

ABSTRACT

Santi Lestari (2026). The Influence of Financial Literacy and the Use of E-Wallet Applications on Students' Personal Financial Management (A Study of Students in the Faculty of Teacher Training and Education, Siliwangi University). Thesis. Department of Economics Education, Faculty of Teacher Training and Education, Siliwangi University. Supervised by Sri Hardianti Sartika, S.Pd., M.Pd. and Raden Roro Suci Nurdianti, S.Pd., M.Pd.

The background of this study is based on the poor state of personal financial management among students and the importance of students' personal financial management skills in the digital age. This study aims to determine the influence of financial literacy and the use of e-wallet applications on students' personal financial management. The research method used was a survey. The population in this study consists of students at the Faculty of Teacher Training and Education (FKIP), Siliwangi University, with a sample size of 379 respondents selected using simple random sampling. Data collection utilized a questionnaire with a Likert scale, and data analysis employed multiple linear regression. The results indicate that: 1) financial literacy has a positive and significant effect on personal financial management, with a significance value of $0.000 < 0.05$. The use of e-wallet applications has a positive effect on personal financial management with a significance value of $0.002 < 0.05$. 3) Financial literacy and the use of e-wallet applications simultaneously have a positive and significant effect on financial management with a significance value of $0.000 < 0.05$. The implications of this study are that financial literacy and the use of technologies such as e-wallet apps play a crucial role in improving the quality of financial management. These findings are expected to serve as a reference for students, educational institutions, and future researchers in the field of financial literacy to enhance students' personal financial management.

Keywords: Financial Literacy, E-wallet, Personal Financial Management