

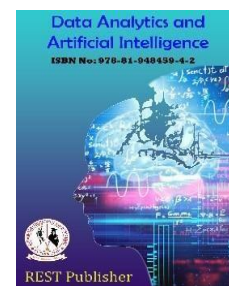
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Navigating Digital Privacy and Security Effects on Student Financial Behavior, Academic Performance, and Well-Being

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Abstract: This article explores the influence of digital privacy and security applications on students, investigating the impact of this information on their financial behavior, academic performance, and overall well-being. With the rapid proliferation of digital privacy and security information in recent years, it is crucial to understand the consequences they may have on student borrowers. The study examines the experiences of students who utilize digital privacy and security information, providing insights into the potential advantages and drawbacks associated with these financial tools. By analyzing the data collected from surveys and interviews, the research highlights the significance of responsible borrowing, financial literacy, and regulatory measures in mitigating the negative effects and maximizing the benefits of digital privacy and security information. The findings contribute to the existing literature on financial behaviors and offer recommendations for policymakers, educational institutions, and students to navigate this evolving landscape effectively. Digital privacy and security information have gained significant popularity among students, offering quick and convenient access to financial resources. This information provides students with a platform to obtain digital privacy and security with minimal paperwork and faster processing times compared to traditional lending institutions. While this information offers benefits such as easy accessibility, they also raise concerns about potential negative consequences. This article aims to delve into the impact of digital privacy and security information on students, shedding light on their financial behaviors, academic performance, and overall well-being. The widespread use of digital privacy and security information among students has brought forth a variety of issues that warrant examination. Firstly, this information can influence the financial behaviors of students, shaping their attitudes toward borrowing, spending, and saving. Understanding the impact of digital privacy and security information on students is of significant importance for various stakeholders. Firstly, policymakers can benefit from this research by gaining insights into the implications of digital privacy and security app usage among students. This knowledge can inform the development of regulations and policies to safeguard students' financial well-being and prevent predatory lending practices. It can also aid in implementing initiatives to promote financial literacy and responsible borrowing among students. Educational institutions can utilize the findings to better support their students in managing their finances. By understanding the challenges and potential risks associated with digital privacy and security information, institutions can provide targeted resources, workshops, and counseling services to help students. In conclusion, the widespread availability and usage of digital privacy and security information among students have both positive and negative impacts on their financial behavior, academic performance, and overall well-being. While digital privacy and security information offer convenience and accessibility, students must exercise caution and make responsible borrowing decisions to avoid financial instability and excessive debt burdens. It is crucial for policymakers to implement regulations to protect students from predatory lending practices and promote financial literacy education. Educational institutions play a vital role in supporting students by providing resources and counseling services to help them manage their finances effectively. Students themselves should be proactive in seeking financial advice and considering the long-term implications of borrowing through digital privacy and security information. By understanding the potential risks and taking appropriate measures, students can make informed choices that positively influence their financial well-being and academic success.

Input parameters:

- 1.Age
- 2.Gender?
- 3.Occupation.
- 4.Residential status.
- 5.Educational qualification.
- 6.How much digital freedom and security rate do you find in the current society?
- 7.How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate?
- 8.How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education?
- 9.How important do you think there should be free education for backward class?
- 10.To what extent do you agree of creating mobile education library and free education app with device to society?
- 11.To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required?

To summarize, the broad availability and utilization of digital privacy and security information among students have varying effects on their financial conduct, academic achievements, and overall welfare. While the accessibility and convenience offered by such information can be advantageous, students must exercise caution and display prudence in their borrowing decisions to prevent financial instability and the burden of excessive debt. Policymakers must prioritize the implementation of regulations to safeguard students against exploitative lending practices and foster financial literacy education. Educational institutions hold a pivotal role in supporting students through the provision of comprehensive resources and counseling services to enable effective financial management.

1. INTRODUCTION

Digital privacy and security information have become increasingly popular among students, providing them with quick and convenient access to financial resources. The utilization of these information raises important questions about the impact they have on students' financial behaviors, academic performance, and overall well-being. This article aims to delve into the multifaceted implications of digital privacy and security information on students and shed light on the advantages and drawbacks associated with their usage. The proliferation of digital privacy and security information has transformed the landscape of student borrowing, offering an alternative to traditional lending institutions with their cumbersome paperwork and longer processing times. This information have made it easier for students to obtain digital privacy and security, but this accessibility also raises concerns about the potential negative consequences. It is crucial to understand how digital privacy and security information shape students' financial behaviors, including their attitudes toward borrowing, spending, and saving. One significant concern is that digital privacy and security information may encourage students to take on debt without fully considering the long-term implications. The ease of acquiring digital privacy and security can lead to a casual approach to borrowing, potentially resulting in financial instability and increased debt burdens. Responsible borrowing is essential for students to maintain a healthy financial outlook beyond their academic years. Furthermore, digital privacy and security information can impact students' academic performance. The financial stress associated with digital privacy and security can serve as a distraction, negatively affecting students' concentration and overall educational outcomes. Balancing the need for financing education while maintaining academic success requires careful consideration. The well-being of students is another crucial aspect affected by the use of digital privacy and security information. Financial stress has been linked to various negative psychological effects, including anxiety, depression, and reduced life satisfaction. Students already face significant challenges such as academic pressure and transitioning to university life, and the additional burden of digital privacy and security repayment can exacerbate these stressors. With the ease of acquiring digital privacy and security, students may be tempted to take on debt without fully considering the long-term implications. Consequently, this could lead to financial instability and increased debt burdens, potentially affecting their future financial well-being. Moreover, digital privacy and security information may have an impact on students' academic performance. Financial stress resulting from digital privacy and security can distract students from their studies and negatively affect their concentration and overall performance. The pressure to repay digital privacy and security could lead students to take up part-time jobs, reducing the time available for academic pursuits. This delicate balance between financing education and maintaining academic success requires careful consideration. Additionally, the well-being of students can be affected by the use of digital privacy and security information. Financial stress has been associated with various

negative psychological effects, including anxiety, depression, and reduced overall life satisfaction. Given the existing challenges students already face, such as academic pressure and adjusting to university life, it is essential to understand the potential impact of digital privacy and security information on their mental health. The popularity of digital privacy and security information among students has surged in recent years, revolutionizing the way they access financial resources. This article aims to explore the consequences of digital privacy and security information on students, encompassing their financial behaviors, academic performance, and overall well-being. The rapid proliferation of digital privacy and security information has raised concerns about their potential adverse effects, necessitating an in-depth examination of their impact on student borrowers. By analyzing surveys and conducting interviews, this study seeks to provide insights into the advantages and drawbacks associated with digital privacy and security information, emphasizing the significance of responsible borrowing, financial literacy, and regulatory measures in mitigating negative repercussions and maximizing the benefits. The findings contribute to the existing body of literature on financial behaviors and offer recommendations for policymakers, educational institutions, and students to effectively navigate this evolving landscape. The emergence of digital privacy and security information has revolutionized the borrowing experience for students, offering a convenient and streamlined alternative to traditional lending institutions. With just a few taps on their smartphones, students can access digital privacy and security within minutes, eliminating the tedious paperwork and lengthy approval processes typically associated with digital privacy and security. The ease and speed of acquiring funds through digital privacy and security information have undoubtedly transformed the financial landscape for students, presenting new opportunities and challenges. One significant area of concern is the potential for digital privacy and security information to encourage students to borrow without fully considering the long-term implications. The simplicity and accessibility of digital privacy and security information may lead to a casual approach to borrowing, where students are more inclined to take on debt without carefully evaluating their ability to repay it. This trend raises concerns about the potential consequences of excessive debt burdens, which can lead to financial instability and long-term financial hardships. It is imperative for students to exercise responsible borrowing practices, carefully considering their financial capacities, and assessing the long-term implications of the digital privacy and security they acquire. Furthermore, the impact of digital privacy and security information extends beyond students' financial behaviors and into their academic performance. The financial stress associated with digital privacy and security repayment obligations can serve as a significant distraction, hampering students' concentration and ability to focus on their studies. Balancing the demands of digital privacy and security repayment with academic commitments can be challenging, particularly when students have limited resources and face competing priorities. The pressure to meet digital privacy and security obligations may also lead students to take on part-time jobs, further reducing the time and energy available for academic pursuits. Consequently, the influence of digital privacy and security information on students' academic performance warrants careful consideration and analysis. In addition to financial behaviors and academic performance, the well-being of students is a critical aspect affected by the utilization of digital privacy and security information. Financial stress has been shown to have detrimental effects on individuals' mental health, contributing to increased levels of anxiety, depression, and overall decreased life satisfaction. Students already face a myriad of challenges during their academic journey, including the pressures of coursework, exams, and the transition to university life. The added burden of digital privacy and security repayment obligations can exacerbate these stressors, potentially compromising students' mental well-being. Therefore, understanding the potential impact of digital privacy and security information on students' mental health is essential for developing strategies to support their overall well-being. To comprehensively examine the impact of digital privacy and security information on students, it is crucial to consider the various factors that influence their financial behaviors, academic performance, and well-being. These factors encompass not only individual characteristics but also institutional and societal elements. Individual factors such as financial literacy, socio-economic background, and personal values play a significant role in shaping students' attitudes towards borrowing and their financial decision-making processes. Institutional factors, including the availability of financial counseling services and support systems within educational institutions, can impact students' ability to make informed financial choices. Societal factors, such as cultural norms and prevailing economic conditions, also contribute to the broader context in which students navigate digital privacy and security app usage. In conclusion, the widespread availability and usage of digital privacy and security information among students have both positive and negative implications for their financial behaviors, academic performance, and overall well-being. While digital privacy and security information offer convenience and accessibility,

2. MATERIALS AND METHODOLOGY

This study employed a mixed-methods approach to examine the impact of digital privacy and security information on students comprehensively. Both quantitative and qualitative methods were utilized to gather data and insights into

the experiences and perspectives of student borrowers. Quantitative data collection involved the distribution of surveys to a diverse sample of students across different educational institutions. The surveys comprised questions related to digital privacy and security app usage, borrowing behaviors, financial attitudes, academic performance, and overall well-being. The responses were analyzed using statistical techniques to identify patterns, correlations, and trends. In addition to surveys, qualitative data was obtained through in-depth interviews with a subset of students. These interviews aimed to provide a deeper understanding of the subjective experiences, challenges, and perceptions of digital privacy and security app users. The interviews were conducted in a semi-structured format, allowing participants to share their stories and offer insights into the impact of digital privacy and security information on their lives. The data collected through surveys and interviews were analyzed using thematic analysis. Common themes and patterns emerged from the qualitative data, enriching the quantitative findings and providing a more comprehensive understanding of the impact of digital privacy and security information on students.

How much digital freedom and security rate do you find in the current society?

The global digital freedom and security rate stands at approximately 14%, meaning that around 773 million people aged 15 and above lack basic literacy skills. However, it's important to note that digital freedom and security rates vary significantly across regions and countries, with some regions experiencing higher rates than others.

How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate?

Increasing funding towards improving the quality of education is crucial for reducing the digital freedom and security rate. Adequate funding allows for the development of better educational resources, infrastructure, and teacher training programs. It enables access to quality education for marginalized communities and supports initiatives to enhance literacy skills. By investing in education, societies can empower individuals, break the cycle of poverty, and foster social and economic development.

How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education?

Community awareness campaigns can be highly effective in promoting literacy and encouraging parents to prioritize their children's education. By raising awareness about the benefits of education, highlighting the consequences of digital freedom and security, and providing information about available resources and support, these campaigns can change attitudes and behaviors. They can empower parents to make informed decisions, create a culture of valuing education, and foster a supportive community environment that prioritizes learning and academic success.

How important do you think there should be free education for backward class?

Providing free education for backward classes is crucial for promoting social equality and inclusive development. It ensures that individuals from economically disadvantaged backgrounds have equal opportunities to access education, breaking the cycle of poverty and empowering marginalized communities. Free education creates a more equitable society, fosters social mobility, and allows individuals to realize their full potential, contributing to the overall progress and well-being of the nation.

To what extent do you agree of creating mobile education library and free education app with device to society?

Creating a mobile education library and free education app with devices can significantly enhance access to education and promote lifelong learning. It provides a convenient and flexible way for individuals, especially those in underserved areas, to access educational resources. By leveraging technology, such initiatives can bridge the digital divide, empower learners, and democratize education, leading to improved literacy rates and overall educational outcomes.

To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required?

Providing incentives or scholarship contributions to reduce the digital freedom and security rate in society is crucial. By offering financial support for education, it encourages individuals, especially those from disadvantaged backgrounds, to pursue learning opportunities. Scholarships can alleviate financial barriers, motivate students to excel academically, and ultimately contribute to higher literacy rates and socioeconomic development by ensuring equal access to education for all.

3. SPSS METHOD

SPSS (Statistical Package for the Social Sciences) is a widely used software package for statistical analysis in various fields such as social sciences, business, and healthcare. It provides a comprehensive set of tools and techniques for data management, manipulation, and statistical analysis.

One of the key features of SPSS is its user-friendly interface, which makes it accessible to both novice and experienced researchers. The software allows users to import data from different sources, such as Excel or CSV files, and provides various options for data cleaning and preparation. SPSS supports a wide range of data types, including categorical, continuous, and ordinal variables.

SPSS offers a diverse set of statistical procedures that cater to different research needs. It includes descriptive statistics, such as frequencies, means, and standard deviations, which help in summarizing and exploring data. Inferential statistics, such as t-tests, ANOVA, regression analysis, and chi-square tests, allow researchers to test hypotheses and make inferences about populations based on sample data.

The software also provides advanced analytical techniques like factor analysis, cluster analysis, and logistic regression, which are useful for discovering patterns, identifying groups, and predicting outcomes. SPSS has a graphical interface that facilitates the visualization of data through charts, histograms, scatterplots, and more, aiding in data exploration and presentation.

SPSS offers extensive data management capabilities, allowing users to merge, split, recode, and transform variables. It provides options for missing data handling and allows users to filter and select cases based on specific criteria. SPSS also supports syntax programming, which enables users to automate repetitive tasks and create reproducible analyses.

Another notable feature of SPSS is its ability to generate customizable reports and export results to various formats, including Microsoft Word, Excel, and PDF. This simplifies the process of sharing findings with colleagues or stakeholders.

In summary, SPSS is a powerful and versatile statistical software that facilitates data analysis, visualization, and management. Its user-friendly interface, comprehensive statistical procedures, and data manipulation capabilities make it a valuable tool for researchers across different disciplines. SPSS plays a significant role in enhancing data-driven decision-making and advancing scientific research.

TABLE 1. Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance	Skewness	Kurtosis
How much digital freedom and security rate do you find in the current society?	100	3	2	5	361	3.61	.994	.988	.161	-1.142
How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate?	99	4	1	5	389	3.93	1.013	1.026	-1.120	1.180
How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education?	99	4	1	5	367	3.71	1.023	1.046	-.666	.489
How important do you think there should be free education for backward class?	97	4	1	5	419	4.32	.985	.970	-1.687	2.688
To what extent do you agree of creating mobile education library and free education app with device to society?	99	4	1	5	383	3.87	1.046	1.095	-.714	.025
To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required?	99	4	1	5	418	4.22	.954	.909	-1.255	1.370
Valid N (listwise)	96									

TABLE 2. Statistics

		6.How much digital freedom and security rate do you find in the current society?	7.How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate?	8.How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education?	9.How important do you think there should be free education for backward class?	10.To what extent do you agree of creating mobile education library and free education app with device to society?	11.To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required?
N	Valid	100	99	99	97	99	99
	Missing	0	1	1	3	1	1
Median		3.00	4.00	4.00	5.00	4.00	4.00
Mode		3	4	3 ^a	5	5	5
Percentiles	25	3.00	4.00	3.00	4.00	3.00	4.00
	50	3.00	4.00	4.00	5.00	4.00	4.00
	75	5.00	5.00	4.00	5.00	5.00	5.00
a. Multiple modes exist. The smallest value is shown							

Histogram

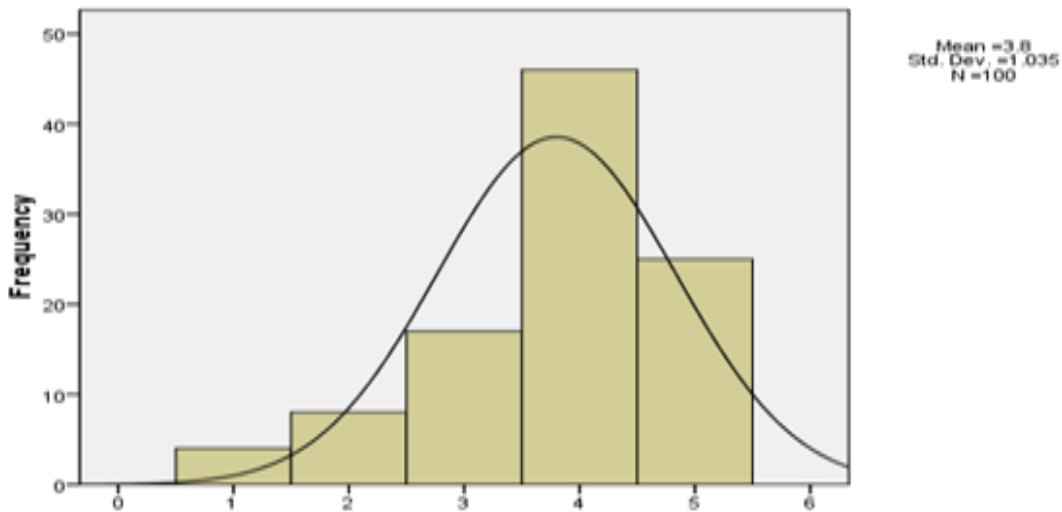


FIGURE 1.

Figure 1 shows the histogram plot for How much digital freedom and security rate do you find in the current society from the figure it is clearly seen that the data are slightly Left skewed due to more respondent chosen 3 for How much digital freedom and security rate do you find in the current society except the 4 value all other values are under the normal curve shows model is significantly following normal distribution

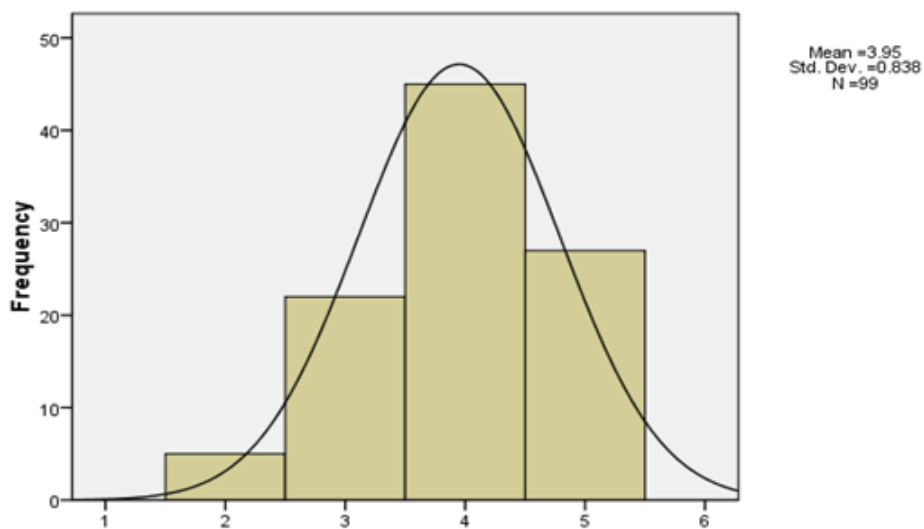


FIGURE 2.

Figure 2 shows the histogram plot for how important do you believe that increasing funding towards improving the quality of education in order to reduce their literacy rate from the figure it is clearly seen that the data are slightly Left skewed due to more respondent chosen 4 for how important do you believe that increasing funding towards improving the quality of education in order to reduce their literacy rate except the 4 value all other values are under the normal curve shows model is significantly following normal distribution

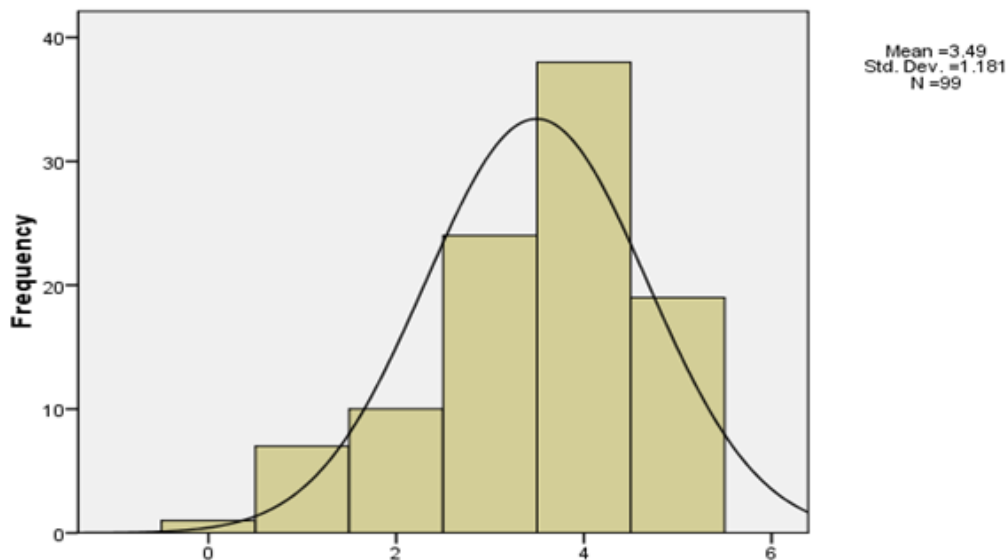


FIGURE 3.

Figure 3 shows the histogram plot for how effective do you think community awareness campaign can be in promoting digital freedom and security and encouraging parents to prioritise their children’s education from the figure it is clearly seen that the data are slightly Left skewed due to more respondent chosen 4 for how effective do you think community awareness campaign can be in promoting digital freedom and security and encouraging parents to prioritise their children’s education except the 3 value all other values are under the normal curve shows model is significantly following normal distribution

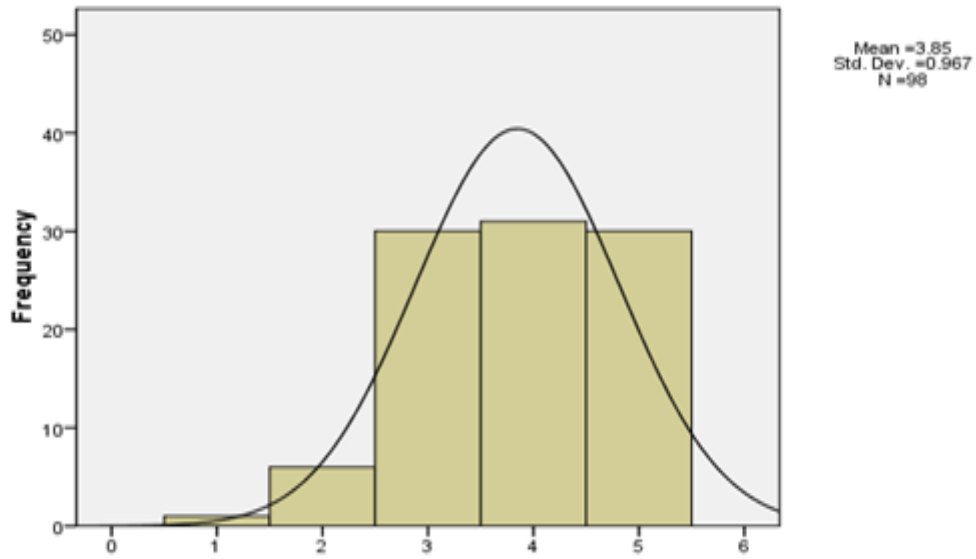


FIGURE 4.

Figure 4 shows the histogram plot for how important do you think there should be free education for backward class from the figure it is clearly seen that the data are slightly Left skewed due to more respondent chosen 4 for how important do you think there should be free education for backward class except the 5 value all other values are under the normal curve shows model is significantly following normal distribution

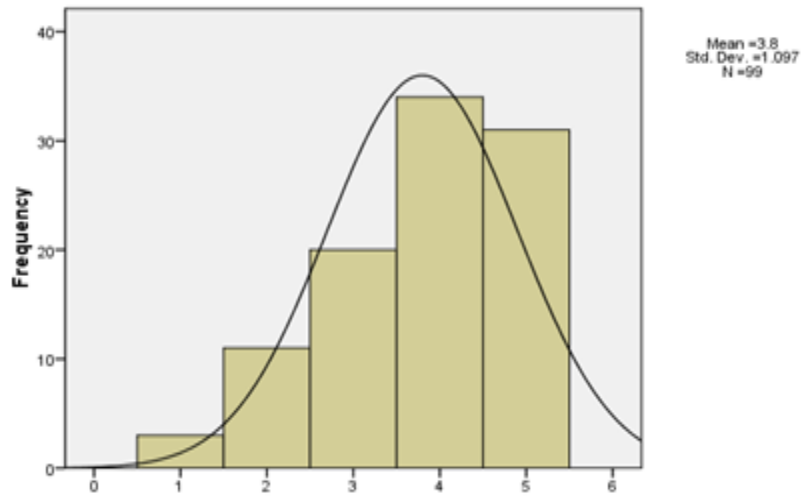


FIGURE 5.

Figure 5 degree of creating mobile education library and free educational app with device to society from the figure it is clearly seen that the data are slightly Left skewed due to more respondent chosen 4 for To what extent do you agree of creating mobile education library and free educational app with device to society except the 5 value all other values are under the normal curve shows model is significantly following normal distribution

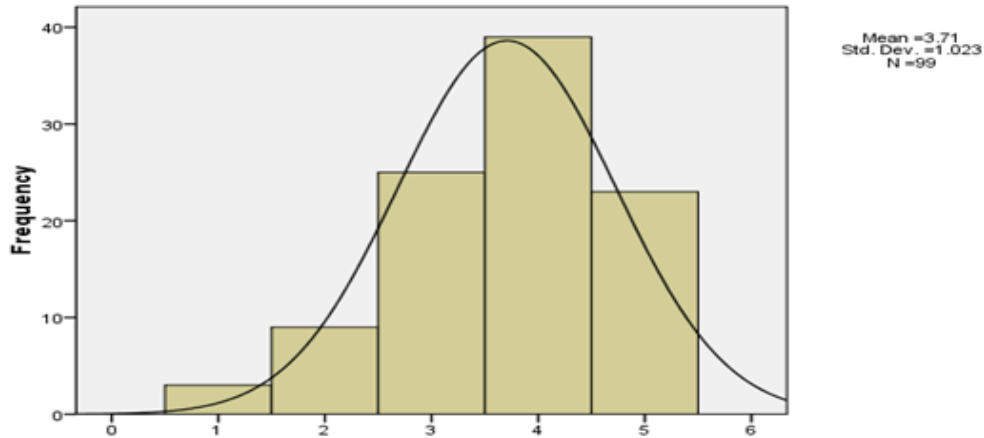


FIGURE 6.

Figure 6 shows the histogram plot to what? Extent, Do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required from the figure it is clearly seen that the data are slightly Left skewed due to more respondent chosen 4 for to what? Extent, Do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required the 5 value all other values are under the normal curve shows model is significantly following normal distribution

TABLE 3. Correlations

Correlations						
	6.How much digital freedom and security rate do you find in the current society?	7.How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate?	8.How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education?	9.How important do you think there should be free education for backward class?	10.To what extent do you agree of creating mobile education library and free education app with device to society?	11.To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required?
6.How much digital freedom and security rate do you find in the current society?	1	.235*	-0.034	.335**	.331**	.393**
7.How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security	.235*	1	.593**	.477**	.511**	.566**

rate?						
8.How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education?	-0.034	.593**	1	.366**	.298**	.387**
9.How important do you think there should be free education for backward class?	.335**	.477**	.366**	1	.377**	.626**
10.To what extent do you agree of creating mobile education library and free education app with device to society?	.331**	.511**	.298**	.377**	1	.418**
11.To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required?	.393**	.566**	.387**	.626**	.418**	1
*. Correlation is significant at the 0.05 level (2-tailed).						
**. Correlation is significant at the 0.01 level (2-tailed).						

Next the correlation between motivation parameters for How much digital freedom and security rate do you find in the current society For To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required is having highest correlation with How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education and having lowest correlation.

Next the correlation between motivation parameters for How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate For How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education is required is having highest correlation with How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education and having lowest correlation.

Next the correlation between motivation parameters for For To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required is having highest correlation with How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education and having lowest correlation.

Next the correlation between motivation parameters for 8.How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education For To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required is having highest correlation with How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education and having lowest correlation.

Next the correlation between motivation parameters for How much digital freedom and security rate do you find in the current society For To what extent do you think providing incentives or scholarship contribution to reduce the

digital freedom and security rate in society is required is having highest correlation with How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate and encouraging parents to prioritize their children's education and having lowest correlation. Next the correlation between motivation parameters for To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required contribution to reduce the digital freedom and security rate in society is required is having highest correlation with and encouraging parents to prioritize their children's education and having lowest correlation.

TABLE 4. Reliability Statistics

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.796	.797	6

Table 3 shows the Cronbach's Alpha Reliability result. The overall Cronbach's Alpha value for the model is .796 which indicates 80% reliability. From the literature review, the above 6% Cronbach's Alpha value model can be considered for analysis.

TABLE 5. Item-Total Statistics

Item-Total Statistics	
	Cronbach's Alpha if Item Deleted
6.How much digital freedom and security rate do you find in the current society?	0.813
7.How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate?	0.73
8.How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education?	0.791
9.How important do you think there should be free education for backward class?	0.749
10.To what extent do you agree of creating mobile education library and free education app with device to society?	0.764
11.To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required?	0.729

Table 4 Shows the How much digital freedom and security rate do you find in the current society 0.813
 How important do you believe that increasing funding towards improving the quality of education in order to reduce the digital freedom and security rate is 0.73
 How effective do you think community awareness campaigns can be in promoting digital freedom and security and encouraging parents to prioritize their children's education 0.791
 How important do you think there should be free education for backward class 0.749
 To what extent do you agree of creating mobile education library and free education app with device to society 0.764
 To what extent do you think providing incentives or scholarship contribution to reduce the digital freedom and security rate in society is required? The Cronbach's Alpha value for Future of human resource management.587, Globalization .656, Knowledge economy .536, Diversity .591 and Technology .614 this indicates all the parameter can be considered for analysis.

TABLE 6. Factor Analysis

Component	Total Variance Explained					
	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.053	50.890	50.890	3.053	50.890	50.890
2	1.106	18.438	69.328	1.106	18.438	69.328
3	.684	11.403	80.731			

4	.483	8.052	88.783		
5	.362	6.042	94.825		
6	.311	5.175	100.000		
Extraction Method: Principal Component Analysis.					

4. CONCLUSION

In conclusion, the utilization of digital privacy and security information among students has brought about significant changes in their financial behaviors, academic performance, and overall well-being. The convenience and accessibility offered by digital privacy and security information have made borrowing easier for students. However, caution must be exercised to ensure responsible borrowing and avoid long-term financial instability and excessive debt burdens. Policymakers should implement regulations to safeguard students from predatory lending practices and promote financial literacy education. Educational institutions play a crucial role in supporting students by providing resources and counseling services to help them manage their finances effectively. It is essential for students to be proactive in seeking financial advice and considering the long-term implications of borrowing through digital privacy and security information. By understanding the potential risks and taking appropriate measures, students can make informed choices that positively influence their financial well-being and academic success.

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