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DIGITAL FINANCIAL MANAGEMENT AND STUDENTS' FINANCIAL CONTROL BEHAVIOR: A QUALITATIVE LITERATURE REVIEW OF ADAPTATION TO DIGITAL FINANCIAL TECHNOLOGY

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ABSTRACT

Purpose: This article examines how university students adapt their personal financial management and financial control behavior to the growing use of digital financial technology. It focuses on the ways digital payment and banking services may support budgeting, transaction monitoring, saving, and financial decision-making, while also creating risks of impulsive spending and weak expenditure control.

Design/Methodology/Approach: The study employs a qualitative literature review with a systematic, thematic orientation. Relevant scholarly publications and authoritative reports concerning digital financial literacy, financial technology, cashless payments, financial self-control, and student financial behavior were identified through a targeted search of scholarly and publisher sources. The literature was compared and synthesized thematically. This manuscript does not claim primary interviews or a completed database-wide PRISMA count; exact screening totals should be inserted after the authors conduct and document a reproducible database search.

Findings: The literature indicates that digital financial technology has a dual role. Digital records, transaction notifications, account dashboards, and budgeting features can improve financial awareness and make spending easier to monitor. Conversely, frictionless payments, promotional stimuli, social influence, and deferred-payment facilities may weaken the salience of spending and encourage impulsive consumption. The direction of the relationship depends less on technology availability alone than on digital financial literacy, financial attitudes, self-control, financial goals, and the user's ability to interpret transaction information.

Research Limitations/Implications: As a secondary-data study, the review does not represent the lived experiences of a specific student group and cannot establish causal effects. Future research should use interviews or longitudinal designs to examine how students actually use digital records, manage monthly allowances, respond to promotions, and control digital credit.

Originality/Value: This article develops an adaptation-oriented framework connecting digital financial tools, digital financial literacy, self-regulation, and financial control behavior. It shifts the discussion from technology adoption alone to the practical process through which students convert digital access into disciplined financial routines.

Paper Type: Qualitative Literature Review

Keywords: Digital Financial Management; Financial Control Behavior; University Students; Digital Financial Literacy; Financial Technology; Self-Control

A. INTRODUCTION

The expansion of digital financial services has changed the way individuals receive, store, spend, transfer, and monitor money. Mobile banking, electronic wallets, QR-based payments, online banking

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applications, digital investment platforms, and buy-now-pay-later services have become part of everyday financial activity. For university students, these services are especially relevant because they offer rapid access to transactions that can be completed through a smartphone. Digitalization therefore changes not only the medium of payment but also the environment in which financial decisions are made. University students are in a transitional stage of financial independence. Some rely on family allowances, scholarships, part-time work, or a combination of income sources. They must allocate limited resources to tuition-related needs, transportation, food, communication, learning materials, social activities, and savings. The ability to manage these competing needs requires planning, prioritization, monitoring, and self-control. When transactions move from physical cash to digital interfaces, students may gain access to more detailed transaction histories, but they may also become less conscious of the immediate cost of each purchase. Digital financial management in this article refers to the use of digital financial services and information features to plan, execute, record, monitor, and evaluate personal financial activities. It includes checking balances, reviewing transaction histories, transferring money, setting saving targets, using budgeting tools, and managing digital payment or credit facilities. Financial control behavior refers to the practices through which students regulate financial decisions so that spending remains consistent with available resources and financial goals. Its observable dimensions include budget preparation, spending limits, prioritization, monitoring, saving discipline, debt awareness, and reflection on financial decisions.

The relationship between digital financial technology and financial control is not necessarily positive or negative. Digital payment systems can make transaction records more accessible and reduce the effort required to review spending. However, the ease and speed of cashless transactions may reduce the psychological friction associated with payment. A meta-analysis of the cashless effect reports that consumers tend to spend more with cashless payment methods than with cash, although the strength of this pattern varies by context (Cashless Effect Meta-analysis, 2024). For students with limited budgets, small frequent purchases can accumulate and become difficult to recognize without deliberate monitoring. Digital financial literacy is therefore an important condition for responsible adaptation. It extends beyond the ability to operate an application. It includes understanding digital financial products, comparing costs, identifying risks, protecting personal data, recognizing fraud, evaluating financial information, and making informed decisions. The OECD/INFE (2023) treats digital financial literacy as a relevant dimension of broader financial capability and reports that financial literacy encompasses knowledge, behavior, and attitudes. Recent reviews similarly describe digital financial literacy as a multidimensional capability that supports the safe and effective use of digital financial services (Review of Research on Digital Financial Literacy, 2026).

Prior studies on students' financial behavior have examined financial literacy, self-control, financial technology, and social influences. Research on mobile banking adoption identifies perceived usefulness, ease of use, trust, social influence, and financial literacy as recurring determinants of adoption (Paleni & Apandi, 2026). Other student-focused reviews suggest that fintech can improve transaction efficiency and expenditure visibility, while also introducing risks of overspending when financial literacy is limited (Nurhayati et al., 2026). These findings indicate that technology adoption and financial management quality should not be treated as identical outcomes. A gap remains in

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explaining the adaptation process through which students translate digital access into financial control. Many studies focus on adoption intentions or statistical relationships among financial literacy, self-control, and financial behavior. A qualitative synthesis can bring these strands together by examining the mechanisms and conditions described across the literature. This article consequently asks: (1) How do digital financial technologies reshape students' personal financial management practices? (2) What opportunities and risks do these technologies create for students' financial control behavior? (3) How do digital financial literacy and self-control shape students' adaptation to digital financial services? (4) What framework can explain the development of disciplined financial management in a digital environment? The article contributes an adaptation-oriented synthesis. Rather than assuming that digital technology automatically improves or damages financial behavior, it argues that outcomes emerge from the interaction of technological features, user capability, psychological regulation, and the student's financial context. The proposed framework is intended to support future empirical research and the development of financial education in higher education.(Arifin et al., 2025).

B. METHODOLOGY

This study uses a qualitative literature review with a systematic and thematic synthesis orientation. The approach is intended to identify recurring concepts, compare findings across different research designs, and interpret how digital financial technology is associated with students' financial management and financial control behavior. The unit of analysis is the scholarly publication or authoritative report, not individual students.

Literature Identification and Search Strategy

The search was guided by combinations of three concept clusters. Cluster A represented digital financial technology: “financial technology”, “fintech”, “digital payment”, “e-wallet”, “mobile banking”, “cashless payment”, “QR payment”, and “buy now pay later”. Cluster B represented financial capability and behavior: “digital financial literacy”, “financial literacy”, “financial management”, “financial behavior”, “financial self-control”, “budgeting”, “saving behavior”, and “impulsive buying”. Cluster C represented the population and context: “university students”, “college students”, “young adults”, “higher education”, and “Indonesia”. Boolean combinations of the terms were used to guide identification of relevant literature. The targeted source search covered scholarly search results, journal publisher pages, DOI-linked records, and authoritative institutional publications. Priority was given to peer-reviewed articles and systematic or integrative reviews, supplemented by policy reports relevant to digital financial literacy. The review considered recent work from 2022–2026 while retaining earlier foundational theories where needed to explain financial behavior. The literature search informing this draft was conducted on 18 November 2026. The authors should update the search and verify the full text and bibliographic metadata before journal submission.(Anggreina et al., 2026)

Inclusion and Exclusion Criteria

Sources were considered relevant when they: (1) addressed digital financial services, financial literacy, financial management, financial self-control, or financial behavior; (2) focused on university students, young adults, or a population whose findings were transferable to student financial

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management; (3) provided conceptual discussion, empirical findings, or a review synthesis; and (4) contained sufficient bibliographic information for citation. Sources were excluded when they focused exclusively on technical system design without financial-behavior implications, duplicated another record, lacked a traceable publication record, or did not contribute to the research questions.

Data Extraction and Thematic Analysis

A literature matrix was used to organize each source by author, year, context, research design, digital technology discussed, behavioral concept, principal findings, and implications. The synthesis proceeded through familiarization, coding of recurring ideas, grouping of codes into themes, comparison of convergent and divergent findings, and development of an integrative framework. The principal themes were: (1) digitalization of everyday financial management; (2) transaction visibility and budgeting; (3) cashless convenience and consumption risk; (4) digital financial literacy and security; (5) self-control, financial attitudes, and social influence; and (6) institutional support for responsible adaptation.(Hadi et al., 2026)

PRISMA-Oriented Transparency

The reporting logic follows the identification, screening, eligibility, and inclusion sequence commonly used in systematic reviews. However, this manuscript is a qualitative literature review draft based on a targeted source search, not a fully documented systematic review with exported database records. To avoid presenting invented screening figures as research evidence, the numerical record counts are intentionally not reported. Before submission as a formal SLR, the authors should execute the search in named databases, export records, remove duplicates, document exclusion reasons, and complete the flow counts.

Table 1
Prisma Oriented Transparency

Stage	Procedure to be documented	Status in this draft
Identification	Record database names, search dates, exact search strings, and number of records retrieved.	Search concepts and date are stated; database export counts are not available.
Duplicate removal	Record duplicate records removed and remaining unique records.	To be completed from database exports.
Title/abstract screening	Apply the inclusion and exclusion criteria to titles and abstracts.	Criteria are defined; numerical screening log is required.
Full-text eligibility	Assess full texts and record reasons for exclusion.	Requires author verification of full texts.

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Final synthesis	List the included sources and link them to the thematic matrix.	Thematic synthesis is presented; final corpus should be frozen before submission.

Source: Adapted from the PRISMA 2020 Statement

C. RESULTS AND DISCUSSION

Digital Financial Technology as a New Financial Management Environment

The literature indicates that digital financial services have become more than alternative payment channels. They form an integrated environment in which students can access balances, transfer funds, make purchases, pay bills, and review transaction histories. Mobile banking and e-wallet applications reduce the time and effort required to perform routine financial activities. The systematic review of mobile banking adoption among university students identifies usefulness, ease of use, trust, social influence, and financial literacy as recurring adoption factors (Paleni & Apandi, 2026). These factors explain why students may adopt digital tools, but adoption itself does not establish whether the tools are used to manage money responsibly. The main change is the increased mediation of financial decisions by application interfaces. Students may receive transaction notifications, see balances in real time, and retrieve transaction histories without keeping handwritten records. Such features can support awareness of money flows. At the same time, the interface can make spending appear as a sequence of small, convenient actions rather than a cumulative reduction in a limited monthly budget. Digital financial management consequently requires students to interpret the information generated by applications and connect it to a personal financial plan.

Transaction Visibility, Budgeting, and Saving Discipline

Transaction visibility is one of the clearest potential benefits of digital financial management. A transaction history can help students identify recurring expenses, detect unnecessary purchases, and compare actual spending with planned allocations. Account notifications can also provide immediate feedback after payment. When students regularly review these records, digital services can become tools for monitoring rather than merely executing transactions. The value of transaction visibility depends on whether students actively use the information. A record that is never reviewed does not automatically create financial awareness. Students need routines such as checking weekly expenditure, categorizing transactions, setting spending limits, and reviewing savings progress. Research on student saving behavior has highlighted the relevance of digital financial literacy, digital banking, and self-control to saving practices (Azizah et al., 2025). This suggests that saving discipline is supported not only by access to digital banking but also by the capacity to set goals and regulate spending. Digital tools may therefore strengthen financial control when they are incorporated into a deliberate budgeting routine. For example, a student can allocate a monthly allowance into categories such as food, transportation, academic needs, communication, personal expenses, and savings. The student can then compare transaction records with the planned budget. This practice transforms application data into feedback for financial decisions. It also makes it easier to identify the difference between necessary expenditure and discretionary consumption.

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Cashless Convenience and the Risk of Weaker Spending Control

The convenience of cashless payment creates a behavioral tension. Digital payments reduce transaction time and can be useful when students need to pay quickly. Yet the reduced physical visibility of money may weaken the feeling of parting with cash. The meta-analysis on the cashless effect synthesizes 71 papers and reports that spending tends to be higher with cashless methods than with cash, with variation across consumption settings (Less Cash, More Splash?, 2024). This evidence does not mean every student will overspend when using e-wallets; rather, it identifies a risk that may become more relevant when spending is frequent, impulsive, or weakly monitored. Promotional notifications, cashback offers, discounts, limited-time campaigns, social media trends, and peer influence may further encourage unplanned purchases. The student may evaluate a transaction in terms of the discount or convenience instead of its effect on the remaining monthly budget. A low-value purchase can appear harmless in isolation, while repeated purchases may create a substantial cumulative expense. Financial control therefore involves pausing before payment, comparing the purchase with current priorities, and checking whether the expense has been planned. Deferred-payment products introduce a further challenge because the moment of consumption and the moment of payment are separated. Buy-now-pay-later services can make products appear immediately affordable even though the obligation remains in the future. Research on university students' intention to use BNPL has linked financial parenting and financial self-efficacy with students' use intentions, while also considering social media intensity (2024). In a student context, responsible adaptation requires understanding fees, due dates, repayment capacity, and the cumulative burden of multiple obligations.

Digital Financial Literacy as the Basis for Responsible Adaptation

Digital financial literacy is not simply technical familiarity with applications. It combines financial knowledge with the ability to use digital services safely and critically. Students need to understand transaction costs, interest or late fees, account security, privacy settings, fraud risks, and the terms of digital credit. They also need to recognize that a convenient interface does not necessarily make a financial product suitable for their circumstances. The OECD/INFE (2023) international survey treats digital financial literacy as part of a broader assessment of financial knowledge, behavior, attitudes, inclusion, and well-being. A recent review of digital financial literacy describes the construct as multidimensional, involving knowledge, skills, attitudes, and behaviors needed for safe use of digital financial services (Review of Research on Digital Financial Literacy, 2026). These perspectives support a broad understanding of student capability: a digitally capable student should be able not only to complete a transaction but also to evaluate its financial consequences and protect personal information. The literature also suggests that financial literacy is connected with other psychological and social factors. A systematic review of student financial behavior identifies financial literacy, financial attitudes, fintech, and digital financial literacy as interrelated considerations in financial management (Endarwati et al., 2026). A review of financial behavior formation further positions self-control, locus of control, financial self-efficacy, and contextual factors as mechanisms that shape financial decisions (Azis et al., 2026). Thus, knowledge can inform decisions, but it does not guarantee that students will consistently act in accordance with what they know.

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Self-Control, Financial Attitudes, and Social Context

Financial self-control refers to the capacity to regulate immediate desires in order to maintain longer-term financial priorities. In digital environments, self-control may be tested by one-click purchases, stored payment details, notifications, online shopping, and social comparison. Students with clear financial goals may use digital applications to track progress and resist unnecessary purchases. Students who lack spending limits or are strongly influenced by promotions may find that the same applications facilitate impulsive consumption. Self-control should not be interpreted as an isolated personal trait. Financial decisions are shaped by income adequacy, family financial socialization, peer expectations, lifestyle, access to financial education, and the design of digital services. The literature on student financial behavior in the digital era highlights the combined relevance of financial literacy, self-control, fintech, and social environment (Widyarti & Herlina, 2025). A student whose allowance is insufficient for basic needs may struggle to save even when financially knowledgeable. Similarly, a student may understand the risks of paylater but still face social pressure to participate in consumption trends. The synthesis therefore indicates that responsible financial control is produced through the interaction of cognitive, psychological, behavioral, and contextual dimensions. Digital financial literacy helps students understand products and risks; financial attitudes shape priorities; self-control supports consistency; and social or economic context affects the choices available. Digital technology can amplify these capacities, but it cannot replace them.

An Adaptation Framework for Student Digital Financial Management

Based on the thematic synthesis, this article proposes a four-stage adaptation framework: (1) Digital Access, (2) Digital Awareness, (3) Financial Regulation, and (4) Reflective Financial Control. The stages are analytical rather than a claim that every student follows a fixed linear sequence. Students may move back and forth as they encounter new applications, changing income, or unexpected expenses.

Table 2
Adaptation Framework for Student Digital Financial Management

Stage	Student practice	Digital tool function	Evidence of adaptation
Digital Access	Uses mobile banking, e-wallets, QR payments, or online financial services.	Enables convenient transactions and account access.	Can operate basic services and understand basic transaction steps.
Digital Awareness	Checks balances, notifications, transaction history, and product terms.	Provides records, alerts, and information.	Recognizes spending patterns, costs, and potential risks.

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Financial Regulation	Sets budgets, limits discretionary spending, plans savings, and manages repayment dates.	Supports categorization, reminders, and monitoring.	Aligns spending with available funds and financial priorities.
Reflective Financial Control	Evaluates decisions, adjusts budgets, avoids unnecessary debt, and reviews goals.	Provides data for reflection and future planning.	Demonstrates consistent, informed, and responsible financial decisions.

Source: Adaptation Framework

The framework emphasizes the transition from using a digital service to managing financial behavior through it. Digital Access represents functional adoption. Digital Awareness requires students to interpret account and transaction information. Financial Regulation involves translating awareness into budgets, limits, and saving routines. Reflective Financial Control represents the ability to evaluate outcomes and adjust future decisions. This final stage does not mean avoiding digital technology; it means using technology while retaining responsibility for financial choices.

Table 3
Benefits, Risks, and Educational Responses

Dimension	**Potential benefit**	**Potential risk**	**Recommended response**
Transaction access	Fast payments and account access.	Frequent, low-friction purchases.	Set daily/weekly spending limits and review transactions.
Financial records	Automatic transaction histories and notifications.	Records are ignored or not categorized.	Schedule weekly expenditure reviews.
Promotions	Discounts can reduce planned costs.	FOMO and unplanned consumption.	Compare the discounted price with the budget and actual need.
Digital credit	Flexible payment timing.	Late fees and accumulated obligations.	Assess repayment capacity and total cost before use.
Digital literacy	Better understanding of services and risks.	Fraud, privacy loss, and	Teach security, product comparison, and risk recognition.

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		misunderstanding of terms.	
Self-control	Supports goal-oriented spending and saving.	Impulsive decisions under social pressure.	Use waiting periods and explicit financial goals.

Implications for Higher Education and Financial Education

Universities can strengthen students' adaptation through financial education that combines financial concepts with practical digital routines. Learning activities should ask students to prepare a realistic monthly budget, categorize sample transactions, compare digital financial products, identify the cost of deferred payments, and assess the security of digital accounts. The aim is not to promote a particular provider but to develop the capacity to make informed decisions. Lecturers can integrate these activities into economics, entrepreneurship, accounting, and personal finance courses. For example, students may analyze a hypothetical monthly allowance, review a transaction log, identify overspending categories, and propose a revised budget. They may also compare the total cost of paying immediately and using a deferred-payment option. Such exercises make financial control observable and connect abstract financial literacy with everyday decisions. Financial institutions and fintech providers also have a role in supporting responsible use. Clear fee disclosures, accessible transaction histories, configurable spending alerts, savings goals, and understandable repayment reminders can help users make informed decisions. However, interface features should complement rather than replace financial education and personal responsibility. Institutions should also address privacy, cybersecurity, fraud prevention, and fair access.

Research Gaps and Limitations

The reviewed literature contains a mixture of systematic reviews, quantitative surveys, and studies of technology adoption. Much of the student-focused evidence examines associations among variables at one point in time. Such designs can identify relationships but may not fully explain how students change their financial routines after adopting a digital service. There is a need for qualitative interviews, diary studies, and longitudinal research that document actual budgeting practices, reactions to notifications and promotions, and experiences of managing digital credit. This article also has limitations. First, it is a qualitative synthesis of secondary sources and does not provide primary interview data. Second, the targeted literature search used for this draft has not been converted into a complete database export and independently screened PRISMA dataset. Third, the included literature varies in population, country, research design, and measurement of financial literacy and financial control. The proposed framework should therefore be treated as a conceptual synthesis requiring empirical validation, not as a tested causal model.

D. CONCLUSION

This qualitative literature review shows that digital financial technology reshapes student financial management by making transactions faster and financial information more accessible. Mobile banking, e-wallets, QR payments, and other digital services can support budgeting, expenditure monitoring, and saving when students actively use transaction records and financial tools. At the same time, frictionless payments, promotions, social influence, and deferred-payment facilities may increase the risk of

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impulsive consumption and weak spending control. The central finding is that technology adoption does not automatically produce responsible financial behavior. The quality of students' adaptation depends on the interaction of digital financial literacy, financial attitudes, self-control, financial goals, and contextual conditions. Students need to understand not only how to use digital services but also how to evaluate costs, protect accounts, monitor spending, and assess the consequences of financial decisions. The article proposes a four-stage adaptation framework consisting of Digital Access, Digital Awareness, Financial Regulation, and Reflective Financial Control. The framework explains how students may move from basic use of digital financial services toward informed and disciplined financial management. Higher education institutions can support this process through practical financial education, budgeting exercises, digital security awareness, and critical evaluation of digital credit and payment products. Future research should test and refine the framework through qualitative interviews with students from different socioeconomic and academic backgrounds. Studies should explore how students manage monthly allowances, use transaction histories, respond to digital promotions, and make decisions about paylater services. Longitudinal research could further clarify whether digital financial tools contribute to sustained improvements in saving, budgeting, and financial well-being.

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