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Determinants of Digital Economic Literacy in Economics Education Students in South Tangerang

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Abstract

This study examines the influence of project-based immersive learning and digital financial experience on the digital economic literacy of Economics Education students in South Tangerang. The research aims to analyze the individual and combined effects of these variables in improving students' ability to understand, manage, and utilize digital economic technologies effectively. A quantitative survey method was employed. The population consisted of Economics Education students in South Tangerang who had participated in project-based courses and were enrolled in at least the third semester. Using purposive sampling, a minimum of 200 students from Universitas Pamulang were selected as respondents. Data were collected through observations, interviews, and structured questionnaires. The research instruments were tested for validity and reliability before data collection. Furthermore, classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were conducted prior to multiple linear regression analysis. The findings indicate that project-based immersive learning has a positive and significant effect on students' digital economic literacy. Digital financial experience also positively and significantly contributes to improving digital economic literacy. Students with greater exposure to digital financial services tend to demonstrate higher levels of digital economic literacy. Moreover, the simultaneous influence of project-based immersive learning and digital financial experience significantly enhances students' digital economic literacy. These findings suggest that integrating project-based learning with practical digital financial experiences can effectively strengthen students' competencies in navigating the digital economy and adapting to ongoing digital transformation.

Keywords: Immersive, Learning, Financial, Experience, Digital, Literacy, Transformation

INTRODUCTION

In the past ten years, progress in digital technology has profoundly altered numerous facets of human existence, impacting areas such as education, economics, and social engagement. This digital transformation has given rise to a new ecosystem that demands individuals acquire competencies relevant to the digital age, among which digital economic literacy is considered one of the most essential.

According to (Apriliani, 2024) Financial literacy supported by digital technology helps individuals understand financial information, manage financial resources effectively, and make sound economic decisions. Meanwhile (Rini & Sulistiyowati, 2022) the development of the digital economy has transformed people's behavior from conventional transactions to the use of digital financial technologies that are more practical and efficient in everyday economic activities.

Within the context of Economics Education students, digital economic literacy is becoming increasingly essential, as these students are expected to become future educators and literacy agents responsible for disseminating economic knowledge to society. Despite this, empirical data indicates that Indonesian university students exhibit a comparatively low level of digital economic literacy. The 2024 National Survey of Financial Literacy and Financial Inclusion (SNLIK), carried out by the Financial Services Authority (OJK) in conjunction with Statistics Indonesia (BPS), reveals that the financial literacy index for students stands at 56.42%, indicating a low-to-moderate level of literacy (OJK, 2024). Despite the widespread adoption of digital technologies in everyday life, including mobile banking, e-wallets, QRIS, and e-commerce platforms, students' understanding of key digital economic concepts—such as data security, financial risk management, and the evaluation of digital financial products—remains insufficient. This situation reveals a significant gap between digital usage and digital understanding.

The issue is particularly apparent in urban regions such as South Tangerang, which has

emerged as a prominent hub for higher education and digital economic activities. The region, which hosts a variety of universities, particularly those with Economic Education departments, is anticipated to play a crucial role in enhancing students' understanding of digital economic literacy. Nevertheless, evidence from institutional surveys suggests that while students frequently engage with digital financial services, including e-wallets, buy-now-pay-later (BNPL) facilities, and micro-investment applications, many still lack a comprehensive understanding of the associated financial risks and responsibilities. A lack of adequate financial literacy regarding the utilization of these services can heighten the risk of financial mismanagement, leading to both economic and psychological repercussions, including financial stress, anxiety, and challenges in meeting financial responsibilities. (Hermawan, Mutiara Ramadhani, 2025). This condition reflects the limited awareness among students regarding the application of sustainable digital economic principles in managing digital financial activities.

The growing accessibility of digital investment platforms has not always been accompanied by sufficient understanding of investment risk management, the characteristics of digital financial instruments, and portfolio diversification strategies. However, these factors are essential for making sound and effective investment decisions (Saputri, 2026). Meanwhile, according to the (Ma'rifat, R. A., Suraharta, I. M., & Jaya, 2024) Limited digital financial literacy may result in students' inappropriate use of buy-now-pay-later (BNPL) services, as financial decisions are often made without adequate assessment of financial capacity and potential risks, thereby increasing the likelihood of financial distress in the future.

The inadequate level of digital economic literacy among students is shaped by a variety of internal and external factors. From an educational standpoint, university programs have not yet completely incorporated the principles of the digital economy into their essential courses. Most learning activities continue to focus on classical economic theories without adequately

linking them to digital contexts that are relevant to students' daily lives. Externally, exposure to digital technologies is not always accompanied by sufficient education regarding digital ethics, personal data protection, and transaction security. Data from the Indonesian Institute for Development of Economics and Finance (INDEF) (2023) indicate that Indonesia's digital literacy index reached only 62%, which remains lower than that of several other ASEAN countries. This condition suggests that the nation's digital literacy, particularly in the economic sector, is still insufficiently prepared to address the complexities of an increasingly dynamic digital economy.

As society becomes increasingly digitalized, higher education institutions are expected to move beyond the mere transmission of theoretical knowledge and provide students with authentic, context-based learning experiences. Project-Based Learning (PjBL) is acknowledged as one of the most effective methods for improving digital economic literacy. Through PjBL, students engage in experiential learning, collaborate in teams, and develop products or solutions that address real-world challenges (Maulida et al., 2024). Within the digital economy context, project activities may involve creating digital financial simulations, examining digital consumer behavior, and utilizing investment and online transaction applications to manage financial activities.

Participation in digital economy projects offers students meaningful opportunities to enhance experiential learning through direct engagement with real-world financial practices. Students who possess prior experience with digital financial services, such as buy-now-pay-later (BNPL) facilities, digital banking applications, and online mutual fund investment platforms, are more likely to develop a deeper understanding of digital economic literacy. Consequently, digital financial experiences and project-based learning approaches should be strategically incorporated into formal educational settings to foster students' preparedness for the challenges and opportunities of the digital economy.

The urgency of this study is further reinforced

by the fact that Economic Education students are not only responsible for managing their personal finances but are also expected to become future educators who will transfer digital economic knowledge to subsequent generations. If Economic Education students do not possess adequate digital economic literacy, they may contribute to the emergence of a generation that is more vulnerable to digital economic risks, such as online fraud, excessive consumption, and individual financial crises. This situation contradicts the goals of economic education, which focus on fostering financially wise, rational, and accountable individuals.

In light of the aforementioned context, this research seeks to explore the following research questions: (1) Is there a notable impact of Project-Based Deep Learning on the digital economic literacy of Economic Education students in South Tangerang? (2) Does the experience in digital finance significantly influence the digital economic literacy of Economic Education students in South Tangerang? (3) Do Project-Based Deep Learning and digital financial experience together have a significant effect on the digital economic literacy of Economic Education students in South Tangerang?

METHODS

This research utilized a quantitative methodology to investigate the impact of Project-Based Deep Learning and digital financial experience on the digital economic literacy of students. According to (Sugiyono, 2023), Quantitative research is based on the positivist paradigm and aims to objectively investigate phenomena by gathering and analyzing numerical data, which allows researchers to evaluate established hypotheses. Meanwhile according to (Abdullah et al., 2022) The quantitative methodology was employed by gathering numerical data and measuring various variables, which were then subjected to statistical analysis to evaluate the proposed research hypotheses. In the realm of quantitative research, data is typically represented in numerical format during all stages of data collection, processing, analysis, and the

presentation of results.

The use of a quantitative method in this study was based on several considerations: (1) the research is oriented toward empirical data, (2) the findings are expected to be generalizable through the use of a sample that represents the target population, and (3) the data are intended to examine and verify the relationships and effects among variables. The participants in this research comprised all students of Economic Education in South Tangerang who had successfully completed project-based courses, specifically those who were at least in their third semester. The sampling method utilized was purposive sampling, which involves selecting participants according to predetermined criteria set by the researcher to guarantee their appropriateness for the study's aims. The sample size was determined to be a minimum of 200 Economic Education students from Universitas Pamulang who met the criterion of being in the third semester or above. This sample size was

established based on several considerations.

Initially, the research employed an associative quantitative methodology through regression analysis, necessitating a sufficiently large sample size to guarantee statistical significance and the stability of the model. Second, given a total population of approximately 500 students, a sample of 200 students represents about 40% of the population and is therefore considered adequate to capture variations in students' learning experiences and digital economic literacy. Third, the selected sample size was deemed realistic and efficient for both face-to-face and online data collection processes, while remaining consistent with the study's time and resource constraints (Sugiyono, 2023). To ensure the statistical validity and reliability of the study's findings, a minimum sample size of 200 students was deemed necessary. This sample size was selected to strengthen the overall credibility of the research outcomes.

RESULTS

Table 1. Outcomes of the descriptive data analysis

Descriptive Statistics							
N		Range	Minimum		Maximum	Mean	Std. Deviation
Project-Based	Deep Learning	214	4	1	5	2.89	.952
Digital	Financial Experience	214	4	1	5	3.21	.980
Digital	Economic Literacy	214	4	1	5	3.02	.997
Valid N (listwise)		214					

Source: The authors analyzed the data utilizing SPSS version 25, 2026.

In this study, a total of 214 students took part. The average score for the project-based deep learning variable was 2.89. This average score indicates that Economics Education students in South Tangerang who have participated in project-based learning are in a relatively neutral position but tend not to have achieved an optimal level of deep learning. This finding suggests that, although students have frequently been involved in various project assignments, these experiences have not fully enabled them to develop a comprehensive understanding of economic concepts. Students still experience difficulties in connecting theoretical knowledge with practical applications, particularly within the context of the rapidly evolving digital economy.

Furthermore, their approach to completing project tasks tends to focus primarily on task completion rather than on the processes of analysis, evaluation, and reflection, which are essential components of deep learning. Consequently, the implementation of project-based learning has not yet fully fostered the deeper cognitive engagement necessary to strengthen students' digital economic literacy. A mean score of 3.21 indicates that students' digital finance experience is at a moderate level, but it is not yet strong or evenly distributed across all aspects.

Although students are familiar with and use digital financial services, the intensity of their usage remains inconsistent, particularly for more complex features such as pay-later services and other advanced financial products. Their activities are still largely limited to basic transactions, such as payments and fund transfers, and have not extensively expanded to more productive activities, including investment or digital savings management.

This finding suggests that their experience remains at the basic user level and has not yet progressed to an exploratory or strategic stage

in utilizing the digital financial ecosystem. Furthermore, a mean score of 3.02 indicates that students' digital economic literacy is at a moderate level, although it has not yet demonstrated strong or comprehensive mastery. In general, students possess a basic understanding of finance and digital technology; however, they still experience difficulties in distinguishing between different types of financial services and in fully understanding their benefits and associated risks. From a technological literacy perspective, students' ability to use digital financial applications and protect their personal data remains limited, indicating that technical skills have not been fully accompanied by an adequate understanding of digital security. Furthermore, digital economic concepts such as financial technology (fintech) and e-commerce are not yet comprehensively understood, particularly in terms of connecting technological advancements with changes in economic concepts and practices. This suggests that while students are familiar with digital technologies, their conceptual understanding and critical awareness of the broader digital economic landscape still require further development.

Classical assumption tests were performed to evaluate the appropriateness of the data and to confirm that the relationship between the independent and dependent variables could be analyzed correctly. The purpose of these tests is to enhance the accuracy and reliability of the analysis results while reducing potential biases or violations of assumptions that could compromise the integrity of the research. By conducting classical assumption testing, it is possible to ascertain whether the data fulfill the essential criteria required to advance to the next phases of analysis. In this investigation, the classical assumption tests encompassed the normality test, multicollinearity test, and heteroscedasticity test.

Table 2. Results of the normality test for the research data

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	214
Mean	.0000000
Std. Deviation	.89164911
Absolute	.045
Positive	.045
Negative	-.036
Test Statistic	.045
Asymp. Sig. (2-tailed)	.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Data processed by the authors using SPSS version 25, 2026.

According to Table 2, the significance value (2-tailed) was found to be 0.200. Given that this value exceeds the predetermined significance level of 0.05 ($0.200 > 0.05$), it can be inferred that the research data exhibit a normal distribution and meet the criteria for normality.

According to the findings of the multicollinearity assessment shown in Table 3, the tolerance values for the variables related to project-based deep learning and digital financial

experience were both recorded at 0.882. These figures exceed the minimum acceptable threshold of 0.10. Furthermore, the Variance Inflation Factor (VIF) values for these variables were 1.134, which remain below the maximum threshold of 10. Such results suggest that there is no significant linear correlation among the independent variables. Consequently, it can be inferred that the research model is devoid of multicollinearity issues.

Table 3. Outcomes of the multicollinearity assessment for the research dataset

Coefficients^a		
Collinearity Statistics		
	Tolerance	VIF
(Constant)		
project-based deep learning	.882	1.134
Digital Financial Experience	.882	1.134
a. Dependent Variable: literasi ekonomi digital		

Source: Data processed by the authors using SPSS version 25, 2026.

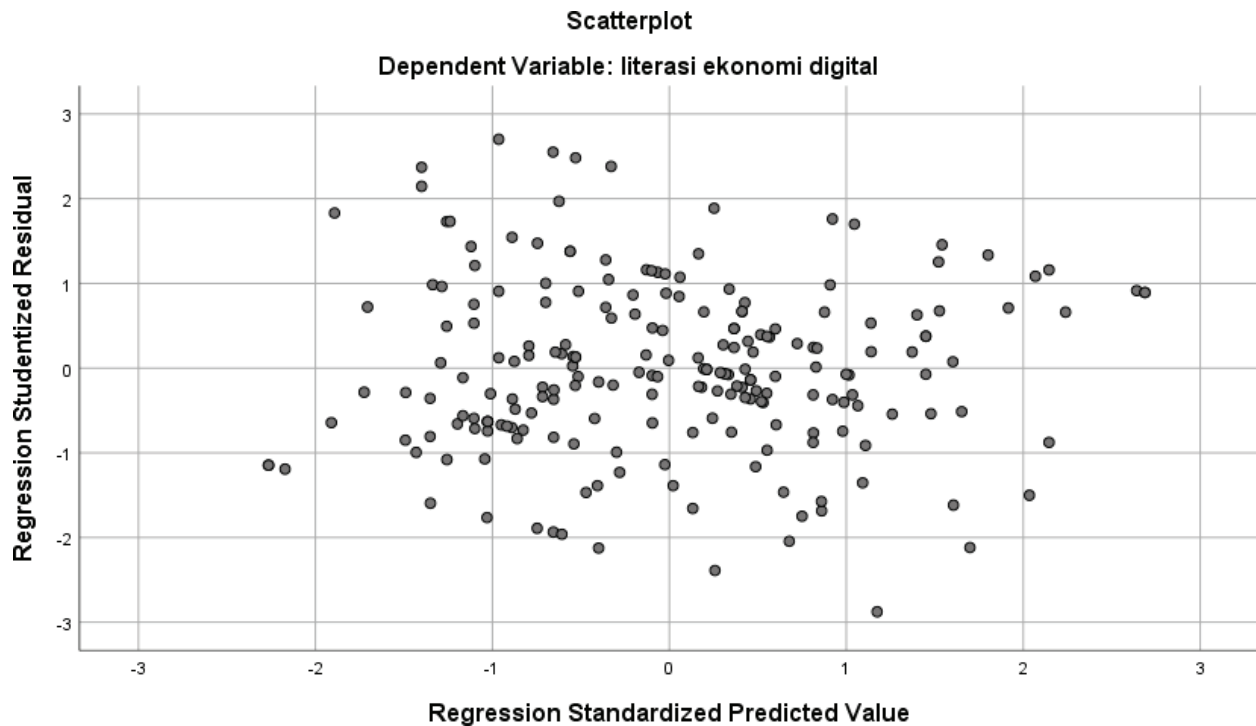


Figure 1. Scatterplot of data distribution for the heteroscedasticity test.

As illustrated in Figure 1, the data points are randomly scattered and do not reveal any identifiable pattern. This situation signifies the lack of heteroscedasticity within the regression model, implying that the assumption of homoscedasticity has been fulfilled. Given that all classical assumptions have been satisfied, the analysis advanced to the multiple linear regression phase. The objective of the regression analysis was to investigate the causal relationships between the independent and dependent variables. In this research, the independent variables included project-based deep learning (X_1) and digital

financial experience (X_2), while digital economic literacy (Y) was designated as the dependent variable.

To evaluate the individual impact of each independent variable on digital economic literacy, a t-test (partial significance test) was utilized. This test was performed to determine the statistical significance of the effect of each predictor variable independently. The decision-making criteria were established based on a 5% significance level ($\alpha = 0.05$) and involved a comparison between the computed t-value (t-statistic) and the critical t-value (t-table), following the criteria outlined below:

Table 4. Results of the partial t-test analysis

	Coefficients ^a				Collinearity Statistics		
	Unstandardized Coefficients		Standardized Coefficients		Tolerance	VIF	
	B	Std. Error	Beta				
(Constant)	3.522	.344		10.244	.000		
project-based deep learning	.208	.069	.198	3.022	.003	.882	1.134
Digital Financial Experience	-.344	.067	-.338	-5.151	.000	.882	1.134
a. Dependent Variable: literasi ekonomi digital							

a. Dependent Variable: literasi ekonomi digital

Source: Data processed by the authors using SPSS version 25, 2026.

According to Table 4, the computed t-value (t-statistic) for the variable of project-based deep learning was 3.022, accompanied by a significance value (p-value) of 0.003. The critical t-value (t-table) was determined to be 1.971. This critical t-value was derived using the degree of freedom formula, $df = n - k$, where n equals 214 and k equals 3, leading to a calculation of 211, which results in a t-table value of 1.971. Given that the calculated t-value exceeds the critical t-value ($3.022 > 1.971$) and the significance value is below 0.05 ($0.003 < 0.05$), it can be inferred that project-based deep learning exerts a positive and statistically significant partial effect on digital economic literacy.

Moreover, the results from the t-test aimed at assessing the impact of digital financial experience on digital economic literacy revealed a calculated t-value (t-statistic) of -5.151 , while the

two variables, meaning that an increase in digital financial experience tends to be associated with a decrease in digital economic literacy. This result suggests that greater exposure to or use of digital financial services does not necessarily correspond to a higher level of digital economic literacy and may reflect a gap between practical experience and conceptual understanding of digital economic principles. Additionally, to investigate the combined impact of the independent variables on the dependent variable, an F-test (simultaneous test) was performed. This test is designed to evaluate the overall significance of the effect of all independent variables on the dependent variable within a unified regression model. The findings of the F-test in this research, which were produced using IBM SPSS Statistics for Windows Version 25, are detailed below:

Table 5. Results of the simultaneous F-test on the research data

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	42.220	2	21.110	26.303	.000 ^b
Residual	169.343	211	.803		
Total	211.564	213			

a. Dependent Variable: literasi ekonomi digital

b. Predictors: (Constant), pengalaman keuangan digital, pembelajaran mendalam berbasis proyek

Source: Data processed by the authors using SPSS version 25, 2026.

critical t-value (t-table) remained at 1.971. The absolute value of the calculated t-value surpasses the critical t-value ($5.151 > 1.971$), leading to the rejection of the null hypothesis (H_0) and the acceptance of the alternative hypothesis (H_a). Furthermore, the significance value (p-value) was recorded at 0.000, which is below the significance threshold of 0.05, thereby indicating that the effect is statistically significant. These results imply that digital financial experience significantly influences digital economic literacy.

However, the negative regression coefficient indicates an inverse relationship between the

According to the findings illustrated in Table 5, the computed F-value was 26.303, accompanied by a significance level of 0.000. In contrast, the F-table value at the 5% significance level was established using the degrees of freedom of $df_1 = 2$ and $df_2 = 211$, yielding a value of 3.04. Given that the computed F-value exceeded the F-table value ($26.303 > 3.04$) and the significance level was below

0.05 ($0.000 < 0.05$), the null hypothesis (H_0) was dismissed while the alternative hypothesis (H_a) was upheld. Consequently, it can be inferred that project-based deep learning and digital financial

experience have a significant simultaneous impact on students' digital economic literacy.

These results are consistent with the findings of (Maulida et al., 2024), who reported that project-based learning enhances students' digital literacy by promoting critical thinking, collaboration, communication, and technology-supported problem-solving. Likewise, (Ayuni & Gustina, 2022) argued that integrating digital literacy into learning activities strengthens students' ability to access and utilize digital resources effectively, while (Andriyani, 2025) emphasized that digital economic literacy emerges from the integration of financial literacy, digital technology competencies, and the ability to adapt to financial technology innovations. Therefore, the present study reinforces the view that improving students' digital economic literacy requires not only meaningful pedagogical strategies but also guided experiences with digital financial technologies that encourage responsible, analytical, and reflective financial decision-making.

DISCUSSION

According to (Rumondang Banjarnahor, 2022) improved digital security literacy enables students to identify potential risks associated with electronic transactions and implement more effective measures to safeguard their accounts and financial information. This conclusion aligns with the outcomes of the current research, which demonstrate that the adoption of project-based deep learning significantly improves students' capacity to comprehend, analyze, and proficiently apply digital technology across a range of economic activities.

Meanwhile according to (Maulida et al., 2024) Prior research has shown that adopting project-based learning can enhance students' digital literacy and promote vital 21st-century skills such as critical thinking, communication, collaboration, and creativity by engaging them in technology-supported projects. Through this approach, students not only acquire conceptual knowledge but also gain practical experience in identifying, analyzing, and solving real-world problems. Such experiences contribute to

enhancing students' ability to effectively utilize digital technologies, thereby promoting higher levels of digital economic literacy.

Digital economic literacy among students not only involves the ability to understand financial information and concepts but also encompasses the competence to utilize digital technologies to support informed, effective, and responsible financial decision-making. Digital economic literacy, according to (Andriyani, 2025) A person's proficiency in employing digital financial services is cultivated through an integration of financial literacy, comprehension of digital technologies, and the skill to navigate diverse financial technology advancements.

Within this framework, students are required to possess conceptual, practical, and reflective competencies in responding to the evolving digital-based economy. Meanwhile according to (Ayuni & Gustina, 2022) which suggests that the integration of digital literacy into the learning process helps students effectively access digital learning resources and enhances their engagement with technology in academic endeavors. According to (Aprilia et al., 2022) Digital literacy has been proven to be an important factor influencing Generation Z's online shopping behavior, demonstrating a positive and statistically significant relationship.

The results of the current research suggest that employing digital learning methods alongside active learning activities can enhance students' digital literacy competencies. Additionally, these findings are corroborated by the research titled *Technology Integration in the Project-Based Learning Model: Bibliometric Analysis 2015–2024*, which elucidates that the incorporation of technology within the Project-Based Learning framework acts as a potent instructional approach for improving 21st-century skills, such as digital literacy, problem-solving capabilities, and critical thinking among students.

According to (Irman, 2024) The ease of access and use of digital payment systems enables users to conduct transactions more practically, which in turn may encourage an increase in excessive consumption patterns. These findings indicate

that a high level of experience in using digital financial services does not always translate into strong digital economic management skills. Meanwhile according to (Susilowati et al., 2025) The use of fintech payment has been shown to be associated with students' consumptive behavior; however, adequate financial understanding can help them manage their expenses and avoid excessive consumption.

In line with the opinion of (Kusuma, Septian Yudha, Maria Theresia Heni Widyarti, Zulaika Putri Rokhimah, Hartono Hartono, 2024) Research has demonstrated that digital financial literacy significantly enhances students' capacity to make sound financial choices by improving their use of digital financial information. This indicates that digital experience does not stop at transactional activities, but also encompasses financial awareness shaped by repeated interactions with modern financial technologies. The research findings corroborate the conclusions of the current study, indicating that a substantial level of digital financial experience may adversely impact digital economic literacy, particularly when the application of financial technology leans more towards consumption rather than financial education.

Additionally, the results reveal that students' digital economic literacy is shaped not only by the educational processes within the classroom but also by their practical experiences with digital financial services. Engaging in project-based deep learning facilitates the development of essential skills in students, including critical thinking, creativity, collaboration, communication, and technology-driven problem-solving. By participating in project-oriented learning, students acquire richer contextual learning experiences that enhance their understanding of how the digital economy is integrated into their daily lives.

CONCLUSION

The findings of this study demonstrate that project-based deep learning has a significant positive effect on the digital economic literacy of Economics Education students in South Tangerang. This conclusion is supported by the

t-test results, which led to the rejection of the null hypothesis (H_{01}) and the acceptance of the alternative hypothesis (H_{a1}). The results suggest that instructional strategies centered on authentic project activities, collaborative learning, critical thinking, and problem-solving enable students to develop a deeper understanding of digital economic concepts and improve their ability to apply this knowledge in practical situations.

The analysis also reveals that digital financial experience significantly affects students' digital economic literacy; however, the relationship is negative. This finding is confirmed by the rejection of H_{02} and the acceptance of H_{a2} based on the t-test analysis. The negative association implies that extensive use of digital financial services does not automatically enhance digital economic literacy. Instead, repeated engagement with digital financial platforms may be limited to routine transactional activities, without fostering adequate knowledge of financial planning, digital risk management, or rational economic decision-making. Therefore, practical exposure to digital financial technologies should be complemented by systematic educational experiences that strengthen students' conceptual understanding and critical evaluation skills.

Furthermore, the results indicate that project-based deep learning and digital financial experience jointly exert a significant influence on students' digital economic literacy. Evidence from the F-test shows that the calculated F-value exceeds the critical F-value, confirming the simultaneous contribution of both independent variables to the development of digital economic literacy. These findings suggest that students' digital economic literacy is influenced not only by formal educational practices but also by their interactions with digital financial technologies in everyday life. Nevertheless, the educational benefits of such experiences depend on their integration into meaningful learning environments that promote analytical thinking, reflective judgment, and responsible financial behavior.

In conclusion, this study underscores the strategic role of project-based deep learning in

strengthening digital economic literacy among university students. Integrating authentic, project-oriented learning into higher education curricula can better equip students with the competencies required to navigate the rapidly evolving digital economy. Accordingly, higher education institutions should provide learning environments that connect theoretical knowledge with real-world digital economic issues while cultivating critical thinking, ethical responsibility, and sound financial decision-making.

Future studies are encouraged to explore additional determinants of digital economic literacy, including digital financial self-efficacy, financial behavior, technology acceptance, socioeconomic characteristics, and digital learning ecosystems. Conducting research across diverse institutional and regional contexts through longitudinal or mixed-methods designs would further enrich understanding of how digital economic literacy evolves over time.

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