THE EFFECT OF FINANCIAL LITERACY, FINTECH PAYMENTS, AND FINANCIAL SELF-EFFICACY ON THE FINANCIAL MANAGEMENT OF FEMALE CIVIL SERVANTS (PNS) IN PONTIANAK CITY, WITH SELF-CONTROL AS A MODERATING VARIABLE

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Abstract
Purpose: This study examines the effects of financial literacy, fintech payments, and financial self-efficacy on the financial management of female civil servants (PNS) in Pontianak City, with self-control as a moderating variable.
Design/methodology/approach: This study employed a quantitative associative approach involving 150 female civil servants in Pontianak City who were selected through purposive sampling. The instruments were tested for validity and reliability, followed by classical assumption tests (normality, linearity, multicollinearity). The data were analyzed using Moderated Regression Analysis (MRA) with two equations, supplemented by tests of correlation coefficients, coefficients of determination, F-tests, and t-tests.
Findings: Financial literacy has a positive and significant effect on financial management, while fintech payments and financial self-efficacy do not have a significant effect when considered individually. Collectively, these three variables influence the financial management of female civil servants in Pontianak City. Self-control was found to moderate the effects of financial literacy and fintech payments on financial management but does not moderate the effect of financial self-efficacy.
Practical implications: Improving financial literacy is the most relevant intervention for female civil servants, while strengthening self-control can serve as a supporting strategy to ensure that financial knowledge and easy access to fintech payments truly impact daily financial management behavior.
Originality/value: This study provides evidence that the moderating role of self-control is selective—significant in the financial literacy and fintech payment pathways, but not in financial self-efficacy—a finding that enriches our understanding of how self-control interacts differently with each psychological and behavioral antecedent in the financial management of female civil servants.
Paper type: empirical
Keywords: Financial literacy, fintech payments, financial self-efficacy, self-control, financial management.

1. Introduction

Advances in financial technology have fundamentally transformed the way people manage their personal finances. The emergence of fintech payment solutions has made cashless transactions easier, faster, and more flexible, with e-wallets becoming the most widely used digital payment method among Indonesians. While this convenience offers benefits, it also has the potential to encourage excessive spending if not balanced by adequate financial management skills.

National financial literacy data also reveals disparities relevant to this context. The Financial Services Authority's 2025 survey noted that men's financial literacy rates were slightly higher than women's, indicating that women's ability to manage their finances has not yet been fully equalized. This situation warrants close attention, given that women bear the dual responsibility of managing both their personal finances and household finances, amid limited access to financial education.

This context is particularly relevant for female civil servants (PNS), who, according to the data, have significantly lower rates of formal employment participation compared to men in the government sector. Although they have relatively stable incomes, this stability does not automatically guarantee optimal financial management, especially when easy access to fintech payment services has the potential to encourage impulsive purchases as a form of self-reward, while financial self-efficacy and self-control may not necessarily be sufficient to counterbalance these conveniences.

Previous research on financial literacy, fintech payments, and financial self-efficacy in relation to financial management has yielded mixed results, and the role of self-control as a moderator of these relationships has not been extensively tested specifically among female civil servants. This gap underscores the importance of this study, which aims to examine the extent to which financial literacy, fintech payments, and financial self-efficacy influence the financial management of female civil servants in Pontianak, with self-control serving as a moderator of these relationships.

Previous empirical research on the antecedents of financial management has shown varying results across contexts. Fritiwi, Hariyanto, and Safitri (2024) found that financial literacy has a positive and significant effect on the financial management of female civil servants in Mempawah Regency, underscoring the central role of financial literacy in the context of female formal-sector workers. Wahyuni (2024) reported slightly different findings among college students, where financial literacy, income, and lifestyle all had a positive impact on personal financial management; however, self-control, as a moderator, was not found to weaken these effects. Meanwhile, Arumalaita and Kusuma (2025) demonstrated that financial literacy, financial self-efficacy, and fintech payments all have a positive and significant effect on Generation Z's personal financial management, with each variable contributing through different pathways: financial literacy as the basis for decision-making, financial self-efficacy as a booster of self-confidence, and fintech payments as a factor facilitating transactions.

These differences in research findings indicate that the effects of financial literacy, fintech payments, and financial self-efficacy on financial management—as well as the role of self-control as a moderator—remain inconsistent and tend to depend on the characteristics of the subjects and the research context; therefore, it is important to retest these effects specifically among female civil servants.

Theoretically, self-control is often treated as a direct predictor of financial behavior, rather than as a moderating condition that strengthens or weakens the influence of cognitive and behavioral antecedents—such as financial literacy, fintech payments, and financial self-efficacy—on financial management. However, within the framework of the Theory of Planned Behavior, perceived behavioral control should function as a factor that determines the extent to which an individual's intentions and knowledge are actually translated into concrete actions. Positioning self-control as a moderating variable—rather than merely a predictor—provides a more accurate understanding of how the ability to exercise self-control interacts with financial literacy, ease of access to fintech payments, and financial self-efficacy in shaping the financial management behavior of female civil servants.

Filling this gap is important both academically and practically: Female civil servants have distinctive financial characteristics—namely, a fixed and relatively stable income—yet they still face the dual challenge of being both workers and household financial managers, amid easy access to fintech payments that have the potential to encourage consumerist behavior. Academically, this study complements previous research—which has largely focused on college students or Generation Z—by examining how financial literacy, fintech payments, and financial self-efficacy interact with self-control among a group of female formal-sector workers with stable incomes. From a practical perspective, this understanding is crucial for designing targeted interventions—both to improve financial literacy and to strengthen self-control—so that the income stability enjoyed by female civil servants truly leads to sound and sustainable financial management.

2. Literature Review and Hypotheses Development

Financial Literacy and Financial Management

Yesipah and Susilo (2023) describe financial literacy as a fundamental need for every individual, serving as the foundation for addressing and resolving various financial issues. Hidayat et al. (2023) break down financial literacy into four indicators: basic financial knowledge, saving and borrowing skills, understanding of insurance, and understanding of investments. The better a person's understanding of these four aspects, the greater their chances of managing their finances in a planned and responsible manner.

H1: Financial literacy has a positive and significant effect on financial management.

Fintech Payments and Financial Management

Fadilah et al. (2024) define financial technology as an innovative financial platform or application that provides simple, secure, and convenient services to support the public while driving economic growth. Puspita (2019) identifies three indicators in the use of digital payments: convenience, ease of access, and benefits perceived by users. The ease of transactions offered by fintech payments has the potential to influence users' financial management patterns, either toward greater efficiency or toward consumptive behavior if not balanced by adequate financial literacy.

H2: Fintech payments have a positive and significant effect on financial management.

Financial Self-Efficacy and Financial Management

Forbes and Kara (2010) define financial self-efficacy as an individual's belief in their ability to achieve financial goals, which is influenced by financial skills, personality, and social factors. Lown (2011, as cited in Safitri, 2020) outlines six indicators of financial self-efficacy, including the ability to plan expenses, the ability to achieve financial goals, the ability to make decisions when facing unexpected events, the ability to cope with financial challenges, confidence in managing finances, and confidence in future financial conditions. Individuals with low financial self-efficacy tend to make suboptimal financial decisions due to a lack of confidence in managing their own finances.

H3: Financial self-efficacy has a positive and significant effect on financial management.

Financial Management

Sera et al. (2022) define financial management as an individual's skill in controlling, planning, budgeting, and monitoring daily finances. Kholilah and Iramani (2013) formulated indicators of financial management that include paying bills on time, creating financial plans for the future, setting aside funds for savings, and allocating money for personal and family needs.

The Moderating Role of Self-Control

Dewi et al. (2021) define self-control as an individual's ability to suppress, regulate, or direct their desires through careful consideration, thereby enabling them to make wise consumption decisions and avoid excessive consumerist behavior. Goldfried (2016) identifies three main factors that shape self-control: satisfaction control, decision control, and cognitive control. In the context of financial management, self-control is theorized to act as a condition that strengthens or weakens the influence of financial literacy, fintech payments, and financial self-efficacy on an individual's ability to manage their finances.

H4: Self-control moderates the effect of financial literacy on financial management.
H5: Self-control moderates the effect of fintech payments on financial management.
H6: Self-control moderates the effect of financial self-efficacy on financial management.

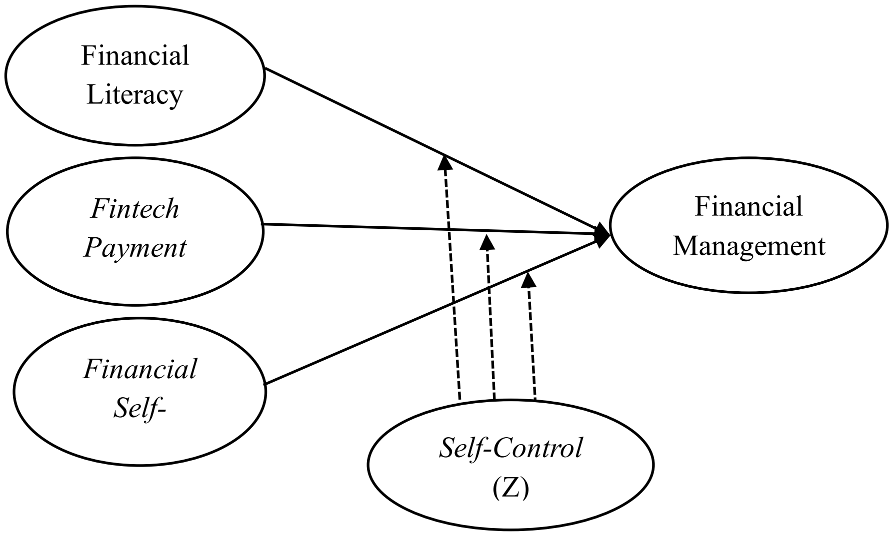

Figure 1. Conseptual Framwork

3. Research Method

This study employs an associative quantitative design to test both direct effects and moderating effects among variables. According to Sugiyono (2020), the associative method is a research strategy with a research question aimed at identifying the relationship between two or more variables, while the quantitative approach is based on the philosophy of positivism, which aims to test formulated hypotheses. The study population consists of female civil servants who use fintech payment services in Pontianak City, with a sample of 150 respondents selected through purposive sampling from 26 government agencies under the Pontianak City Government.

Data were collected via an online questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree), distributed through Google Forms. Financial literacy was measured using four indicators (basic financial knowledge, savings and borrowing, insurance, and investment); fintech payment usage was measured using three indicators (convenience, ease of access, and benefits); financial self-efficacy through six indicators of confidence in financial management; financial management through four indicators (timely bill payment, future financial planning, setting aside savings, allocation of personal and family funds); and self-control through three indicators (satisfaction control, decision control, and cognitive control).

The quality of the instrument was assessed using Pearson's product-moment validity test, with the table r value obtained from the formula df = n–2 = 148 at a 5% significance level, resulting in a table r value of 0.160 for this study, as well as Cronbach's alpha reliability test with a cutoff of 0.70 (Ghozali, 2018). The classical assumption tests included a normality test using the Kolmogorov –Smirnov test, a linearity test using the Test for Linearity with a significance criterion of Deviation from Linearity above 0.05, and a multicollinearity test using the Tolerance and Variance Inflation Factor (VIF) values, where the model is considered free of multicollinearity if Tolerance is greater than 0.10 and VIF is less than 10. The questionnaire data were transformed using the natural logarithm (Ln) to address distribution issues before further testing.

The hypotheses were tested using Moderated Regression Analysis (MRA), a specialized application of multiple linear regression that incorporates interactions between variables, with the following two regression equations:

Equation I: $Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \varepsilon$
Equation II: $Y = \alpha + \beta 1(X1 \cdot Z) + \beta 2(X2 \cdot Z) + \beta 3(X3 \cdot Z) + \varepsilon$

4. Result and Discussion

Respondent Characteristics

Table 1. Respondent Profile (n = 150)

Charcteristic	Category	n	%
Age (years)	20-25	15	9,9
	26-30	78	52,4
	31-35	38	24,9
	36-40	14	9,3
	41-45	4	2,8
	>45	1	0,7
Education	SMA/SMK	6	3,9
	D3	31	20,4
	D4	11	7,2
	S1	93	62,6
	S2	9	5,9
Agency	Pontianak City Health Department	24	16,0
	Civil Registration and Population Administration Office	17	11,3
	Department of Education and Culture	16	10,7
	Social Services Department	12	8,0
	Subdistrict Office	12	8,0
	Pontianak Main Tax Office	10	6,7
	BPN/National Land Agency	9	6,0
	Department of Public Works and Public Housing	8	5,3
	Department of Transportation	8	5,3
	Department of the Environment	7	4,7
	Village Office	6	4,0
	Department of Communications and Information Technology	3	2,0
	Department of Tourism	3	2,0
	Regional Development Planning Agency (Bappeda)	2	1,3
	Regional Revenue Agency	2	1,3
	Regional Civil Service Agency	1	0,7
	Junior High School Teachers	1	0,7
	Elementary School Teachers	1	0,7
	Ministry of Finance	1	0,7
	High School Teachers	1	0,7
	Customs and Excise	1	0,7
	Investment Agency	1	0,7
	Secretariat of the Regional People's Representative Council	1	0,7
	Regional Secretariat	1	0,7
	Civil Service Police Unit (Satpol PP)	1	0,7

	Regional Financial and Asset Management Agency (BPKAD)	1	0,7
Work tenure	1-5 years	83	55,9
	6-10 years	62	40,8
	11-15 years	5	3,3
Duration of Fintech Service Use	1-2 years	13	8,6
	3-4 years	11	7,2
	5-6 years	38	25
	>6 years	88	59,2
Monthly income (IDR)	2.000.000-3.999.999	90	60,5
	4.000.000-5.999.999	49	32,2
	6.000.000-7.999.999	10	6,6
	>8.000.000	1	0,7
Marital Status	Married	90	60,5
	Not Married	60	39,5
Dependents	0	62	42
	1	46	30,3
	2	24	15,8
	3	15	9,9
	4	3	2

Source(s): Authors' own creation, processed SPSS output (2026).

Of the 150 respondents, the majority were aged 26–30 (52.4%) and held a bachelor's degree (62.6%). Respondents were spread across various agencies, with the largest proportion working at the Pontianak City Health Department (16.0%). Most had 1–5 years of work experience (55.9%) and had been using fintech payment services for more than 6 years (59.2%), indicating that respondents had generally been adapting to digital transactions for quite some time before this data was collected. Economically, most respondents had a monthly income of Rp2,000,000–Rp3,999,999 (60.5%), were married (60.5%), and had no dependents (42.0%)—a profile that describes young female civil servants with a steady income but who do not necessarily bear the financial burden of a large family.

Validity Test

Table 2. Validity Test Summary

Variable	Items	r-count range	r-table	Description
Financial Literacy (X1)	12	0.508 – 0.665	0.160	Valid
Fintech Payment (X2)	7	0.411 – 0.635	0.160	Valid
Financial Self-Efficacy (X3)	7	0.320 – 1.000	0.160	Valid
Self-Control (Z)	6	0.550 –0.720	0.160	Valid
Financial Management (Y)	8	0.550–0.681	0.160	Valid

Source(s): Authors' own creation, processed SPSS output (2026).

All items across the five variables—financial literacy, fintech payments, financial self-efficacy, financial management, and self-control—were deemed valid, as all calculated r-values were greater than the critical r-value of 0.160 at a 5% significance level.

Reliability Test

Table 3. Reliability Test

Variable	Cronbach's Alpha	Threshold	Description
Financial Literacy (X1)	0.852	0.70	Reliable
Fintech Payment (X2)	0.837	0.70	Reliable
Financial Self-Efficacy (X3)	0.905	0.70	Reliable
Self-Control (Z)	0.825	0.70	Reliable
Financial Management (Y)	0.850	0.70	Reliable

Source(s): Authors' own creation, processed SPSS output (2026).

The Cronbach's alpha values for all five variables also exceeded the 0.70 threshold, indicating that the research instrument has good internal consistency and is suitable for further testing.

Classical Assumption Tests

Table 4. Classical Assumption Test Summary

Test	Relationship / Model	Statistic	Description
Normality (K–S)	Equation I	Sig. = 0.200	Normally distributed
Normality (K–S)	Equation II	Sig. = 0.069	Normally distributed
Multicollinearity	Equation I (X1, X2, X3)	Tolerance > 0.10; VIF < 10	No multicollinearity
Multicollinearity	Equation II (interaction terms)	VIF elevated (expected for MRA)	Not problematic
Linearity	Y×X1, Y×X2, Y×X3, Y×Z	Deviation Sig. > 0.05 (all)	Linear relationship

Source(s): Authors' own creation, processed SPSS output (2026).

The Kolmogorov–Smirnov normality test on the transformed data yielded a p-value of 0.069, which exceeds the significance threshold of 0.05; therefore, the residual data are considered to be normally distributed. The linearity test showed a linear relationship between all independent variables and financial management, with significance values for Deviation from Linearity ranging from 0.233 to 0.785—all above 0.05. The multicollinearity test showed a tolerance value of 0.473 for financial literacy (VIF = 3.107), 0.333 for fintech payments (VIF = 3.269), 0.265 for financial self-efficacy (VIF = 3.876), and self-control at 0.376 (VIF = 2.383). Since all tolerance values are above 0.10 and the VIF values are below 10, the regression model is deemed free of multicollinearity issues and meets the classical assumptions for further analysis.

Moderated Regression Analysis

Table 5. Regression Coefficients – Equations I and II

Model	Variable	B	Std. Error	Beta	t	Sig.
Equation I	(Constant)	2.103	3.028	–	.695	.488
	Financial Literacy (X1)	.136	.052	.167	2.599	.010
	Fintech Payment (X2)	.109	.079	.114	1.377	.171
	Financial Self-Efficacy (X3)	-.063	.051	-.080	-1.238	.218
Equation II	(Constant)	18.565	1.567	–	11.846	.000
	Financial Literacy (X1)	-.119	.236	-.321	-.506	.001
	Fintech Payment (X2)	-.771	.443	-.806	-1.740	.084
	Financial Self-Efficacy (X3)	.271	.481	.344	.563	.009
	Self-Control (Z)	.005	.001	.286	3.343	.001
	X1 × Z	.009	.001	.613	8.589	.000
	X2 × Z	-.002	.001	-.110	-1.396	.165
	X3 × Z	-.119	.236	-.321	-.506	.001

Source(s): Authors' own creation, processed SPSS output (2026). Dependent variable: Personal Financial Management (Y).

Equation I yields Y = 2.103 + 0.136X1 + 0.109X2 – 0.063X3. The constant term of 2.103 indicates that if all three independent variables are zero, financial management remains at that value. The positive coefficients for financial literacy (0.136) and fintech payments (0.109) suggest that increases in these two variables tend to be accompanied by improvements in financial management, while the negative coefficient for financial self-efficacy (–0.063) indicates an opposite relationship, although it is not statistically significant, as will be seen in the t-test results. Equation II yields Y = 18.565 + 0.005(X1·Z) + 0.009(X2·Z) – 0.002(X3·Z), showing that the interactions between self-control and financial literacy, as well as between self-control and fintech payments, are both positive, while the interaction with financial self-efficacy is negative.

Model Summary

Table 6. Model Summary and F-Test

Model	R	R^2	Adjusted R^2	F	Sig.
Equation I	0.687	0.472	0.462	48.777	.000[b]
Equation II	0.764[a]	0.583	0.566	28.452	.000[b]

Source(s): Authors' own creation, processed SPSS output (2026). Dependent variable: Personal Financial Management (Y).

The correlation coefficient (R) in Equation I is 0.687, which falls into the “strong” category (range 0.60–0.799), indicating a strong relationship between financial literacy, fintech payments, and financial self-efficacy and financial management. The coefficient of determination (R^2) of 0.472 indicates that 47.2% of the variation in financial management among female civil servants in

Pontianak can be explained by these three variables, while the remaining 52.8% is influenced by other factors outside the scope of this study. After self-control was included as a moderating variable in Equation II, R increased to 0.764 and R^2 increased to 0.583 (58.3%), meaning that the model's ability to explain the variation in financial management increased significantly after accounting for the role of self-control.

Hypothesis Testing

Table 7. Hypothesis Testing Summary

Hypothesis	Relationship	t / Sig.	Result
H1	Financial Literacy → Financial Management	2.599 / 0.010	Supported
H2	Fintech Payment → Financial Management	1.377 / 0.171	Not Supported
H3	Financial Self-Efficacy → Financial Management	-0.080 / 0.218	Not supported
H4	Self-Control moderates Financial Literacy → Financial Management	3.343 / 0.001	supported
H5	Self-Control moderates Fintech Payment → Financial Management	8.589 / 0.000	Supported
H6	Self-Control moderates Financial Self-Efficacy → Financial Management	-1.396 / 0.165	Not supported

Source(s): Authors' own creation, processed SPSS output (2026).

In Equation I, financial literacy yielded a calculated t-value of 2.599 with a significance level of 0.010 (< 0.05), so H1 is accepted: financial literacy has a positive and significant effect on financial management. Fintech payments yielded a calculated t-value of 1.377 with a significance level of 0.171 (> 0.05), so H2 is rejected. Financial self-efficacy yielded a calculated t-value of −1.238 with a significance level of 0.218 (> 0.05), so H3 is also rejected. In Equation II, the interaction coefficient between financial literacy and self-control was significant at 0.001, and the interaction between fintech payments and self-control was significant at 0.000; therefore, H4 and H5 are accepted. Conversely, the interaction between financial self-efficacy and self-control was not significant at 0.165; therefore, H6 is rejected.

Discussion

H1 is supported: financial literacy has a positive and significant effect on financial management, consistent with Yushita (2017) and Musyaroh and Yoga (2025), who assert that a basic understanding of finance tends to translate directly into more planned management practices. For female civil servants, who manage a fixed monthly income, knowledge of savings and loans, insurance, and investments appears sufficient to encourage better financial management behavior without requiring other supporting factors.

H2 is not supported: fintech payments do not have a significant partial effect on financial management. This result differs from the findings of Susilowati et al. (2025) and Rahayu and Kholidiah (2025), who reported a significant effect of fintech payments on a group of college students. This difference can be explained by the respondents' characteristics: female civil servants who have been using fintech services for an average of more than 6 years are likely accustomed to the convenience of these transactions, so their use has become a routine that no longer directly affects the quality of their financial management but rather depends more on previously established financial awareness and habits.

H3 was not supported: financial self-efficacy did not have a significant effect on financial management and even showed a negative coefficient. This finding differs from that of Farrell, Fry, and Risse (2016), who found that financial self-efficacy plays an important role in women's financial behavior. A possible explanation is that self-confidence alone, without adequate self-control, is not enough to change daily financial management behavior—an individual may feel confident in their ability to manage their finances, but that confidence does not necessarily translate into concrete actions such as consistent saving or budgeting, especially when the temptation to consume via fintech payments is readily available.

H4 and H5 are supported: self-control was found to moderate the effects of financial literacy and fintech payments on financial management. These findings reinforce the work of Strömbäck et al. (2017) and Damayanti and Mahfudz (2024), which show that self-control plays a crucial role in translating knowledge and easy access to financial technology into better financial behavior. For female civil servants, the ability to control gratification and decision-making appears to be a determining factor that allows financial literacy and the ease of fintech payments to be truly utilized wisely, rather than becoming a gateway to consumptive behavior.

H6 was not supported: self-control did not moderate the effect of financial self-efficacy on financial management. Together with H3, these results indicate that the role of self-control in this study is selective, strengthening the pathways based on knowledge and access to technology but not influencing the pathway based on self-belief. This selective pattern represents an important contribution to the moderation literature, which has tended to treat self-control as a general moderator without testing its separate effects on each of the psychological and cognitive antecedents of financial management.

5. Conclusion

This study shows that financial literacy has a positive and significant effect on the financial management of female civil servants in Pontianak, while fintech payments and financial self-efficacy do not have a significant partial effect. Simultaneously, these three variables influence financial management, and the model's ability to explain variations in financial management increased from 47.2% to 58.3% after self-control was included as a moderating variable. Self-control was found to moderate the effects of financial literacy and fintech payments on financial management but did not moderate the effect of financial self-efficacy, indicating that the role of self-control is selective depending on the type of antecedent being moderated.

In practical terms, these findings suggest that programs aimed at improving the financial well-being of female civil servants should prioritize strengthening basic financial literacy and fostering self-control in the use of fintech payment services, rather than focusing solely on boosting self-confidence. Government agencies can integrate financial literacy modules and financial self-control training into employee competency development programs, given that the ease of digital transactions available today requires behavioral readiness, not just knowledge or self-confidence alone.
This study has limitations due to its sample scope being restricted to a single city and its cross-sectional design; therefore, the results may not necessarily be generalizable to other regions or different worker groups. Future research is recommended to include other variables that may influence financial management, such as financial attitudes or the influence of the social environment; to expand the scope of the study to other regions in West Kalimantan; and to compare other respondent groups, such as contract workers or private-sector employees, to strengthen the generalizability of the findings.

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