

**THE INFLUENCE OF FINANCIAL LITERACY AND
DIGITAL FINANCIAL COMPETENCY ON
ADVANCED CONSUMPTION OF STUDENT
BEHAVIOR: THE MEDIATING ROLE OF SELF-
CONTROL IN WUHAN UNIVERSITY OF
TECHNOLOGY IN CHINA**

THESIS

**Submitted to Universitas Pendidikan Ganesha
in Partial Fulfillment of the Requirements
for the Degree of Master of Management
in the Master's Program in Management Science**

By

HOU BIANBIAN

ID. 2429131110

MANAGEMENT SCIENCE STUDY PROGRAM

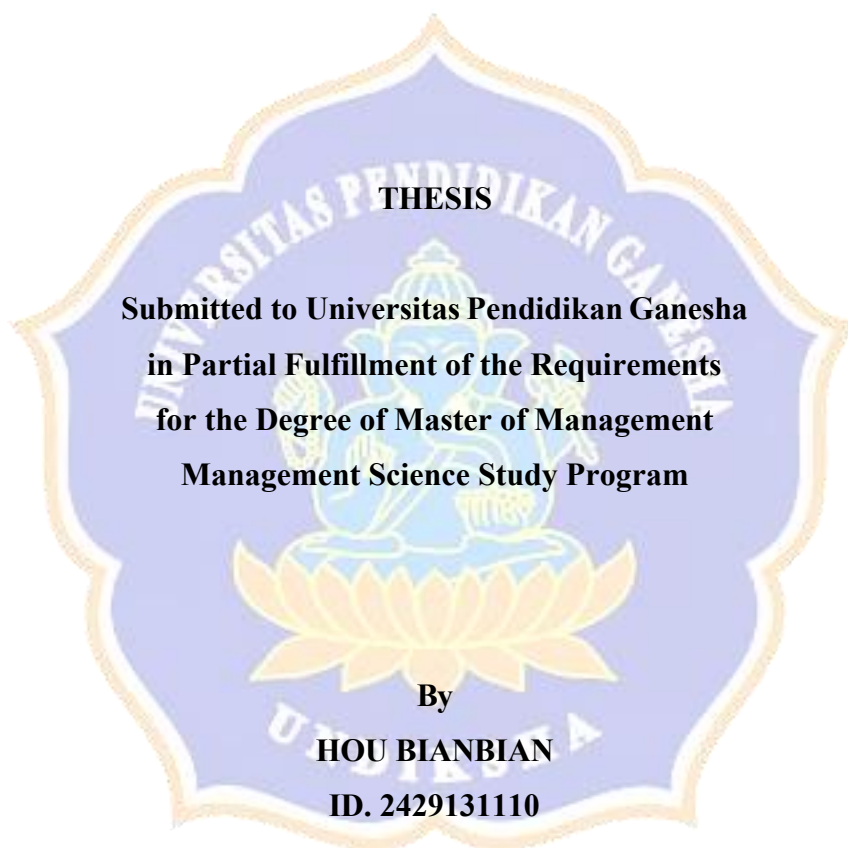
POSTGRADUATE PROGRAM

UNIVERSITAS PENDIDIKAN GANESHA

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2026

TESIS

DIAJUKAN UNTUK MELENGKAPI TUGAS DAN MEMENUHI SYARAT-SYARAT UNTUK MENCAPAI GELAR MAGISTER MANAJEMEN

Menyetujui

Pembimbing I	Dr. Fridayana Yudiaatmaja, M.Sc. NIP.197404122010121001
Pembimbing II	Prof. Putu Indah Rahmawati, M.Bis., Ph.D. NIP.198002172002122001



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Tesis oleh Hou Bianbian telah dipertahankan di depan tim penguji dan dinyatakan diterima sebagai salah satu persyaratan untuk memperoleh gelar Magister Manajemen di Ilmu Manajemen (S2), Program Pascasarjana, Universitas Pendidikan Ganesha Pada tanggal 31 Maret 2026

Dewan Penguji

Ketua	Dr. Komang Krisna Heryanda, S.E., M.M. NIP.198309212015041001
Anggota	Dr. Fridayana Yudiaatmaja, M.Sc. NIP.197404122010121001
Anggota	Prof. Putu Indah Rahmawati, M.Bis., Ph.D. NIP.198002172002122001
Anggota	Dr. Ni Luh Henny Andayani, S.St.Par., M.Par. NIP.198304142010122002

Mengetahui Direktur Program Pascasarjana
Universitas Pendidikan Ganesha,



Prof. Dr. I Nyoman Jampel, M.Pd.

NIP.195910101986031003



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DECLARATION OF ORIGINALITY

I hereby declare that the thesis I have prepared as a requirement to obtain the Master of Management degree from the Graduate Program of Universitas Pendidikan Ganesha is entirely my own original work. Certain parts of the thesis that cite the works of others have been clearly referenced in accordance with academic norms, principles, and ethics.

If in the future it is discovered that all or part of this thesis is not my own work or that there is plagiarism in certain parts, I am willing to accept the sanction of revocation of the academic title I hold and other sanctions in accordance with the laws and regulations of the Republic of Indonesia.

Singaraja, February 2026

Stated by,


侯彦彦
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PREFACE

The author prays praise and gratitude to God Almighty for His grace, so that the thesis entitled: The Influence of Financial Literacy and Digital Financial Competency on Advanced Consumption of Student Behavior: The Mediating Role of Self-Control In Wuhan University of Technology In China, can be completed as planned.

This thesis was written to fulfil one of the requirements for obtaining a Master of Management degree in the Management Science Study Program at Universitas Pendidikan Ganesha.

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This journey has not always been easy, but with all of you by my side, it has been truly meaningful. The author realizes that this thesis is not perfect. However, its presence in the constellation of the academic community will add to the treasury of knowledge in the development of science. Hopefully this thesis will be useful for the academic community, especially those who claim to be sheltered under the great banner of education.

Singaraja, February, 2026

Hou Bianbian

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