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The Effect of Financial Literacy on Academic Achievement: Financial Management as A Mediation Variable

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ABSTRACT: This study is motivated by the importance of financial literacy in students' lives, especially in influencing their academic performance. Students with a good understanding of financial literacy tend to be more able to manage finances effectively, contributing to better academic achievement. This study aims to analyze the effect of financial literacy on student academic achievement: financial management as a mediating variable. The approach used in this research is quantitative using a survey method. The research sample consisted of 100 active students of Bina Darma University, who were selected using a non-probability sampling technique. Data was processed using Structural Equation Modeling (SEM) analysis through SmartPLS 4.0. The results showed that (1) financial literacy has a significant effect on student academic achievement, (2) financial literacy has a significant effect on financial management, (3) financial management has a significant effect on student academic achievement, and (4) financial management acts as a mediating variable in the relationship between financial literacy and student academic achievement. This finding confirms that an increase in financial literacy must be accompanied by good financial management skills to positively impact students' academic performance. Therefore, universities are expected to provide more intensive financial education to help students manage their finances more effectively.

Keywords: Financial Literacy, Student Academic Achievement, and Financial Management.

INTRODUCTION

Indonesia has entered the Industrial Revolution era, a time of rapid technological advancement in many fields and robust economic expansion that may affect how individuals manage their finances to meet their requirements. Consequently, to allocate their money wisely, people need to be able to handle their money well (Ni Luh et al., 2021). For both young and old, money is an inseparable part of life (Veriwati et al., 2021). Given the significance of money and the fact that people cannot survive without it (Aulianingrum & Rochmawati, 2021), a community's grasp of financial literacy is essential in the modern era.

Financial literacy is vital for a prosperous life (Andrayanti & Sofyan, 2023)Financial literacy is an essential skill that every individual, especially students, needs to possess. It is related not only to the ability to understand financial products but also to financial management, including skills in managing finances, savings, investments, and daily expenses. This ability is essential because students generally enter the initial phase of financial independence, where they must be able to manage their pocket money or income independently to meet academic or non-academic needs.

However, several previous studies have discussed the relationship between financial literacy and student financial behavior. Found that low financial literacy often leads to a consumptive lifestyle among students(Arifa & Setiyani, 2020). This has an impact on poor financial management, which has the potential to affect their academic performance. In contrast, research literacy (Kurniawan et al., 2020) Financial literacy significantly influences students' economic behavior, which can support their academic achievement.

Academic achievement is often used to measure students' accomplishments based on learning outcomes. (Mudawarma & Rokhmatin, 2022)Student academic achievement can be measured through the Academic Achievement Index (IPK), which measures the results students achieve during their college education. (Yunita, 2020). Student academic achievement is one measure of the success of higher education. (Prasetyawan & Gatra, 2022). Academic achievement reflects the extent of a person's understanding and ability to master the material taught, especially an understanding of financial literacy.

Financial management is a person's ability to organize, manage, plan, and save daily finances (Gunawan et al., 2020). Financial behavior explains how a person should use their money (Feriawati, 2021). A person must manage finances properly to determine whether the income generated can meet daily needs, because of the need for a balance between income and expenses. Therefore, the student must be smart in managing their finances for daily and educational needs (Sholeh, 2019).

Students are one of the social groups vulnerable to changes in lifestyle, trends, and fashion that are currently prevailing so they can encourage students to be susceptible to financial problems. The habit of students who consume unnecessary goods is not because they do not understand finance but because of the association/luxury lifestyle. Students tend to behave consumptively, which leads to unhealthy financial behavior, due to the lack of activities such as saving (Khofifa, 2023). Students who cannot manage finances can experience financial stress, which has the potential to disrupt their learning, concentration, and reduce academic performance. Meanwhile, students who have good financial literacy tend to be able to manage expenses and budgets so that they do not interfere with learning activities and can study well, which is conducive and optimal.

According to the data collected, the issues raised by the researchers are consistent with a study that was carried out by 30 students using online questionnaires, given that many students continue to respond negatively to the circulated questionnaire, it may be inferred from this data that students at Ngurah Rai University's Faculty of Economics and Business continue to exhibit erratic money management practices (Aida & Rochmawati, 2022). This data indicates that students at Ngurah Rai University's Faculty of Economics and Business believe they lack a thorough understanding of managing their finances because of their low financial attitudes, which hinder their ability to manage their money effectively, and their low financial literacy, which hinders their ability to improve their financial management practices.

Meanwhile, based on observations made by researchers, many students still have not managed their finances properly. It can be seen from the number of students who use their money for needs that lead to consumptive behavior, for example, excessive online shopping, fashionable appearance styles, and often seen doing assignments in cafes, some students experience financial stress, which causes a decrease in academic achievement. This shows that students prioritize momentary pleasures rather than educational needs, have not managed their finances properly and appropriately, and need more financial understanding to manage good finances.

Although many studies have discussed the importance of financial literacy, there are still differences in results regarding its impact on academic achievement. Found that Grade Point Average (GPA) has no significant effect on student financial literacy. However, other studies by (Sulistyowati et al., 2023) state that academic ability has a positive influence on student financial management behavior.

This study tries to fill the gap in previous research by examining the Influence of Financial Literacy on Academic Achievement: Financial Management as a Mediation Variable. In other words, this study not only explores the direct effect of financial literacy on academic achievement but also assesses how financial management can be a determining factor in the relationship. Based on the above background, this study is expected to contribute to a more comprehensive understanding of the importance of financial literacy and financial management in supporting student academic success. This study's objectives are: (1) Analyzing the effect of financial literacy on student academic achievement. (2) Analyzing the effect of financial literacy on student financial management. (3) Analyzing the effect of financial management on student academic achievement. (4) Identifying the role of financial management in mediating the relationship between financial literacy and student academic achievement.

METHOD

Research Approach

This study aims to describe the link between variables using a quantitative approach. Based on the hypothesis generated from the variables impacted by this investigation. A quantitative strategy, according to (Amriani, 2024), seeks to derive findings from phenomena known as the object of research. When gathering data, the quantitative approach uses numerical values that may be computed to generate an evaluation. The information was derived from the responses provided by respondents to questionnaires that were distributed.

Place and Time of Research

This research was conducted at Bina Darma University Palembang, located at Jl. Jenderal Ahmad Yani No.3, 9/10 Ulu, Seberang Ulu I District, Palembang City. It lasted four months, from October to December.

Population and Sample

A population is a category for generalization made up of items or people with traits and attributes that researchers will use to examine and subsequently make inferences. According to Sisfo Bina Darma University statistics, the study's target group consists of 3,987 enrolled at Bina Darma University Palembang in classes from semester I through semester VII. The sample utilized in this study was selected using a non-probability sampling technique. This technique is used due to the large population and the researcher's restricted time. One hundred Bina Darma University Palembang students served as the study's sample.

Data Collection Technique

Social media distribution of surveys served as the data collection method. A questionnaire is a method of gathering data in which participants are given statements or questions (Sugiharti & Maula, 2019). The purpose of the questionnaire is to elicit thoughts from respondents in the form of reports regarding their personal lives or items they use daily.

Data Analysis Technique

PLS (Partial Least Square) is an alternative method to SEM (Structural Equation Modeling) that is used to overcome relationship problems and does not require a large number of samples or many assumptions (Kristanti & Rinofah, 2021). The data analysis method used in this study is the PLS smart tools method, which measures the relationship between the dependent variable (X), the independent variable (Y), and the mediating variable (Z), which mediates the relationship between the dependent and independent variables.

RESULT AND DISCUSSION

Description of Respondent Identity

This study took a sample of 100 respondents, but at the time of distributing the questionnaires, 102 respondents provided information by filling out the questionnaire. Based on the questionnaire results, 19% or 19 male respondents and 81% or 83 female students contributed to filling out the questionnaire. With an average age of <20 years, as many as 52 or 51% of respondents, 20-25 years as many as 49 or 48%, and those aged 25-30 years as much as 1 or 1%. The questionnaire results show that students' income source comes from parents, as many as 66 or 65% of respondents, the source of income comes from scholarships as many as 22 or 22%, and comes from work as many as 12 or 12%. All questionnaire results have been distributed and can be used as data in research.

Description of Research Variables

Statistical analysis of variable descriptions determines the frequency of answers or information provided by respondents when filling out the questionnaire. The following is the index value of the answers to each variable contained in the research:

1. Index Analysis of Respondents' Answers on Financial Literacy Variables

The financial literacy variable has 5 statement items in the questionnaire. The questionnaire results show that the second statement (I always set aside some of the funds I have for savings) has a high index value of 69%, which gives a "strongly agree" response, and the frequency of responses shows 70 respondents. The highest index value for responses that strongly disagree is found in the first statement (I understand the basic concepts of finance, including managing my income and expenses properly) as much as 2%, and the frequency of responses shows two respondents.

2. Index Analysis of Respondents' Answers on Student Academic Achievement Variables

In the student academic achievement variable, there are 4 statement items. The questionnaire results indicate that the first statement (I try to understand lecture material, even though I often face difficulties) has the highest index value of 65% or 66 respondents who responded: "strongly agree". Meanwhile, the fourth statement item (can lead group members to achieve good group performance) has the lowest index value of 1% or one respondent who responded: "disagree".

3. Index Analysis of Respondents' Answers on Financial Management Variables

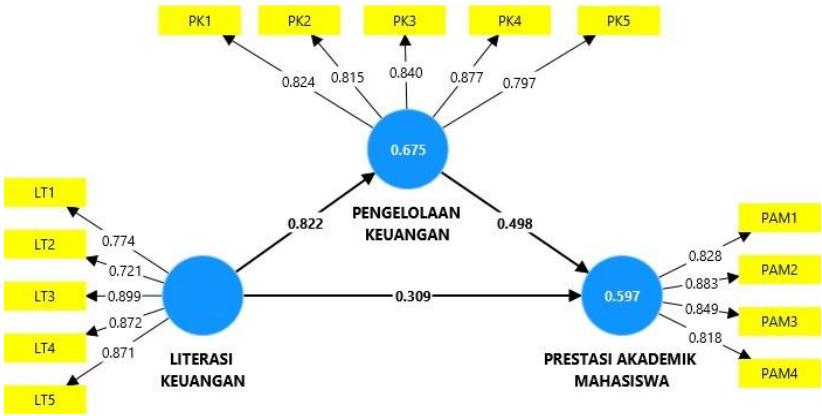
In the financial management variable, there are 5 statement items. The questionnaire results show that the fourth statement (I can manage personal needs expenses according to the budget I have made) has the highest index value of 63%; based on the frequency of respondents, 64 respondents responded "strongly agree". Meanwhile, the second statement (I have long-term savings with clear and directed goals) has the lowest index value of 1% or one respondent who responded: "strongly disagree".

Data Quality Test Research Results

Measurement Model Validity Test (Outer Model)

All instruments for each indicator must be declared valid with a factor loading value >0.70, so it is said that all statement instruments for each indicator can be used to manage this research data because they have met the requirements of convergent validity. The first step in testing the model is to determine whether the outer loading factor satisfies the requirements of convergent validity. The measurement model validity test through SmartPls 4.0 yielded the following results:

Figure 1 Outer Model



Source: PLS 4.0 Output Results 2024

Convergent Validity Test

The SmartPls 4.0 output results show that the loading factor value for each variable indicator can be seen as follows:

Table 1. Outer Loading Factor Output PLS 4.0

	FINANCIAL LITERACY	FINANCIAL MANAGEMENT	PRESTASI STUDENT ACADEMICS	DESCRIPTION
X-1	0.774			Valid
X-2	0.721			Valid
X-3	0.899			Valid
X-4	0.872			Valid
X-5	0.871			Valid
Y-1			0.828	Valid
Y-2			0.883	Valid
Y-3			0.849	Valid
Y-4			0.818	Valid
Z-1		0.824		Valid
Z-2		0.815		Valid
Z-3		0.840		Valid
Z-4		0.877		Valid
Z-5		0.797		Valid

Source: SmartPls 4.0 2024 Processed Data

The following table shows that all indicators have loading factor values above 0.70, with the LT3 indicator having the highest value at 0.899. The LT2 indicator, on the other hand, has the lowest value, 0.721. These findings show that every indicator included in this research is reliable and satisfies the conditions of the convergent test.

Discriminant Validity Test

The accuracy and precision of the variables employed in the study, the Fornell-Lacker Criterium, and the AVE values for establishing statements on variable indicators of financial literacy, student academic accomplishment, and financial management are all evaluated using the results of the discriminant validity test. The output from SmartPls 4.0, which displays the AVE values for each variable as well as the Fornell-Lacker Criterium results, is as follows:

Table 2. Fornell-Lacker Criterium

	Literacy Finance	Management Finance	Academic Achievement Student
Financial Literacy	0.830		
Management Finance	0.822	0.831	
Academic Achievement Student	0.718	0.752	0.845

Source: SmartPls 4.0 2024 Processed Data

All variables are known to have Fornell-Lacker Criterium values larger than 0.6, which is regarded as valid. According to the following table, student academic success is 0.845, financial management is 0.831, and the financial literacy variable's Fornell-Lacker Criterium value is 0.830. These findings can validate financial literacy variables, student academic achievement, and financial management. Examining the square root of the AVE value, which must be 0.5, is another method to determine the degree of discriminant validity. The average value for this study is as follows:

Table 3. AVE

	Average Variance Extracted (Ave)
Financial literacy	0.689
Management Finance	0.691
Academic Achievement Student	0.713

Source: SmartPls 4.0 2024 Processed Data

The image above shows that the student academic accomplishment variable has the highest AVE value (0.713). The variable with the lowest AVE value, financial literacy, is 0.689. According to these findings, the constructs in this study are authentic since they satisfy the criteria for a coefficient of determination greater than 0.50.

Reliability Test

Reliability tests were carried out to obtain composite reliability and alpha cornbatch values for each construct, as follows:

Composite Reliability

Table 4. Composite Reliability

	Composite Reliability (RHO_A)	Composite Reliability (RHO_C)

Financial Literacy	0.898	0.917
Management Finance	0.888	0.918
Academic Achievement Student	0.872	0.909

Source: SmartPls 4.0 2024 Processed Data

The criterion for declaring the composite reliability value reliable is 0.70. The table above shows that the composite reliability value for each variable is above 0.70, meaning that all variables have met the requirements or can be said to be reliable.

Alpha Cornbatch

Table 5. Alpha Cornbatch

	Chronbach's Alpha
Financial Literacy	0.886
Management Finance	0.888
Achievement studen	0.866

Source: SmartPls 4.0 2024 Processed Data

The value of the alpha corn batch must be greater than 0.70. The alpha corn batch value results in the table above show that all variables have an alpha corn batch value above 0.70, indicating that all variables have strong dependence. The financial management variable has the highest alpha corn batch value of 0.888, while the student academic achievement variable has the lowest alpha corn batch value of 0.866.

Inner Model Analysis

The structural model (Inner Model) is carried out to see how much the construct relationship is and the significant value of the R-square in a study.

R-square Test

The R-square test is carried out to see the relationship between the independent and dependent variables.

The following are the results of the R-square test:

Table 6. R-Square

	R-Square	**R-Square Adjusted**
Financial Management	**0.675**	**0.672**
Academic Achievement Student	**0.597**	**0.589**

Source: SmartPls 4.0 2024 Processed Data

The table above shows that financial management has an R-square value of 0.672. from these results, it can be concluded that financial literacy and student academic achievement contribute 6% of financial management, while the remaining 33% describes financial management, which is influenced by other variables. Meanwhile, student academic achievement has an R-square value of 0.589. From this value, it can be concluded that financial literacy and financial management account for 59% of academic achievement, and the other 41% describes student academic achievement, which is influenced by different variables. These results indicate that the model is strong (large).

Hypothesis Test of Direct Effect Analysis

Table 7. Path Coefficient

	Original sample (O)	Sample Mean (M)	Standard deviation (stdev)	T Statistics (O/Stdev)	P Values
Financial Literacy -> Management Finance	0.822	0.824	0.041	20.088	0.000
Finance Literacy -> Academic Achievement	0.309	0.304	0.128	2.410	0.016
Achievement Students Management Financial -> Academic Achievement Student	0.498	0.508	0.114	4.383	0.000

Source: SmartPls 4.0 2024 Processed Data

H1: Financial Literacy Significantly Affects Student Academic Achievement

The association between the Financial Literacy variable and Student Academic Achievement is shown in table 7 above. With a coefficient value of 0.309, a p-value of 0.016 that is less than 0.05, and a statistical T value of 2.410 that is greater than 1.96, Financial Literacy boosts Academic Achievement.

H2: Financial literacy has a significant effect on financial management

A correlation between the Financial Literacy variable and Financial Management is shown in table 7 above, with a coefficient value of 0.822, a p-value of 0.000 less than 0.05, and a statistical T value above 1.96 of 20.088. These findings suggest that Financial Literacy positively influences Financial Management.

H3: Financial management has a significant effect on student academic achievement

Based on table 7 above, one can conclude that financial management has a significant impact on student academic achievement. It shows a correlation between the Financial Management variable and Financial Management with a coefficient value of 0.498, a p-value of 0.000 less than 0.05, and a statistical T value above 1.96 of 4.383.

Indirect Effect Analysis

Table 8. Indirect Effect Analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Financial Literacy -> Management Achievement Student Academic	0.410	0.419	0.097	4.203	0.000

Source: SmartPls 4.0 2024 Processed Data

The following is the data from the analysis of indirect effects; it can be concluded that:

H4: The role of financial management in mediating the relationship between financial literacy and student academic achievement.

As shown in table 8 above, financial management mediates the relationship between student academic achievement and financial literacy. With a statistical T value over 1.96 of 4.203, a p-value of 0.000 less than 0.05, and a coefficient value of 0.410, financial management mediates the relationship between student academic achievement and financial literacy.

The Effect of Financial Literacy on Student Academic Achievement

According to the findings of the first hypothesis test, financial literacy impacts students' academic performance. With a p-value of less than 0.05 of 0.016 and a statistical T value of 2.410 larger than 1.96, it is clear that financial literacy significantly affects students' academic performance. According to studies by (Syuliswati, 2019)Students' financial literacy is positively and significantly impacted by their Grade Point Average (GPA).

These results indicate that the better the financial literacy, the better the students' academic achievement. Students who have good academic achievement tend to have better financial concepts than students who have low achievement because students who have good academic achievement are generally able to understand the material taught, especially an understanding of financial literacy. This shows that the average Bina Darma University student understands financial literacy well. Although each student has different answers, students agree on the importance of having a sense of financial literacy because the better financial literacy students have, the more able they are to manage finances for daily needs and educational needs, so that students are not trapped in financial problems that can cause academic achievement to decline.

The Effect of Financial Literacy on Financial Management

According to the findings of the second hypothesis test, financial literacy is impacted by financial management. A p-value of 0.000 less than 0.05 and a statistical T value of 20.088 more than 1.96

for financial literacy on financial management demonstrate this finding, which suggests that financial literacy significantly influences financial management.

Financial literacy has a favorable and significant impact on student financial management, according to a study by (Erawati & Lado, 2023; Jannah et al., 2022; Leunupun et al., 2022; Luhsasi, 2021; Putri et al., 2023; Rachmawati & Nuryana, 2020; Yusuf et al., 2023)In other words, a solid grasp of financial literacy results in pupils being competent at handling their money.

These findings demonstrate that kids with strong reading skills can avoid waste, make prudent financial decisions, and save aside money for more significant ones. Students' comprehension of the fundamentals of finance, savings, loans, insurance, and investing demonstrates this. Students with a firm grasp of financial literacy can manage their money by creating monthly budgets, keeping track of their spending, and establishing short- and long-term financial objectives. Students can manage their income and expenses because of this planning.

The Effect of Financial Management on Student Academic Achievement

The third hypothesis test's findings demonstrate that student academic progress is significantly impacted by money management. The statistical T value of 4.383 is higher than that of 4.383. 1.96, and a p-value of 0.000 less than 0.05, demonstrate this outcome. This study supports that of (Assyfa, 2020; Mustika et al., 2022; Syuliswati, 2019; Wahyudi et al., 2024) who found that money management significantly and favorably affects learning attainment.

These results indicate that students who can manage finances can positively impact academic achievement because students who can manage finances well tend to have good finances. Good finances can be proven by students meeting educational needs such as buying books, paying lectures on time, or taking additional courses. If educational needs are met, students can focus on learning activities without being distracted by financial problems.

The Role of Financial Management in Mediating the Relationship Between Financial Literacy and Student Academic Achievement

The findings of the fourth hypothesis test indicate that the relationship between student academic achievement and financial literacy is mediated in part by financial management. Given the statistical T value of 4.203 being higher than 1.196 and the p-value of 0.000 being less than 0.05, it can be concluded that financial management mediates the association between student academic accomplishment and financial literacy. According to research by (Pradnyaparamita, 2024)literacy has no significant impact on mediating academic performance and financial management behavior, which contradicts this study's findings.

The results of this study indicate that increased financial literacy is followed by improved financial management, which affects the improvement of student academic achievement. Positive thinking about the importance of money encourages students to make sound financial decisions. Financial literacy knowledge impacts students in managing their daily finances. Financial management bridges financial literacy and students' ability to concentrate on learning. Effective financial management helps students create conditions conducive to learning, such as reducing stress due to financial problems, increasing self-confidence due to economic independence, and properly fulfilling educational needs. This means that the effect of financial literacy on academic achievement will be much more optimal if students can manage their finances well.

CONCLUSION

Student academic achievement reflects the extent of understanding and ability to master the material that has been taught, including an understanding of financial literacy, because a student must be competent in managing finances for daily needs and educational needs. This is done to determine whether the income generated can meet daily needs, because of the need to balance income and expenses. Financial literacy is a skill that every individual must possess, especially for students. Financial literacy is the comprehension of financial goods and the capacity to manage everyday costs, investments, savings, and finances. Financial management is important in connecting financial literacy with student academic achievement. Based on the results of the research and discussion that has been carried out, it can be concluded that

1. Student academic achievement is significantly impacted by financial literacy.
2. Financial management is significantly impacted by financial literacy.
3. Student academic progress is significantly impacted by financial management.
4. The association between student academic progress and financial literacy is mediated in part by financial management.

Overall, this study's results state that financial literacy must be accompanied by practical financial management skills so that both can directly impact academic achievement. Financial literacy and good financial management are the main keys for students to achieve academic success while maintaining financial stability.

Research Limitations

This study has several limitations that need to be considered, as follows:

1. This research was only conducted on Bina Darma University students, so the results cannot be generalized to student populations with different social and economic conditions at other universities.
2. The sampling method uses non-probability sampling techniques with 100 student respondents, which may not fully represent the population as a whole.
3. This study uses a quantitative approach with data from questionnaires. Hence, the results only reflect the relationship between variables without delving deeper into psychological and social factors that may affect financial management and student academic achievement.

4. This study focuses on financial literacy, financial management, and academic achievement without considering other variables that may also contribute, such as psychological factors, family support, or peer influence.

Based on the existing limitations, researchers can provide suggestions for further research, as follows:

1. Similar research can be conducted with a wider scope, involving students from various universities or regions with different economic conditions to make the results more generalizable.
2. Future research can use mixed methods, which combine quantitative and qualitative approaches, to explore deeper factors related to student financial management.
3. Future researchers are advised to add other variables that can affect financial management and academic achievement, such as financial stress levels, digital consumption patterns, or the influence of the social environment.
4. Longitudinal methods can be considered to understand how students' financial literacy and financial management develop over time and how this impacts their academic performance in the long run.

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