3), and Self-Efficacy (Z) on Personal Financial Management Behavior is also categorized as weak, since the value falls between 0.25 and 0.50. In addition, the Adjusted R-Square value of 0.473 suggests that 47.3% of the variance in Personal Financial Management Behavior is jointly explained by E-Wallet Usage, Income, Lifestyle, and Self-Efficacy, whereas the remaining 52.7% is attributable to other factors outside the scope of this research model.

F-Square Test

Table 5. F-Square (f^2) Test Results

Model	f^2 (F-Square)
E-Wallet Usage (X1) → Personal Financial Management Behavior (Y)	0.015
Income (X2) → Personal Financial Management Behavior (Y)	0
Lifestyle (X3) → Personal Financial Management Behavior (Y)	0.012
Self-Efficacy (Z) → Personal Financial Management Behavior (Y)	0.363

Source: Processed Data, 2026

Based on the F-Square (f^2) test results presented in Table 5, the relationship between E-Wallet Usage (X1) and Personal Financial Management Behavior (Y) has an f^2 value of 0.015, indicating a weak effect size because the value is below 0.02. Similarly, the relationship between Income (X2) and Personal Financial Management Behavior (Y) has an f^2 value of 0.000, which also indicates a weak effect size. Furthermore, the relationship between Lifestyle (X3) and Personal Financial Management Behavior (Y) shows an f^2 value of 0.012, suggesting a weak effect size as the value is below 0.02. In contrast, the relationship between Self-Efficacy (Z) and Personal Financial Management Behavior (Y) has an f^2 value of 0.363, indicating a strong effect size because the value exceeds 0.35. These findings suggest that among all exogenous variables included in the model, Self-Efficacy has the strongest contribution to explaining Personal Financial Management Behavior, while E-Wallet Usage, Income, and Lifestyle contribute only marginally.

Q-Square Test

Table 6. Q-Square (Q^2) Test Results

Model	Q-Square (Q^2)
Self-Efficacy (Z)	0.311
Personal Financial Management Behavior (Y)	0.368

Source: Processed Data, 2026

Based on the Q-Square (Q^2) test results presented in Table 6, the Self-Efficacy (Z) variable has a Q^2 value of 0.311, indicating that the structural model involving E-Wallet Usage (X1), Income (X2), and

Lifestyle (X3) as predictors of Self-Efficacy possesses good predictive relevance. This is because the Q^2 value exceeds the threshold of 0.20, suggesting that the model has satisfactory predictive capability. Similarly, the Personal Financial Management Behavior (Y) variable has a Q^2 value of 0.368, indicating that the structural model involving E-Wallet Usage (X1), Income (X2), Lifestyle (X3), and Self-Efficacy (Z) as predictors of Personal Financial Management Behavior also demonstrates good predictive relevance. Since the Q^2 value is greater than 0.20, the model can be considered to have adequate predictive accuracy and relevance in explaining the endogenous construct.

Goodness of Fit (GoF)

Table 8. Goodness of Fit (GoF) Test Results

Indicator	Estimated Model
SRMR (Standardized Root Mean Square Residual)	0.079

Source: Processed Data, 2026

Based on the Goodness of Fit (GoF) test results presented in Table 8, it can be observed that the Standardized Root Mean Square Residual (SRMR) value is 0.079, which is below the recommended threshold of 0.08. This finding indicates that the estimated model demonstrates a very good fit with the observed research data. Therefore, the structural model can be considered to have a satisfactory level of model fit and is appropriate for further analysis and hypothesis testing.

Hypothesis Testing

Table 9. Direct Effect Test Results

Hypothesis	Relationship Between Variables	Original Sample Estimate	T-Statistic	P-Value	Decision
H1	E-Wallet Usage → Personal Financial Management Behavior	0.638	7.627	0	Accepted
H2	Income → Personal Financial Management Behavior	-0.151	1.618	0.106	Rejected
H3	Lifestyle → Personal Financial Management Behavior	-0.021	0.316	0.752	Rejected
H4	Self-Efficacy → Personal Financial Management Behavior	0.422	3.869	0	Accepted

Source: Processed Data, 2026

Conclusions Based on the direct effect test results presented in Table 9, the relationship between E-Wallet Usage (X1) and Personal Financial Management Behavior (Y) produced a T-statistic value of 7.627, which exceeds the threshold value of 1.96, and a P-value of 0.000, which is below the significance level of 0.05. These results indicate that E-Wallet Usage has a positive and significant direct effect on Personal Financial Management Behavior.

Furthermore, the direct effect test between Income (X2) and Personal Financial Management Behavior (Y) yielded a T-statistic value of 1.618, which is below the threshold value of 1.96, and a P-value of 0.106, which is above the significance level of 0.05. These findings indicate that Income has a negative but statistically insignificant direct effect on Personal Financial Management Behavior. Similarly, the direct effect test between Lifestyle (X3) and Personal Financial Management Behavior (Y) resulted in a T-statistic value of 0.316, which is below the threshold value of 1.96, and a P-value of 0.752, which exceeds the significance level of 0.05. Therefore, Lifestyle has a negative but statistically insignificant direct effect on Personal Financial Management Behavior. Finally, the direct effect test between Self-Efficacy (Z) and Personal Financial Management Behavior (Y) produced a T-statistic value of 3.869, which exceeds the threshold value of 1.96, and a P-value of 0.000, which is below the significance level of 0.05. These results indicate that Self-Efficacy has a positive and significant direct effect on Personal Financial Management Behavior.

Indirect Effect Test

Table 10. Indirect Effect Test Results

Hypothesis	Relationship Between Variables	Original Sample Estimate	T-Statistic	P-Value	Decision
H5	E-Wallet Usage → Self-Efficacy → Personal Financial Management Behavior	0.143	2.25	0.025	Accepted
H6	Income → Self-Efficacy → Personal Financial Management Behavior	0.195	3.851	0	Accepted
H7	Lifestyle → Self-Efficacy → Personal Financial Management Behavior	0.053	1.353	0.177	Rejected

Source: Processed Data, 2026

Based on the indirect effects analysis presented in Table 4.16**,** E-Wallet Usage (X1) has a positive and significant indirect effect on Personal Financial Management Behavior (Y) through Self-Efficacy (Z**)**. This is evidenced by the T-statistic value of 2.250, which exceeds the threshold value of 1.96, and the P-value of 0.025, which is below the significance level of 0.05. Therefore, it can be concluded that Self-Efficacy significantly mediates the relationship between E-Wallet Usage and Personal Financial Management Behavior. Furthermore**,** Income (X2) has a positive and significant indirect effect on Personal Financial Management Behavior (Y) through Self-Efficacy (Z**)**. The result is supported by a T-statistic value of 3.851, which is greater than 1.96, and a P-value of 0.000, which is lower than the significance level of 0.05. Thus, it can be concluded that Self-Efficacy significantly mediates the relationship between Income and Personal Financial Management Behavior. In contrast, Lifestyle (X3) has a positive but statistically insignificant indirect effect on Personal Financial Management Behavior (Y) through Self-Efficacy (Z). This finding is indicated by a T-statistic value of 1.353, which is below the threshold value of 1.96, and a P-value of 0.177, which exceeds the significance level of 0.05. Therefore, it can be concluded that Self-Efficacy does not significantly mediate the relationship between Lifestyle and Personal Financial Management Behavior.

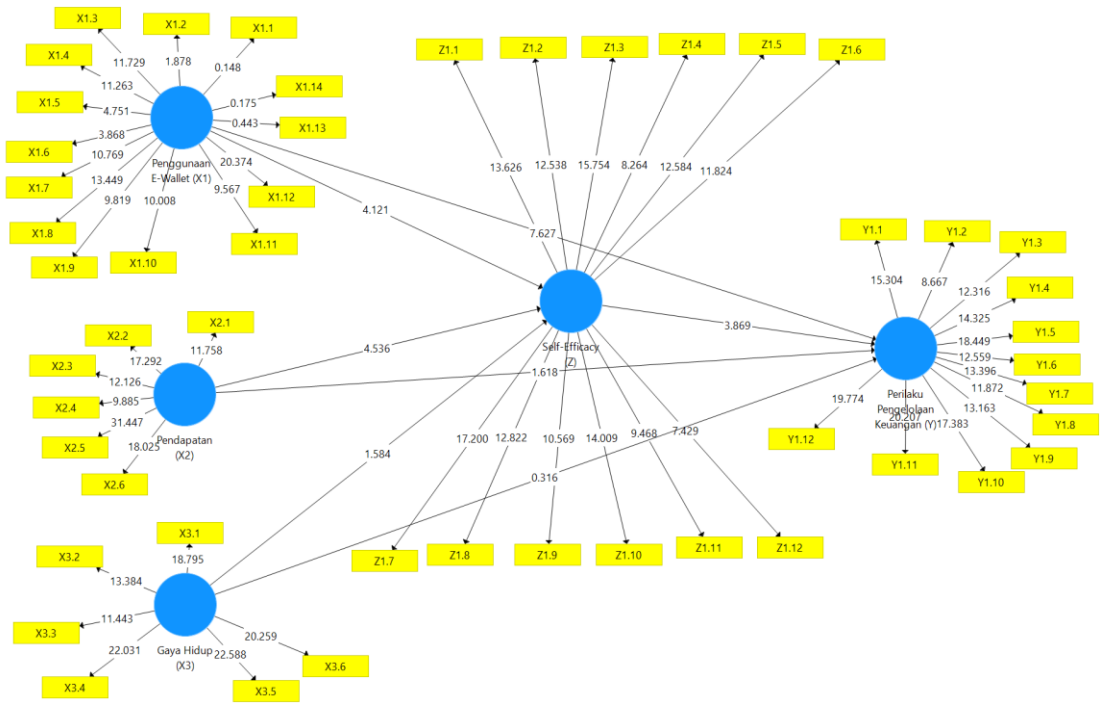


Figure 2. Inner Model Test Results

Source: Processed Data, 2026

1. Conclusion

This study concludes that E-Wallet Usage and Self-Efficacy significantly influence Personal Financial Management Behavior among Generation Z, while Income and Lifestyle do not have significant direct effects. Furthermore, Self-Efficacy plays a significant mediating role in the relationships between E-Wallet Usage and Personal Financial Management Behavior, as well as between Income and Personal Financial Management Behavior. These findings highlight the importance of strengthening individuals' confidence in managing financial matters alongside promoting the effective use of digital financial technologies. Practically, financial education programs and digital financial service providers should focus on enhancing users' self-efficacy to encourage better financial management practices. Theoretically, this study reinforces the role of psychological factors in shaping financial behavior. However, the findings are limited to Generation Z respondents and explain only part of the variance in Personal Financial Management Behavior, suggesting that other factors may also be influential. Because the findings are exclusive to Generation Z, it cannot assume these insights apply to Millennials, Gen X, or Baby Boomers. Financial strategies or products based on this study should be targeted strictly at Gen Z. Therefore, future research is recommended to incorporate additional variables, such as financial literacy, financial attitude, and locus of control, while expanding the research scope to different demographic groups and settings to improve the generalizability of the findings.

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