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THE INFLUENCE OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY WITH PARENTAL GUIDANCE AS A MODERATING VARIABLE ON SAVING BEHAVIOR OF STATE UNIVERSITY STUDENTS IN SURABAYA CITY

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Abstract. Saving is very important for students to prepare for a more stable financial future. By saving, students can learn to manage finances, face urgent needs, and achieve long-term financial goals. This study aims to determine the effect of financial literacy and financial technology on saving behavior in state university students in Surabaya City and the role of parental guidance in strengthening or weakening the influence of financial literacy and financial technology on saving behavior in state university students in Surabaya City. This study uses quantitative methods and variable measurements using a Likert scale. Data were collected through questionnaires filled out by 100 respondents of state university students in Surabaya City using a purposive sampling technique. The data obtained were analyzed and tested using the Partial Least Square (PLS) method with SmartPLS 4. The results showed that financial literacy can contribute to saving behavior in state university students in Surabaya City. Financial technology can also contribute to saving behavior in state university students in Surabaya City. In addition, parental guidance is proven to be able to contribute to and strengthen the influence of financial technology on saving behavior on state university students in Surabaya City. However, parental guidance cannot contribute to and weaken the influence of the relationship between financial literacy and the saving behavior of state university students in Surabaya City.

Keywords: Financial Literacy; Financial Technology; Parental Guidance; Saving Behavior

I. INTRODUCTION

The rapid development of the digital economy and technology has shaped Generation Z as a group that is highly connected to the internet and social media. Their character that tends to always want to follow trends to get social recognition in the digital world makes them easily influenced by phenomena such as FOPO (Fear of Other People's Opinions), FOMO (Fear of Missing Out), and YOLO (You Only Live Once) [1]. This phenomenon encourages consumptive behavior, as they feel they must always keep up with the trending lifestyle, be it in the form of goods such as clothes and gadgets or experiences such as attending music events or spending time at cafes. As a result, many of Generation Z tend to spend money on lifestyle needs rather than prioritizing savings.

Based on data stated by [2] regarding the individual savings position of East Java province, it shows that in 2022 the total savings decreased significantly to Rp2,503,257,444, with a negative growth rate of -26.81%. This decline is most likely caused by economic pressures that affect people's ability to save, such as inflation that causes an increase in basic needs. In 2023, total savings increased again to Rp3,170,948,142, with a growth rate of 21.06%. Although there was a recovery in 2023, the sharp fluctuations indicate that economic conditions or people's saving behavior are still unstable.

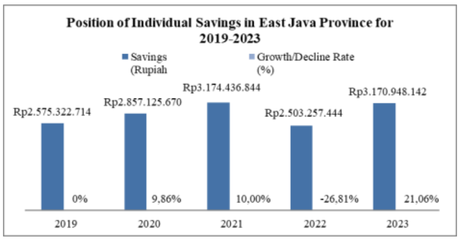

Figure . 1 Position of Individual Savings in East Java Province for 2019-2023
Source: Bank Indonesia, 2023.

Unstable economic conditions can affect saving behavior in the younger generation, or Generation Z, especially students, because they have to adjust to these challenges [3]. The low saving behavior among students reflects a lack of

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awareness or encouragement to set aside income or pocket money for future needs.

Based on the results of a pre-survey conducted by researchers on saving behavior among students in Surabaya City in 2025, it shows that the majority of students rarely set aside money for future needs, with the highest percentage level of 36%. In making decisions to save, 29% of respondents never save. Meanwhile, in the act of saving money to control spending, 34% of students rarely do it. This data shows that there are still many students who rarely or never save money or make savings. The majority of students allocate more finances to buy the desired items rather than allocating special funds for savings. This phenomenon occurs in students who are not accustomed to managing finances and saving wisely.

Saving behavior is one of the effective ways for students to deal with economic uncertainty. As stated by [4], saving not only helps maintain personal economic stability but also provides emergency funds for unexpected needs, which is key in anticipating urgent situations. Saving behavior among students in Indonesia will be worse if financial literacy is still low.

Financial literacy includes a basic understanding of managing income, expenses, savings, investments, and risks. With financial literacy, students can plan long-term finances and financial goals, such as education costs, or prepare for the future after graduation [5]. Universities are often the institutions that introduce financial literacy to their students, especially at state universities (PTN), which generally have a high academic reputation and wider access to such knowledge. Financial literacy is important for students to have so that they can prevent financial risks and achieve financial well-being. In addition, financial literacy can help people understand how financial technology works so they can utilize it to manage their finances effectively and efficiently.

According to [6], financial technology combines financial services with technology that changes the traditional transaction model to a more modern one. This technology facilitates financial management with digital savings services that are safe, practical, and can be accessed at any time. Technology has changed the way banking and finance are transacted and has opened up access and enabled people across the country to manage their finances more easily [7]. The presence of financial technology can affect the saving behavior of individuals, especially students. This can make it easier for students to support saving habits by utilizing application-based technology in the form of mobile banking, such as BCA Mobile, BRI Mobile, Livin' by Mandiri, BNI Mobile Banking, BSI Mobile, and so on.

Based on [8], students need to have the ability to manage their finances early on, especially in terms of saving. In this case, families, especially parents, have an important role in providing financial guidance and education because most of the students' financial resources come from parents, so that parental guidance patterns greatly affect students' financial management, including saving habits. The role of good education by parents in finance can help the younger generation become smarter in financial matters [9]. Parents can teach how to make wise financial decisions about the importance of saving and responsibility in managing money. [10] stated that children learn about financial values from parents through education, training, and replication of actions.

Previous research has examined the effect of financial literacy and financial technology on saving behavior, one of which is research conducted by [11], which shows that financial literacy, parental financial education, and self-control have a significant effect on saving behavior. However, there are still research gaps that need to be explored, especially regarding the role of parental guidance as a moderating variable. Therefore, researchers are interested in conducting research with the title "The Influence of Financial Literacy and Financial Technology with Parental Guidance as a Moderating Variable on Saving Behavior of State University Students in Surabaya City."

A. Theory of Planned Behavior

Theory of planned behavior, developed by [12], explains a person's desire to act in a certain way. This theory is a development of Theory of Reasoned Action (TRA), which states that attitudes towards behavior and subjective norms influence a person's behavior. TPB focuses on intention, which is the extent to which a person strives and is committed to achieving his or her goals. This illustrates how much determination and effort a person expends in carrying out an action. Theory of Planned Behavior (TPB), developed by [12], explains that a person's behavior is influenced by three main components, namely attitudes towards behavior, subjective norms, and behavioral control. These three components influence each other and contribute to a person's intention to perform certain behaviors. This intention, in turn, becomes the main factor influencing a person's actual action or behavior.

B. Technology Acceptance Model

Technology Acceptance Model (TAM), introduced by [13], aims to explain the factors that influence the acceptance of information-based technology. This model explains how users accept and use a technology based on two main factors, namely perceived usefulness and perceived ease of use. These two factors influence attitudes towards using technology, which in turn determine the intention to use and actual use of technology.

C. Financial Literacy

Financial literacy is an individual's ability to understand and assess information related to decision-making, taking into account financial risks that may arise [14]. Financial literacy includes skills, knowledge, and beliefs that can influence a person's behavior in managing finances and making decisions that can improve financial well-being [15]. According to [16], the higher a person's level of financial understanding, the more information can be obtained to make better decisions. There are four indicators according to [17], namely: (1) general knowledge of basic financial concepts, (2) savings interest and loan interest, (3) insurance as financial protection to deal with unexpected risks, and (4) concepts and decisions to invest.

D. Financial Technology

Financial technology is a form of innovation through the use of technology in the financial services sector that is useful for improving the efficiency and effectiveness of services. This

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innovation includes changes to business models, services, and products using technology to provide a better experience for users. Financial technology also covers various types of innovations, including digital finance and banking services such as mobile banking [18]. Financial technology services that provide automatic saving features, such as setting regular deposits or rounding transactions to be put into savings, are now available through mobile banking applications that are very popular among students. Mobile banking applications such as BCA Mobile, BRI Mobile, Livin' by Mandiri, BNI Mobile Banking, BSI Mobile, and so on offer various features that support saving habits. There are six indicators according to [18], namely: (1) easy to use, (2) ease of use, (3) website design, (4) system availability, (5) privacy, and (6) safety.

E. Saving Behavior

According to [19], saving behavior is the activity of setting aside some money with the aim of achieving a certain amount of funds that can be used for future needs. Saving behavior is carried out by someone saving part of their income for future use. This behavior is influenced by the amount of income allocated for consumption and the amount set aside as savings. There are three indicators according to [20], namely: (1) future decisions, (2) savings decisions, and (3) savings actions control spending.

F. Parental Guidance

Parental guidance is a process in which they support children in solving problems, developing abilities independently, and taking advantage of opportunities. The role of parental guidance is very important in supporting children's learning activities [21]. With parental guidance that provides an understanding of the value of money, teaches the importance of saving for the future, and teaches the difference between needs and wants, children's decisions in managing their finances. This will increase their knowledge about finance, encourage them to make financial plans in the future, and help them choose the most suitable financial instruments to achieve their financial goals [22]. There are four indicators according to [23], namely: (1) encouraging the right way to manage money, (2) introducing money to children by explaining how to use money for more important needs, (3) discussions about the right way to manage money regarding effective ways to save, and (4) parents' experiences regarding the benefits of saving for the future.

The conceptual framework used in this research:

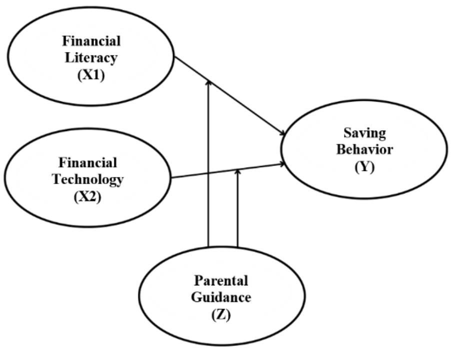

Figure. 2 Conceptual Framework

H1: Financial literacy has a positive and significant effect on saving behavior of state university students in Surabaya City.
H2: Financial technology has a positive and significant effect on saving behavior of state university students in Surabaya City.
H3: Parental guidance is able to strengthen the relationship between financial literacy and saving behavior of state university students in Surabaya City.
H4: Parental guidance is able to strengthen the relationship between financial technology and saving behavior of state university students in Surabaya City.

II. RESEARCH METHOD

This research is a quantitative study using primary data and variable measurements using a Likert scale. Data was collected through a questionnaire filled out by 100 respondents of state university students in Surabaya City using Google Forms. The sampling technique used a purposive sampling technique. The data obtained was analyzed and tested using the Partial Least Square (PLS) method with SmartPLS 4.

III. RESULT AND DISCUSSION

A. Outer Model

1. Convergent Validity

The Loading Factor (Original Sample) value can be considered valid if it is greater than 0.7. The loading factor is the correlation between the indicator and the variable. If it is greater than 0.7, the validity is considered fulfilled, and if the T-statistic value is greater than 1.96, the significance is fulfilled. Thus, based on Table 4.9 above, all reflective indicators in the variables of Financial Literacy (X1), Financial Technology (X2), Saving Behavior (Y), and Parental Guidance (Z) have met Convergent Validity or are valid.

Table 1. Outer Loadings (Mean, Stdev, T-Values, P- Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1.1 <- (X1)	0.918	0.918	0.014	64.658	0.000
X1.2 <- (X1)	0.929	0.928	0.018	52.516	0.000
X1.3 <- (X1)	0.950	0.949	0.010	93.396	0.000
X1.4 <- (X1)	0.938	0.938	0.013	72.461	0.000
X2.1 <- (X2)	0.946	0.945	0.012	77.706	0.000
X2.2 <- (X2)	0.936	0.935	0.017	54.754	0.000
X2.3 <- (X2)	0.947	0.946	0.014	66.376	0.000
X2.4 <- (X2)	0.957	0.957	0.008	122.224	0.000
X2.5 <- (X2)	0.943	0.943	0.011	86.510	0.000
X2.6 <- (X2)	0.955	0.954	0.008	116.754	0.000
Y1.1 <- (Y)	0.948	0.947	0.011	87.659	0.000
Y1.2 <- (Y)	0.946	0.945	0.014	68.209	0.000
Y1.3 <- (Y)	0.956	0.956	0.008	117.475	0.000
Z1.1 <- (Z)	0.940	0.939	0.015	63.956	0.000
Z1.2 <- (Z)	0.944	0.944	0.009	99.652	0.000
Z1.3 <- (Z)	0.915	0.914	0.022	41.530	0.000
Z1.4 <- (Z)	0.944	0.944	0.012	80.401	0.000
(Z)*(X1) -> (Z)*(X1)	1.000	1.000	0.000	n/a	n/a
(Z)*(X2) -> (Z)*(X2)	1.000	1.000	0.000	n/a	n/a

The next measurement model is the Average Variance Extracted (AVE) value, which indicates the amount of variance contained in the indicators of the latent variables. A convergent AVE value greater than 0.5 indicates good validity for the latent variables. For reflective indicator variables, this can be seen from the Average Variance Extracted (AVE) value for each construct (variable).

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
(X1) Financial Literacy	0.872
(X2) Financial Technology	0.897
(Y) Saving Behavior	0.903
(Z) Parental Guidance	0.876

The results of the AVE value test on the Financial Literacy (X1) variable had a value of 0.872, the Financial Technology (X2) variable had a value of 0.897, the Saving Behavior (Y) variable had a value of 0.903, and the Parental Guidance (Z) variable had a value of 0.876. All four variables have values greater than 0.5, indicating that the variables in this study are valid overall.

2. Discriminant Validity

Table 3. Cross Loading

	(X1)	(X2)	(Y)	(Z)	(Z)*(X1)	(Z)*(X2)
X1.1	**0.918**	0.895	0.899	0.868	-0.809	-0.872
X1.2	**0.929**	0.781	0.822	0.802	-0.657	-0.762
X1.3	**0.950**	0.838	0.850	0.829	-0.736	-0.820
X1.4	**0.938**	0.807	0.808	0.798	-0.684	-0.791
X2.1	0.850	**0.946**	0.897	0.904	-0.881	-0.884
X2.2	0.835	**0.936**	0.910	0.884	-0.842	-0.848
X2.3	0.830	**0.947**	0.894	0.880	-0.865	-0.869
X2.4	0.849	**0.957**	0.919	0.909	-0.841	-0.846
X2.5	0.847	**0.943**	0.924	0.889	-0.835	-0.839
X2.6	0.855	**0.955**	0.914	0.895	-0.827	-0.840
Y1.1	0.880	0.915	**0.948**	0.905	-0.850	-0.854
Y1.2	0.841	0.901	**0.946**	0.904	-0.806	-0.810
Y1.3	0.863	0.921	**0.956**	0.907	-0.809	-0.820
Z1.1	0.847	0.893	0.894	**0.940**	-0.816	-0.822
Z1.2	0.838	0.908	0.909	**0.944**	-0.829	-0.838
Z1.3	0.785	0.832	0.860	**0.915**	-0.713	-0.714
Z1.4	0.839	0.895	0.903	**0.944**	-0.804	-0.802
(Z)*(X2)	-0.871	-0.902	-0.871	-0.850	0.951	**1.000**
(Z)*(X1)	-0.776	-0.895	-0.865	-0.846	**1.000**	0.951

The results of data processing in the cross loading table show that all loading factor values for each indicator in the Financial Literacy (X1), Financial Technology (X2), Saving Behavior (Y), and Parental Guidance (Z) variables show a higher loading factor value than the loading factor of indicators from other variables, so it can be said that all indicators in this study are valid or have good validity.

3. Composite Realiability

Table 4. Composite Reliability

	Composite Reliability
(X1) Financial Literacy	0.964
(X2) Financial Technology	0.981
(Y) Saving Behavior	0.965
(Z) Parental Guidance	0.966

The test results in the composite reliability table show that the Financial Literacy (X1) variable has a value of 0.964, the Financial Technology (X2) variable has a value of 0.981, the Saving Behavior (Y) variable has a value of 0.965, and the Parental Guidance (Z) variable has a value of 0.966. All four variables show a composite reliability value above 0.70, indicating that all variables in this study are reliable.

B. Inner Model

1. R-square

Table5. R-SQUARE

	R-Square	*Adjusted R-Square*
(Y) Saving Behavior	0.952	0.949

In the table above, it can be seen that the R-square value is 0.952. It can be interpreted that this model is able to explain the phenomenon of Saving Behavior (Y), which is influenced by independent variables including Financial Literacy (X1), Financial Technology (X2), and the moderating variable Parental Guidance (Z), by 95.2%. While the remaining 4.8% is explained by other variables outside this study, the model can be said to be a strong model because it has a value> 0.75, or greater than 75%.

C. Hypothesis Testing

Table 6. Path Coefficients (Mean, STDEV, T-Values, P Values)

	Original Sample (O)	Sample Mean (M)	T Statistics	P Values
(X1) Financial Literacy -> (Y) Saving Behavior	0.297	0.298	3.757	0.000
(X2) Financial Technology -> (Y) Saving Behavior	0.431	0.421	4.126	0.000
(Z) Parental Guidance x (X1) Financial Literacy -> (Y) Saving Behavior	-0.218	-0.202	2.026	0.043
(Z) Parental Guidance x (X2) Financial Technology -> (Y) Saving Behavior	0.229	0.209	2.217	0.027

In the testing stage, using the partial least square method with bootstrapping is carried out to test the hypothesis. It is known that:

H1: Financial Literacy has a positive and significant influence on Saving Behavior of state university students in Surabaya City. This is evidenced by the path coefficient value of 0.297 (positive) and the T-statistic value of 3.757 (greater than 1.96). In addition, the P-values are 0.000 (smaller than 0.05), indicating that the effect can be said to be significant (positive). So, the hypothesis can be accepted.

H2: Financial Technology has a positive and significant influence on Saving Behavior of state university students in Surabaya City. This is evidenced by the path coefficient value of 0.431 (positive) and the T-statistic value of 4.126 (greater than 1.96). In addition, the P-values are 0.000 (smaller than 0.05), indicating that the effect can be said to be significant (positive). So, the hypothesis can be accepted.

H3: Parental Guidance has a negative and weakening influence in moderating the relationship between Financial Literacy and Saving Behavior of state university students in Surabaya City. This is evidenced by the path coefficient value of -0.218 (negative) and the T-statistic value of 2.026 (greater than 1.96). In addition, the P-values are 0.043 (smaller than 0.05), indicating that the effect can be said to be significant (negative, weakening). So, the hypothesis cannot be accepted.

H4: Parental Guidance has a positive and strengthening influence in moderating the relationship between Financial Technology and Saving Behavior of state university students in Surabaya City. This is evidenced by the path coefficient value

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of 0.229 (positive) and the T-statistic value of 2.217 (greater than 1.96). In addition, the P-values of 0.027 (smaller than 0.05) indicate that the effect can be said to be significant (positive, strengthening). So, the hypothesis can be accepted.

A. The Effect of Financial Literacy on Saving Behavior

Based on the results of data analysis using PLS, it shows that financial literacy can contribute on saving behavior of state university students in Surabaya City. This finding is in line with previous research conducted by [24], which states that financial literacy has a significant influence on saving behavior. The results of this study indicate that financial literacy plays an important role in shaping saving habits among students. That is, the higher the level of financial literacy of students, the better their saving habits. This indicates that a good understanding of financial concepts, money management, and financial planning encourages students to be more disciplined in setting aside some of their income or pocket money in order to achieve financial stability in the future. Therefore, improving financial literacy through proper financial education and programs can be an effective strategy to form better saving habits among students.

B. The Effect of Financial Technology on Saving Behavior

Based on the results of data analysis using PLS, it shows that financial technology can contribute on saving behavior of state university students in Surabaya City. This finding is in line with previous research conducted by [25], which states that financial technology has a positive and significant effect on saving behavior. The results of this study indicate that the higher the utilization of financial technology, the better the saving habits of students. The ease of access through digital services such as mobile banking encourages students to be more disciplined in managing finances and setting aside money for savings. In addition, available features, such as automatic transaction recording and savings reminders, also help increase students' awareness of the importance of financial planning. Therefore, utilizing the growing financial technology can be an effective strategy in shaping better saving habits among students, thus supporting their financial independence in the future.

C. The Effect of Parental Guidance in Moderating the Relationship between Financial Literacy and Saving Behavior

Based on the results of data analysis using PLS, it shows that parental guidance cannot contribute and weaken moderating the relationship between financial literacy and saving behavior of state university students in Surabaya City. This happens because of the lack of communication or discussion about finance between parents and children, as well as inadequate guidance from parents. In addition, there are differences in understanding between students and parents regarding saving methods. Students tend to better understand the various financial instruments they learn on campus, while parents are more oriented towards the principle of prudence, which is influenced by generational differences. This difference tends to cause the parental guidance variable to weaken in moderating the relationship between financial literacy and saving behavior of state university students in Surabaya City. This finding is in line with previous research conducted by [26], which states that parental socialization has no significant effect on student saving behavior. This is due to several factors, such as the minimal role of parents in providing an understanding of financial education in the family, as well as the busyness of parents at work, which makes it difficult for them to take the time to communicate, especially regarding financial matters. However, the results of this study are not in accordance with research conducted by [27], which concluded that parental socialization can affect student saving behavior. Therefore, efforts are needed to increase financial discussions between parents and children more actively and purposefully so that students can be more independent in managing their finances.

D. The Effect of Parental Guidance in Moderating the Relationship between Financial Technology and Saving Behavior

Based on the results of data analysis using PLS, it shows that parental guidance can contribute and strengthen the moderating of the relationship between financial technology and saving behavior of state university students in Surabaya City. With good guidance, students are more motivated and directed in utilizing financial technology, such as mobile banking, to support their saving habits. Parents who actively provide direction and support regarding the use of financial technology help students understand the benefits and risks involved so that they can manage their finances more wisely. Therefore, the role of parents in providing the right education and encouragement is crucial to ensure that students can optimally utilize financial technology in forming better saving habits.

IV. CONCLUSIONS

Based on the results of tests that have been carried out using PLS analysis to examine the effect of several variables on saving behavior of state university students in Surabaya City, it can be concluded that financial literacy can contribute on saving behavior of state university students in Surabaya City. The higher the level of understanding of students regarding financial management, the more likely they are to have a habit of saving. Financial technology can contribute on saving behavior of state university students in Surabaya City. Easy access to digital financial services, such as mobile banking, can help students manage their finances more practically and effectively. The role of parental guidance in this study was found to be unable to contribute and weaken in moderating the relationship between financial literacy and saving behavior. This means that although students have a good understanding of finance, the lack of discussion and communication from parents can hinder the implementation of saving habits. Conversely, parental guidance can contribute to and strengthen the moderation of the relationship between financial technology and saving behavior. This means that when students get education and direction from parents on how to use financial technology wisely, they are better able to utilize financial applications to save effectively. The suggestion that can be taken from this research is that students need to improve

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financial literacy in order to have a better understanding of financial management. Students also need to utilize financial technology such as mobile banking wisely to facilitate saving habits. Parents have an important role in shaping students' saving habits from an early age. Therefore, parents should provide guidance and real examples in managing finances properly. Future researchers can explore other factors that contribute to student saving behavior, such as the influence of the social environment or lifestyle, and consider broader research methods so that the results are more accurate.

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