



# The Influence of Personality on Personal Financial Management with the Use of Financial Technology and Financial Attitudes as Mediating Variables (Case Study of Generation Z in Padang City)

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**Abstract:** This study aims to examine the influence of personality on personal financial management with the use of financial technology and financial attitudes as mediating variables in Generation Z in Padang City. The method used is quantitative with data collection techniques through questionnaires. A sample of 100 respondents was selected from the Generation Z population. Data analysis was carried out using SmartPLS 4.0 software to test the proposed mediation model. The results showed that personality has a positive and significant effect on personal financial management mediated by the use of financial technology and financial attitudes. This finding emphasizes the importance of considering psychological and technological factors in efforts to improve financial management in the younger generation.

**Keywords:** Personal Financial Management, Personality, Use of Financial Technology, Financial Attitude

## Introduction

The concept of the money cycle is indeed an interesting phenomenon, especially when observed in the world of finance in the context of personal financial management. Understanding how money flows in an economy and how it circulates between different sectors is essential to making effective financial decisions. Personal financial management can be viewed as the process of controlling income and managing expenses through a detailed financial plan. Personal financial management provides a systematic way of utilizing income (Oppong et al, 2023).

Understanding how to manage personal finances is an important aspect in facing a life that continues to change and develop. Society is required to understand and implement the principles of financial literacy in order to avoid financial problems and achieve prosperity in the future. Good financial management is reflected in an individual's ability to manage and control their finances. Financial problems do not always stem from low income, but from spending that is not in accordance with priorities, such as using funds to follow

lifestyle trends rather than meeting basic needs. Research states that students tend to sacrifice their money for lifestyle if they only follow their desires (Pratita & Martono, 2024). Generation Z, individuals born between 1997 and 2012, grew up in a digital era with easy access to information and financial transactions. Despite having wide access to various financial resources, many of them still have difficulty managing their finances wisely. In Padang City, the Generation Z group who are starting to become economically independent face the challenge of planning their finances properly in order to achieve long-term prosperity.

The development of financial technology (fintech) has also changed the way Generation Z manages their finances. Fintech makes it easier to access various digital financial services, such as payments, investments, and more practical and efficient fund management (Damayanti & Gumilang, 2023). Fintech or financial technology encompasses the use of technological innovations in providing financial services, including mobile banking, peer-to-peer lending, blockchain, and algorithmic trading. The main goal of these innovations is to increase efficiency, ease of access, and transparency in financial activities, which are often challenges for conventional banking systems (Shadrack Obeng et al., 2024). However, the success of utilizing fintech in personal financial management does not only depend on the sophistication of the technology, but also on the individual's financial attitude. This attitude reflects a person's perspective, response, and behavior towards financial aspects (Arianti, 2021). Financial attitudes include an individual's beliefs, mental attitudes, and emotions in dealing with financial issues, which play an important role in shaping their financial decisions (Elrayah & Tufail, 2024). In addition, personality factors also have a big influence on managing finances. A person needs to have self-confidence, orientation towards goals and results, courage to take risks, leadership, and long-term vision. The environment where one lives also influences a person's character, and can change along with the achievement of their life goals (Aulia Putri Sahara & Ridwan, 2024).

Based on the results of observations of the current phenomenon in Generation Z in Padang City, it explains that the increase in adoption of financial technology (fintech) among Generation Z in Padang City reached 68% in 2024, this is not balanced with the maturity of financial attitudes, creating a paradox between ease of financial access and vulnerability of financial management. Although 74% of respondents admitted to actively using fintech applications, 53% of them had difficulty controlling impulsive spending through the platform<sup>1</sup>. This phenomenon is exacerbated by a high level of financial self-confidence (average score 3.8/5)<sup>4</sup> but is not in line with low financial attitudes (only 41% understand the concept of compound interest).

The gap identification from the study is Technofinancial Information Asymmetry, where the dominance of consumptive fintech use (67% for e-commerce and entertainment) versus productive (18% for investment) reflects a misperception of the function of digital financial instruments. OJK 2024 data shows that 32% of Generation Z users are exposed to illegal online loans with an effective annual interest rate of 0.8-1.2%. In addition, the decoupling of financial attitudes, although 58% of respondents stated the importance of financial planning, only 29% consistently applied emergency fund allocation. Analysis of

financial attitude variance ( $\alpha = 0.87$ ) against actual behavior ( $R^2 = 0.31$ ) indicates the presence of unidentified moderating factors. Furthermore, the personality paradox, where logistic regression reveals that respondents with a personality score  $\geq 4/5$  have a 2.3x higher probability of making high-risk investments without diversification ( $p < 0.05$ ), although 63% of them have basic investment knowledge below OJK standards.

The purpose of this study is formulated systematically to examine in depth the relationship between the use of financial technology and financial attitudes towards personal financial management, by considering the role of personality as a moderating variable in Generation Z in Padang City. Thus, this study not only aims to expand theoretical understanding of digital financial behavior, but also provides practical contributions in formulating effective interventions to improve literacy and personal financial management in the era of financial technology transformation.

## Literature Review

### Theory of Planned Behavior

The theory of planned behavior is an approach often used to analyze how individuals act and respond to certain situations. This theory emphasizes that a person's behavior is influenced by information or beliefs that can impact their financial ability. To achieve an optimal level of financial ability, individuals need to carry out a series of activities that include knowledge, understanding, attitudes, tolerance for risk, and behavior in financial management (Anandita et al, 2024)

The theory of planned behavior (TPB) can be applied to analyze how Generation Z in Padang City manages personal finances, especially in relation to the use of financial technology and their views on finance. TPB highlights that individual actions are influenced by attitudes, social norms, and control over behavior. In this context, a positive attitude towards financial technology and financial management can encourage Generation Z to be more efficient in improving the way they manage their finances.

### Personality

An open, adaptive, and future-oriented attitude can help Generation Z to adapt more quickly to changes and new situations. An adaptive character allows Generation Z to more easily accept differences and resolve conflicts that may arise. In addition, a future-focused attitude can motivate Generation Z to be more enthusiastic and strive to achieve the goals that have been set (Putri, 2024). Personality includes internal factors that explain individual behaviors, including thinking patterns, emotional tendencies, and behavioral patterns (Seyfi et al., 2025) Personality describes relatively stable differences in individuals' tendencies to think, feel, and act (Pletzer & Abrahams, 2025).

H<sub>1</sub>: The Influence of Personality on Personal Financial Management

H<sub>2</sub>: The Influence of Personality on Use of Financial Technology

H<sub>3</sub>: The Influence of Personality on Financial Attitude

## Financial Technology

FinTech, which is short for "financial technology," refers to the application of information technology in the financial sector. It includes innovations such as blockchain, artificial intelligence (AI), crowdfunding, digital banking, and others, which aim to simplify financial transfer services by increasing creativity, accessibility, and efficiency (Tanchangya et al, 2025). Fintech is a form of business that aims to provide financial services by utilizing the latest software and technology. The main goal is to make it easier for people to access various financial products and simplify the transaction process. Fintech is a combination of financial services and technology, which ultimately changes the business model from conventional to more modern. If previously transactions had to be done directly and using cash, now people can make transactions remotely with payments that can be completed in seconds (Kuswanto et al, 2024).

H4: The Influence of Use of Financial Technology on Personal Financial Management

## Financial Attitude

Financial attitude refers to an individual's views, attitudes, and beliefs regarding financial aspects. Understanding financial attitudes is essential to identifying an individual's preferences, risk tolerance, and financial behavior. This influences the decisions made regarding saving, investing, or managing finances overall. Thus, financial attitudes can be considered as an individual's mental state, beliefs, and judgments regarding personal financial issues, which influence their attitudes and actions in managing finances, including goal setting, saving, spending, and self-control. Financial attitudes reflect how individuals view and understand their personal financial situation (Yuliarto et al, 2024). Financial attitude can be described as a psychological inclination, which manifests when individuals evaluate the well-established practices of financial management with varying degrees of acceptance or non-acceptance. Furthermore, it can be classified as a view, state of mind, or judgment (Talwar et al, 2021).

H5: The Influence of Financial Attitude on Personal Financial Management

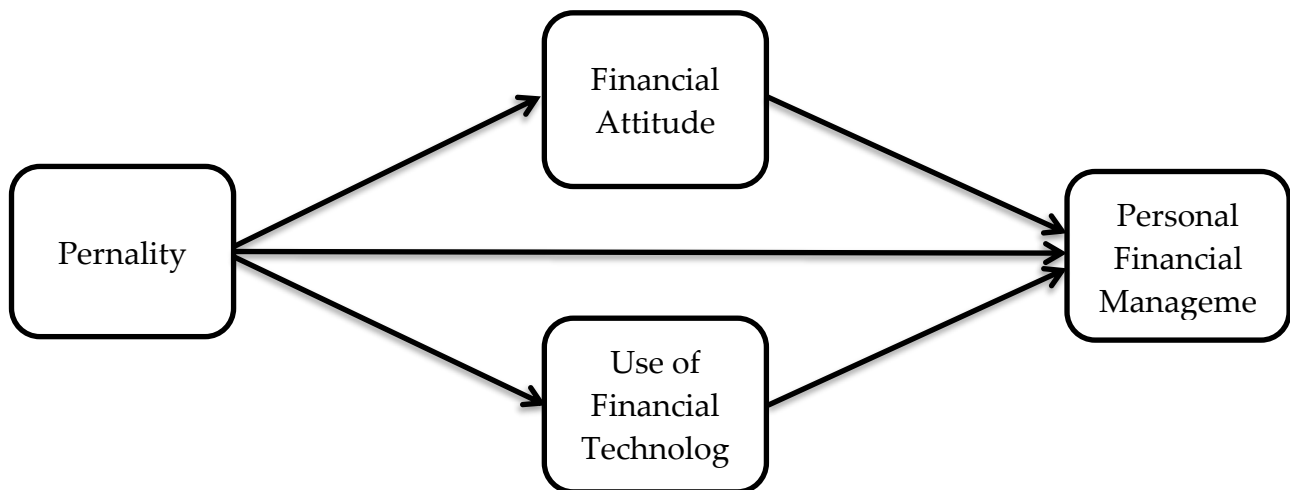
## Personal Financial Management

Personal finance management is inevitable. From paying bills to budgeting, planning for retirement to taking care of taxes, and paying off debt and saving or investing, individuals are constantly faced with the responsibility of managing their finances. In addition, personal finance also relates to many other aspects of a person's life. Assessing job opportunities, planning vacations, and deciding whether to buy or rent are just a few examples of broader goal setting (Di Domenico et al, 2022). Personal financial management is very important to support the achievement of personal goals. By optimizing personal financial management, individuals can plan and realize the future responsibly (Salsabilla et al, 2022). Efficient personal financial management practices are crucial for individuals to control their financial freedom and avoid potential difficulties. However, poor personal financial management can lead to challenges in obtaining financing and meeting financial obligations, and can even result in bankruptcy (Ansar et al, 2023). Therefore, personal

financial management is the process of planning and arranging financial resources owned by an individual or family to achieve desired financial goals. This process involves various activities, such as budgeting, saving, investing, and managing debt. The main purpose of personal financial management is to ensure that individuals can meet their daily needs, plan for the future, and deal with financial emergencies.

### Research Method

This study aims to evaluate how personality influences personal financial management, by considering the role of financial technology and financial attitudes as mediating variables (case study on Generation Z in Padang City).



**Figure 1.** Conceptual Framework

This study applies a quantitative approach, which is a research method that is systematically designed to understand the causal relationship between the variables studied. The characteristic of this approach is structured and directed planning from the early stages, including in the preparation of the research design. This method emphasizes the use of data in the form of numbers, starting from the collection process, analysis, to the presentation of results (Agustina et al, 2024).

In selecting the sample, the cluster sampling technique or sampling based on region was used, due to the wide scope of the objects studied. The study was conducted in Nanggalo District, Padang City, West Sumatra Province. Data were collected through the distribution of questionnaires. The study population included Generation Z living in Padang City, with a total of 78,058 people. Of this number, 100 respondents were selected as samples using the Slovin formula with a margin of error of 10%. To analyze the data, SmartPLS software version 4.0 was used by conducting a series of tests such as convergent validity, discriminant validity, reliability, coefficient of determination, and analysis of direct and indirect influences.

## Result and Discussion

### Outer Model

Measurement model testing is carried out to assess the extent to which the indicators (observable variables) represent or reflect the latent variables being measured.

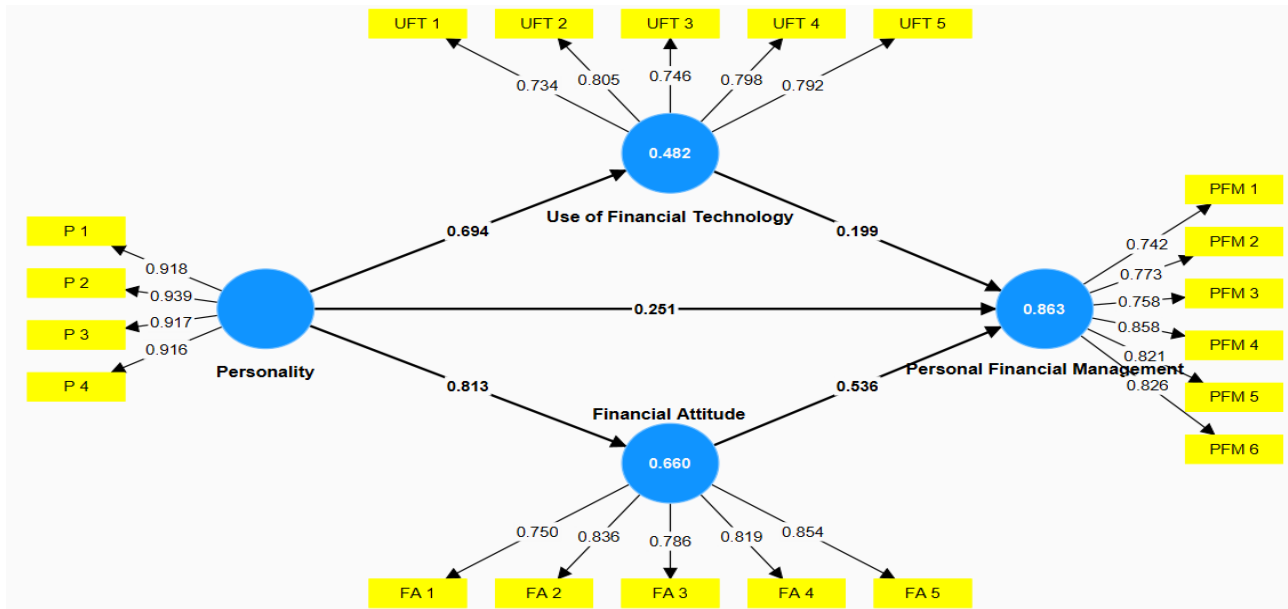


Figure 2. Graphical Output - PLS SEM Algorithm

Figure 1 above explains the form of the measurement model which reveals that each variable has a relationship with its indicators.

### Convergent Validity

An indicator is considered to have convergent validity if its factor loading value exceeds 0.708 and the Average Variance Extracted (AVE) value is above 0.5. (Hair et al., 2019).

Table 1. Convergent Validity Test

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Personality	0,942	0,944	0,958	<b>0,851</b>
Use of Financial Technology	0,837	0,849	0,883	<b>0,601</b>
Financial Attitude	0,873	0,893	0,905	<b>0,656</b>
Personal Financial Management	0,886	0,893	0,913	<b>0,635</b>

Data Source: SmartPLS 4.0 Statistical Analysis (2025)

Based on the results of the analysis in Table 1 above, it is known that all variables in the study have an Average Variance Extracted (AVE) value that exceeds 0.5. Thus, it can be concluded that the indicators in each variable meet the convergent validity criteria.

## Discriminant Validity

Discriminant validity can be evaluated through the Fornell-Larcker Criterion involving constructs. If the correlation between a construct and its indicators is higher than other constructs, then the latent construct is more effective in predicting indicators. A Fornell-Larcker value exceeding 0.7 indicates good discriminant validity.

**Table 2.** Discriminant Validity Test

Variable	Financial Attitude	Personal Financial Management	Personality	Use of Financial Technology
Financial Attitude	<b>0,810</b>			
Personal Financial Management	0,913	<b>0,797</b>		
Personality	0,813	0,824	<b>0,923</b>	
Use of Financial Technology	0,871	0,840	0,694	<b>0,776</b>

Data Source: SmartPLS 4.0 Statistical Analysis (2025)

In Table 2 that has been presented, the Fornell-Larcker criteria show that the highest value is in the Financial Attitude variable of 0.810, followed by the Personal Financial Management variable with a value of 0.797, the Personality variable which reaches 0.923, and the Use of Financial Technology variable which has a value of 0.776. From the results of this analysis, it can be concluded that each question indicator can be measured well by the relevant latent construct, which means that the discriminant validity has been met.

## Reliability

Reliability testing is carried out using the internal consistency reliability method, namely by evaluating the Cronbach's Alpha (CA), Composite Reliability (rho\_a), and Composite Reliability (rho\_c) values, all of which must have values above 0.7 (Hair et al., 2019).

**Table 3.** Reliability Test

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Personality	<b>0,942</b>	<b>0,944</b>	<b>0,958</b>	0,851
Use of Financial Technology	<b>0,837</b>	<b>0,849</b>	<b>0,883</b>	0,601
Financial Attitude	<b>0,873</b>	<b>0,893</b>	<b>0,905</b>	0,656
Personal Financial Management	<b>0,886</b>	<b>0,893</b>	<b>0,913</b>	0,635

Data Source: SmartPLS 4.0 Statistical Analysis (2025)

Based on the results of the analysis in Table 3 above, it was obtained that the Cronbach's Alpha (CA), Composite Reliability (rho\_a), and Composite Reliability (rho\_c) values for each variable exceeded 0.70. Thus, all variables in this study were stated to have good reliability.

## Inner Model

Structural model evaluation is done by looking at the R-square value on the dependent variable and the path coefficient on the independent variable. Furthermore, the significance of the relationship between variables is assessed based on the t-statistic value of each path (Sihombing et al, 2024).

## R Square

The R Square value is a coefficient of determination used to assess how much the ability of the endogenous construct is explained by the exogenous construct. In general, R Square is categorized into three levels of strength: 0.67 indicates a strong relationship, 0.33 indicates a moderate level, and 0.19 is classified as weak. Meanwhile, the Adjusted R Square value is used to measure how much influence the independent variable has on the dependent variable. Changes in the R Square value can also be used to evaluate whether a particular independent latent variable has a significant influence on the dependent latent variable (Sihombing et al, 2024).

**Table 4.** Test of Determination Coefficient

Variable	R-square	R-square adjusted
Use of Financial Technology	0,482	0,477
Financial Attitude	0,660	0,657
Personal Financial Management	0,863	0,859

Data Source: SmartPLS 4.0 Statistical Analysis (2025)

Based on the determination coefficient test, it was revealed that Use of Financial Technology obtained an R-Square value of 0.482, this value states that the Use of Financial Technology variable is influenced by personality by 48.2%, while the remaining 51.8% is influenced by other variables that were not studied and not considered in this study. Furthermore, Financial Attitude obtained an R-Square value of 0.660, this value states that the Financial Attitude variable is influenced by personality by 66%, while the remaining 34% is influenced by other variables that were not studied and not considered in this study. Then Personal Financial Management obtained an R-Square value of 0.863, this value states that the Personal Financial Management variable is influenced by Personality, Use of Financial Technology and Financial Attitude by 86.3%, while the remaining 13.7% is influenced by other variables that were not studied and not considered in this study.

## Statistical Hypothesis

A statistical hypothesis is a statement about a parameter in a population that can be tested for truth through sample data. In statistical analysis, this hypothesis serves to assess whether the data obtained provides sufficient evidence to accept or reject the statement.

## Direct Effects

The purpose of direct effect analysis is to test the direct relationship between independent (exogenous) variables and dependent variables. The test results are declared significant if the P-Values are less than 0.05, while if the P-Values are more than 0.05 then the relationship is considered insignificant.

**Table 5.** Direct Effects Test

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P Values
Personality -> Personal Financial Management	0,251	0,253	0,088	2,846	<b>0,004</b>
Personality -> Use of Financial Technology	0,694	0,700	0,058	12,003	<b>0,000</b>
Personality -> Financial Attitude	0,813	0,815	0,028	29,368	<b>0,000</b>
Use of Financial Technology -> Personal Financial Management	0,199	0,203	0,083	2,410	<b>0,016</b>
Financial Attitude -> Personal Financial Management	0,536	0,530	0,120	4,454	<b>0,000</b>

Data Source: SmartPLS 4.0 Statistical Analysis (2025)

Referring to the results of the direct influence analysis obtained through Path Coefficients – Mean, STDEV, T Statistics, P Values in Table 5 above, it can be stated that:

1. The original sample value for the influence of Personality on Personal Financial Management was recorded at 0.251, indicating a positive relationship. With a P-Value of 0.004 (<0.05), this result indicates that Personality has a positive and significant influence on Personal Financial Management. Therefore, the hypothesis in this study is declared accepted.
2. The original sample value for the influence of Personality on Use of Financial Technology is 0.694, indicating a positive relationship. With a P-Value of 0.000 (<0.05), this result indicates that Personality has a positive and significant influence on Use of Financial Technology. Therefore, the hypothesis in this study is declared accepted.
3. The original sample value for the influence of Personality on Financial Attitude is recorded at 0.813, indicating a positive relationship. With a P-Value of 0.000 (<0.05), this indicates that Personality has a positive and significant influence on Financial Attitude. Therefore, the hypothesis is declared accepted.
4. The original sample value for the influence of Use of Financial Technology on Personal Financial Management is 0.199, indicating a positive relationship. With a P-Value of 0.016 (<0.05), this result indicates that Use of Financial Technology has a positive and significant effect on Personal Financial Management. Thus, the hypothesis in this study can be accepted.

5. The original sample value for the influence of Financial Attitude on Personal Financial Management is recorded at 0.536, indicating a positive relationship. With a P-Value of 0.000 ( $<0.05$ ), this result indicates that Financial Attitude has a positive and significant effect on Personal Financial Management. Therefore, the hypothesis in this study is accepted.

### Indirect Effect

Indirect Effect refers to the relationship between two variables that occurs through an intermediary variable (mediator). In determining the significance of this mediation effect, criteria such as p-value and mediation coefficient are used which are displayed in the analysis results. In general, mediation tests use a significance limit of p-value below 0.05. If the p-value  $<0.05$ , then the hypothesis is accepted, which means there is a significant mediation effect. Conversely, if the p-value  $> 0.05$ , then the null hypothesis cannot be rejected, so it can be concluded that the mediation effect is not significant.

Table 6. Indirect Effect Test

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Personality -> Use of Financial Technology -> Personal Financial Management	0,138	0,142	0,058	2,377	0,017
Personality -> Financial Attitude -> Personal Financial Management	0,435	0,432	0,099	4,385	0,000

Data Source: SmartPLS 4.0 Statistical Analysis (2025)

Based on the results of the indirect influence analysis obtained through Path Coefficients – Mean, STDEV, T Statistics, P Values in Table 6 above, it can be concluded that:

1. The original sample value for the indirect influence of Personality on Personal Financial Management through Use of Financial Technology is 0.138, indicating a positive relationship. With a P-Value of 0.017 ( $<0.05$ ), this result indicates that Use of Financial Technology is significantly able to mediate the relationship between Personality and Personal Financial Management. Therefore, the hypothesis in this study is accepted.
2. The original sample value for the indirect influence of Personality on Personal Financial Management through Financial Attitude is 0.435, indicating a positive relationship. With a P-Value of 0.000 ( $<0.05$ ), this result indicates that Financial Attitude significantly mediates the relationship between Personality and Personal Financial Management. Thus, the hypothesis in this study can be accepted.

## Discussion

### **The Influence of Personality on Personal Financial Management**

The results of the study show that personality has a positive and significant influence on Personal Financial Management. Personality traits such as risk-taking, discipline, and order play a role in determining how a person plans, organizes, and manages their financial resources. Individuals with open personalities are generally more ready to try various forms of investment, while those with high levels of neuroticism tend to avoid risk, which can ultimately limit their financial growth. This finding is in line with research (Aghata et al., 2025) who also found that personality has a significant influence on personal financial management.

The implications of these results emphasize the importance of understanding the personality aspect in financial education. Financial literacy programs that are tailored to personality characteristics are believed to be more effective in shaping individual financial management skills. In addition, a personalized approach in financial counseling services can encourage individual motivation and discipline in implementing their financial plans, which can ultimately improve long-term financial well-being. Therefore, the integration of psychological elements in personal financial management practices is very important in order to achieve optimal results.

### **The Influence of Personality on Use of Financial Technology**

Individual personality has a significant impact on the use of financial technology. Traits such as openness to new things, persistence, and risk-taking tendencies, help shape individual attitudes and behaviors in accepting and using technology-based financial services. Individuals who have a high level of openness tend to be enthusiastic about trying new applications or services, including in terms of financial technology, due to their curiosity and interest in innovation. Conversely, people with more conservative personalities tend to show hesitant or reluctant attitudes towards new technologies, which can hinder the adoption process of digital financial solutions. This finding is also supported by research from (Agnes Elsalonika, 2025) which examines Generation Z as a digital generation. The study shows that the use of fintech is influenced by psychological factors, especially personality and self-efficacy in finance. Generation Z who are open to technology and innovation are known to be more active in utilizing fintech as part of their personal financial management. In addition, financial literacy also plays an important role in strengthening the influence of personality on the use of fintech services.

The implications of this study emphasize that understanding user personality traits can be the basis for designing marketing strategies and developing fintech products. By tailoring services based on consumer personality traits, financial technology providers can create more relevant and engaging experiences, thereby driving increased adoption. In addition, educational programs that focus on building positive attitudes toward technology can help reduce psychological barriers in individuals who tend to be skeptical, as well as expand financial inclusion through the use of technology.

### **The Influence of Personality on Financial Attitude**

Personality has a significant influence on financial attitudes, which include the individual's perspective, behavior, and decisions in managing finances. Personality traits such as risk-taking, discipline, and openness to new experiences can influence an individual's response to financial situations. For example, individuals who are open and courageous tend to show a more positive attitude towards investment risk, while those who have neurotic tendencies are more prone to anxiety and are more cautious in terms of spending and investing.

These results are also supported by research (Ika Marlisa, 2025) which shows that personality influences behavior in financial management. Although the study did not directly test the relationship between personality and financial attitude, this finding is in line with previous studies stating that personality is an important factor in shaping individual financial attitudes. This shows that understanding personality can provide in-depth insights in explaining differences in financial attitudes and behavior between individuals, as well as being the basis for designing more personalized and effective educational interventions. The implications of this finding suggest that understanding personality traits is essential in developing effective financial education strategies. By knowing how personality influences attitudes toward finance, financial literacy programs can be tailored to meet the specific needs of each individual, thereby improving understanding and skills in managing finances. On the other hand, a personalized counseling approach can help individuals overcome psychological barriers and encourage the formation of healthier and more sustainable financial attitudes. Therefore, integrating psychological aspects into personal financial management is an important step in achieving optimal financial well-being.

### **The Influence of Use of Financial Technology on Personal Financial Management**

The use of technology, especially in the form of financial technology, has a significant impact on personal financial management. Through digital applications and platforms, individuals can obtain financial information instantly, control spending, and prepare budgets more effectively. This technology also provides deeper analytical capabilities for a person's financial behavior, thus helping in making more careful and data-based decisions.

This finding is in line with research conducted by (Lestari et al., 2024) which states that fintech facilitates access to various financial services such as digital payments, investments, and online loans. This allows Generation Z to manage their finances in a more flexible way. Although the study did not directly examine the effect of the use of financial technology on personal financial management, findings from previous studies indicate that the use of fintech contributes to increased effectiveness of financial management, especially among Generation Z who are known to be adaptive to digital technology. Fintech not only facilitates access, but also provides various tools and information that encourage the younger generation to manage their finances more wisely and flexibly. The implications of the results of this study indicate that the use of financial technology has the potential to increase individual financial literacy, which indirectly improves their financial

management. With digital applications and devices, individuals can more easily prepare budgets, manage loans, and plan investments. Therefore, it is important for financial service providers to continue to develop user-friendly and easily accessible technology, so that more people are encouraged to be actively involved in personal financial management. In addition, the integration of technology in financial education programs can help improve understanding and skills in managing finances efficiently and responsibly.

### **The Influence of Financial Attitude on Personal Financial Management**

A person's financial attitude plays a significant role in influencing how they manage their personal finances. This attitude includes an individual's perspective, beliefs, and behaviors regarding spending, saving, and investing. Individuals with positive financial attitudes are generally more disciplined in budgeting, more active in setting aside savings, and are open to various investment opportunities. Conversely, negative or doubtful attitudes towards finances tend to encourage unhealthy behaviors, such as excessive consumption and ignoring the importance of financial planning. This finding is in line with the results of research (Azkira et al. 2024) which states that financial attitudes have a positive and significant influence on personal financial management.

The implications of these results indicate that a deep understanding of financial attitudes can be an important basis for designing interventions to improve individual financial management. Financial literacy programs that focus on strengthening positive attitudes and understanding the consequences of each financial decision can encourage behavioral changes towards a wiser direction. In addition, a personalized financial counseling approach can help individuals overcome the psychological barriers they face, thus supporting the formation of healthier and more sustainable financial attitudes. Therefore, the integration of psychological aspects into personal financial management strategies is crucial to achieving optimal financial well-being.

### **Conclusion**

The results of this study conclude that personality has a positive and significant influence on personal financial management, with financial technology and financial attitudes acting as mediating variables. In Generation Z in Padang City, it was found that positive personality traits—such as openness and discipline—encourage increased use of financial technology. This then has an impact on the formation of healthier financial attitudes, which in turn contribute to more effective personal financial management. These findings emphasize the importance of understanding the relationship between personality aspects, technology adoption, and financial attitudes in order to improve financial literacy and management among the younger generation.

This study provides practical implications for fintech developers and financial institutions in designing services that are more in line with the characteristics and needs of Generation Z. On the other hand, the role of educators and parents is also crucial in instilling positive financial attitudes from an early age, as well as in understanding how personality can influence the way a person manages their finances. In addition, an important

implication of these results is the need for a deeper understanding of how personality traits can influence financial attitudes and behavior. Therefore, further research is recommended to further explore this relationship by involving other variables, such as financial education and the influence of the social environment.

Practical recommendations include developing financial education programs tailored to individual personality types, as well as using financial technology that can support better financial management. This approach is expected to help Generation Z manage their finances more effectively and responsibly.

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