

The Influence of Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Parental Financial Socialization on Financial Management Behavior in State University Students in Surabaya

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Abstract

Financial management behavior denotes an individual's ability to strategize, allocate, oversee, control, identify, and save resources in everyday life. This behavior is influenced by several factors, including financial literacy, financial disposition, financial self-efficacy, and parental financial socialization. This study aims to examine the factors influencing financial management behavior, specifically among foreign students as they endeavor to handle their finances independently.

The study population consists of State University students living in Surabaya City who have received financial education. This study had 120 respondents chosen via purposive sampling, with data gathered using questionnaires and processed using SmartPLS.

The results demonstrated that financial knowledge, financial attitude, and financial self-efficacy affect students' financial management behaviors; however, parental financial socialization did not consistently have a direct impact on these behaviors.

Keywords: Financial knowledge, Financial attitude, Financial self efficacy, Parental financial socialization, Financial management behavior

Pendahuluan:

Financial management is a topic that is often discussed in Indonesia, especially regarding consumptive behavior. Without careful preparation, a lot of people emphasize wants above needs, which results in excessive expenditure. (Siswanti & Halida, 2020). According to (Nuryana & Rahmawati, 2020) college students are vulnerable to the influence of fashion, trends and lifestyles, increasing the risk of problems managing personal finances. Many students understand the concept of financial literacy through education, organizations and family influence. However, this understanding is often hindered by social and lifestyle influences. The latest trends in culinary, fashion and other activities often make students forget the ideals of true financial literacy, as they are more influenced by consumptive lifestyles (Dwi Iga Luhsasi, 2021).

From BPS East Java data in 2022, Surabaya City recorded the largest number of students in the entire province. The city is the center of higher education in East Java, with a total of 273,229 students in various universities, public or private. This number reflects Surabaya's important role as one of Indonesia's main cities for providing tertiary education, attracting students from various regions. Apart from Surabaya, other regencies and cities in East Java have significant numbers of students, as can be found in the next table, which details the number of students in various regions in East Java.

Table of Number of Students by Regency / City in East Java

No	Regency /City	Total (thousands)	No	Regency /City	Total (thousands)	No	Regency /City	Total (thousands)
1	Pacitan	1.262	14	Pasuruan	8.578	27	Sampang	1.998
2	Ponorogo	12.430	15	Sidoarjo	23.039	28	Pamekasan	8.688
3	Trenggalek	771	16	Mojokerto	7.131	29	Sumenep	9.519
4	Tulungagung	4.856	17	Jombang	19.756	30	Kediri City	31.651
5	Blitar	-	18	Nganjuk	2.261	31	Blitar City	8.329
6	Kediri	4.274	19	Madiun	-	32	Malang City	255.481
7	Malang	7.174	20	Magetan	-	33	Probolinggo City	730
8	Lumajang	4.683	21	Ngawi	1.633	34	Pasuruan City	1.451
9	Jember	78.640	22	Bojonegoro	11.880	35	Mojokerto City	2.620
10	Banyuwangi	17.755	23	Tuban	4.965	36	Madiun City	13.809
11	Bondowoso	966	24	Lamongan	13.790	37	Surabaya City	273.229
12	Situbondo	8.955	25	Gresik	11.948	38	Batu City	-
13	Probolinggo	11.561	26	Bangkalan	23.948			

Source : BPS East Java Province

The current phenomenon of students is managing consumption needs and often carrying out various economic activities disproportionately by not setting priorities in their spending (Nikmatus Sholihah & Isbanah, 2023). Students, as a group with a large number, are included in the category that is vulnerable to consumptive behavior. Many of them migrate from home to pursue education in the big city, Surabaya, so

they have to manage personal finances independently. The challenges of living away from family make students have to be good at managing daily finances.

Financial management behavior, namely individual management skills, includes reporting, preparing budgets, evaluating, organizing, supervising, finding, saving money (Atikah & Kurniawan, 2021). Financial management behavior is a crucial issue because it is closely related to people's consumptive tendencies, especially in Surabaya City (Kholilah & Iramania, 2013). In general, lifestyle is often misinterpreted by some young people, especially students in Surabaya City, following the latest fashion trends so that they prefer a hedonistic lifestyle (Haryana, 2020).

There are gaps in the findings of several studies (Komaria, 2020), Personal financial management behavior is significantly positively impacted by financial attitude and financial knowledge. The results of research (Nisa & Haryono, 2022) financial attitude and financial knowledge do not influence Gen Z's financial management behavior. In addition, the results of research (Nugroho Mahfud, 2023) financial self-efficacy has a significant positive effect on financial management behavior. Research (Pramedi & Haryono, 2021), namely financial self-efficacy cannot affect financial management behavior. The reason for this result is because the research (Pramedi & Haryono, 2021) respondents were dominated by 20-34 years of age. In research by (Khalisharani et al., 2022) parental financial socialization influences financial management behavior. Research by (Harianto & Isbanah, 2021) Financial management behavior is unaffected by parental financial socialization. Since the respondents don't use what they learn from their parents in their everyday financial conduct, parental financial socialization has little effect on financial management behavior. From the description and research gap, researchers want to look into "The Effect of Financial Knowledge, Financial Attitude, Financial Self Efficacy, and Parental Financial Socialization on Financial Management Behavior in College Students in Surabaya".

Review Of Literature:

Theory of Planned Behavior

Theory of Planned Behavior (TPB) by Icek Ajzen in 1985. According to (Ajzen, 1991) this TPB predicts that behavior can be considered and planned, because human behavior can be influenced by careful consideration. TPB, the advancement of Theory of Reasoned Action outlines how attitudes and behaviors relate. In Ajzen's behavior planning theory, he clarifies that an individual may only act in line with his intentions when he has control over his actions. Perceived control behavior, subjective standards, and attitudes toward action all influence intention. These three elements will influence behavior by influencing intention. (Andana & Yuniningsih, 2023). Planned behavior theory reason in human conduct and the conviction that personal consciousness governs behavior. Intention is not the sole element that influences behavior; other, uncontrollable circumstances also play a role (Brahmastra & Wikartika, 2023).

Financial Management Behavior

According to (Safitri & Kartawinata, 2020) Planning, budgeting, spending control, monitoring financial situations, and locating and preserving money for everyday necessities are all examples of financial management behavior. A person's practice of handling their money, based on their own expertise and impacted by psychological variables, is known as financial management behavior (Nugroho Mahfud, 2023). Financial management behavior means managing finances, planning, managing, budgeting, controlling, finding, and saving money, arising from habits and a sense of responsibility for finances (Nusa & Dewi, 2022).

Financial Knowledge

According to (Choiriyah & Purwanto, 2022) (Kumalasari & Anwar, 2022) Financial knowledge is the ability

to manage one's own finances based on information and understanding. By applying appropriate management techniques and comprehending economic or financial concepts, people can make accurate and prudent financial decisions that optimize their financial gains. Both formal and informal education can help someone develop sound financial understanding. A person's prospective degree of financial understanding increases with their level of schooling. (Chandrawati et al., 2023). Financial knowledge makes a person act wisely and appropriately make decisions regarding financial assets when facing ongoing financial problems. (Mariana et al., 2022).

Financial Attitude

Attitudes towards finance are viewpoints, thoughts, and judgments on financial aspects. Personal financial attitudes are a key factor that determines whether a person succeeds or fails in managing their finances. (Haqiqi & Pertiwi, 2022). The implementation of responsible financial management begins with forming a positive financial attitude. Without a good financial attitude, individuals find it difficult to build long-term savings (Utami & Isbanah, 2023). (Cahyaningrum & Fikri, 2021) Positivity influences how people behave, including how they handle their money, particularly when they are trying to reach their financial objectives.

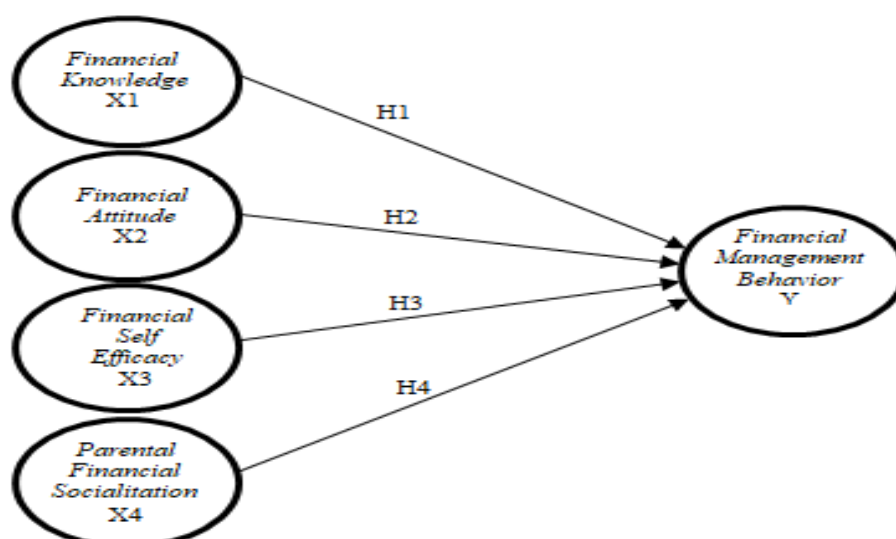
Financial Self Efficacy

According to (Kholifah & Takarini, 2023) Financial Self Efficacy refers to how people view their ability to deal with certain situations, especially in believing that they are able to take actions that are in line with expectations. A person who has a high degree of self-confidence will be inspired to work hard to accomplish their objectives. An individual's ability to handle their finances is positively correlated with their level of personal efficacy. This strong conviction results from people considering money management. (Wijaya, 2024).

Parental Financial Socialization

Financial education in a family environment is the initial learning that a person receives about financial knowledge, which is generally obtained from parents and takes place continuously. A family's financial well-being and individual financial management behavior are significantly impacted when they practice sound money management. (Khoirunnisa & Rochmawati, 2021). The family is an influential environment in socializing children regarding financial matters. Parents teach their children to rely on values, beliefs, and knowledge of various aspects of life, related to finance (Widyawati, 2012).

Conceptual Framework



Hipotesis

- a) H1 : Financial knowledge have a positive effect on financial management behavior
- b) H2 : Financial attitude have a positive effect on financial management behavior
- c) H3 : Financial self efficacy have a positive effect on financial management behavior
- d) H4 : Parental financial socialization have a positive effect on financial management behavior

Research Methods:

This study is quantitative and uses primary data, which are data that are taken straight from the subject or source of the study. consists of the dependent variable (Y), which is financial management behavior, and the independent variables (X), which are financial knowledge, financial attitude, financial self-efficacy, and parental financial socialization. Active students in Surabaya make up the study's population. Purposive sampling was used to choose 120 respondents, and PLS was used for data analysis after questionnaires were distributed.

Research Results and Discussion:

1. Research Results

Table 1: Respondent Characteristics

Characteristics	Category	Respondents	
		Total	Percentage
Gender	Male	55	45,80%
	Female	65	54,20%
	Total	120	100%
Age	18-20	9	7,50%
	21	46	38,30%
	22	60	50%
	>22	5	4,20%
	Total	120	100%
Agency Origin	UPN “Veteran” Jawa Timur	24	20%
	Universitas Airlangga	35	29,20%
	Universitas Negeri Surabaya	48	40%
	Universitas Islam Negeri Sunan Ampel	13	10,80%
	Total	120	100%
Major	S1 Manajemen	45	37,50%
	S1 Akuntansi	21	17,50%
	S1 Ekonomi Pembangunan	5	4,20%
	S1 Ekonomi Islam	17	14,20%

	S1 Ekonomi Syariah	6	5%
	S1 Pendidikan Akuntansi	9	7,50%
	S1 Pendidikan Ekonomi	13	10,80%
	S1 Perbankan Stariah	4	3,30%
	Total	120	100%
Force	2023	3	2,50%
	2022	46	38,30%
	2021	60	50%
	2020	11	9,20%
	Total	120	100%
Source	Parents	96	80%
Finance	Scholarship	1	0,80%
	Work	6	5%
	Parents and Scholarships	5	4,20%
	Parents and Work	12	10%
	Total	120	100%

Table 1 describes the characteristics of respondents according to gender, age, agency origin, major, class and source of finance. Obtained data from 120 respondents, the majority of which are 65 women (54.20%), 55 men (45,80%). Based on age, most respondents were 22 years old (60 people or 50%), followed by 21 years old (46 people or 38.30%). Students aged 18-20 years amounted to 9 people (7.50%), aged more than 22 years as many as 5 people (4.20%). From the origin of the institution, the respondents came from four universities in Surabaya. The majority came Surabaya State University (48 people or 40%), followed Airlangga University (35 people or 29.20%), East Java "Veteran" National Development University (24 people or 20%), and Sunan Ampel State Islamic University (13 people 10.80%). Based on the major, respondents came from various study programs with the majority from S1 Management (45 people or 37.50%). Followed by S1 Accounting (21 people or 17.50%), S1 Economic Education (13 people or 10.80%), S1 Islamic Economics (17 people or 14.20%), and other majors with a smaller number of respondents. Based on class, most of the respondents came from the class of 2021 (60 people or 50%), followed by the class of 2022 (46 people or 38.30%). Respondents from the class of 2020 totaled 11 people (9.20%), while from the class of 2023 only 3 people (2.50%). Based on financial sources, the majority of students depend on parents (96 people or 80%) as their source of funding. Some students get funds from scholarships (1 person), work (6 people), and a combination of parents and scholarships (5 people or 4.20%) or parents and work (12 people or 10%).

Table 2: Outer Loading

	Financial Attitude	Financial Knowledge	Financial Management Behavior	Financial Self Efficacy	Parental Financial Socialization
X1.1		0.580			
X1.2		0.900			
X1.3		0.914			
X1.4		0.580			
X2.1	0.638				
X2.2	0.900				
X2.3	0.593				
X2.4	0.878				
X2.5	0.854				
X2.6	0.856				
X3.1				0.604	
X3.2				0.657	
X3.3				0.678	
X3.4				0.801	
X3.5				0.762	
X3.6				0.809	
X4.1					0.831
X4.2					0.805
X4.3					0.856
X4.4					0.693
Y1.1			0.833		
Y1.2			0.868		
Y1.3			0.719		
Y1.4			0.782		

Source: Primary Data Processed, 2024

From the Smart PLS data results in the Outer Loading Table above, that indicators X1.1 and X1.4 on the financial knowledge variable, indicators X2.1 and X2.3 on the financial attitude variable, indicators X3.1, X3.2 X3.3 on the financial self-efficacy variable, indicator X4.4 on the parental financial socialization variable have a loading factor of less than 0.70, so they have a low level of validity so that variable indicators need to be removed from the model.

Table 3 : Construct Reability dan Validity

	Cronbach's Alpha	rho A	Composite Reliability	Average Variance Extracted (AVE)
Financial Attitude	0.912	0.923	0.938	0.791
Financial Knowledge	0.899	0.945	0.951	0.906
Financial Management Behavior	0.816	0.850	0.878	0.644
Financial Self Efficacy	0.758	0.775	0.860	0.673
Parental Financial Socialization	0.827	0.835	0.897	0.743

Source: Primary Data Processed, 2024

According to the test results, the construct (variable) is valid because its AVE value is greater than 0.5. Composite reliability evaluates construct reliability; a construct is considered reliable if its composite reliability value is more than 0.70, indicating that the indicator measures the hidden variable consistently. According to the test results, till the build is dependable, its composite reliability value is more than 0.7.

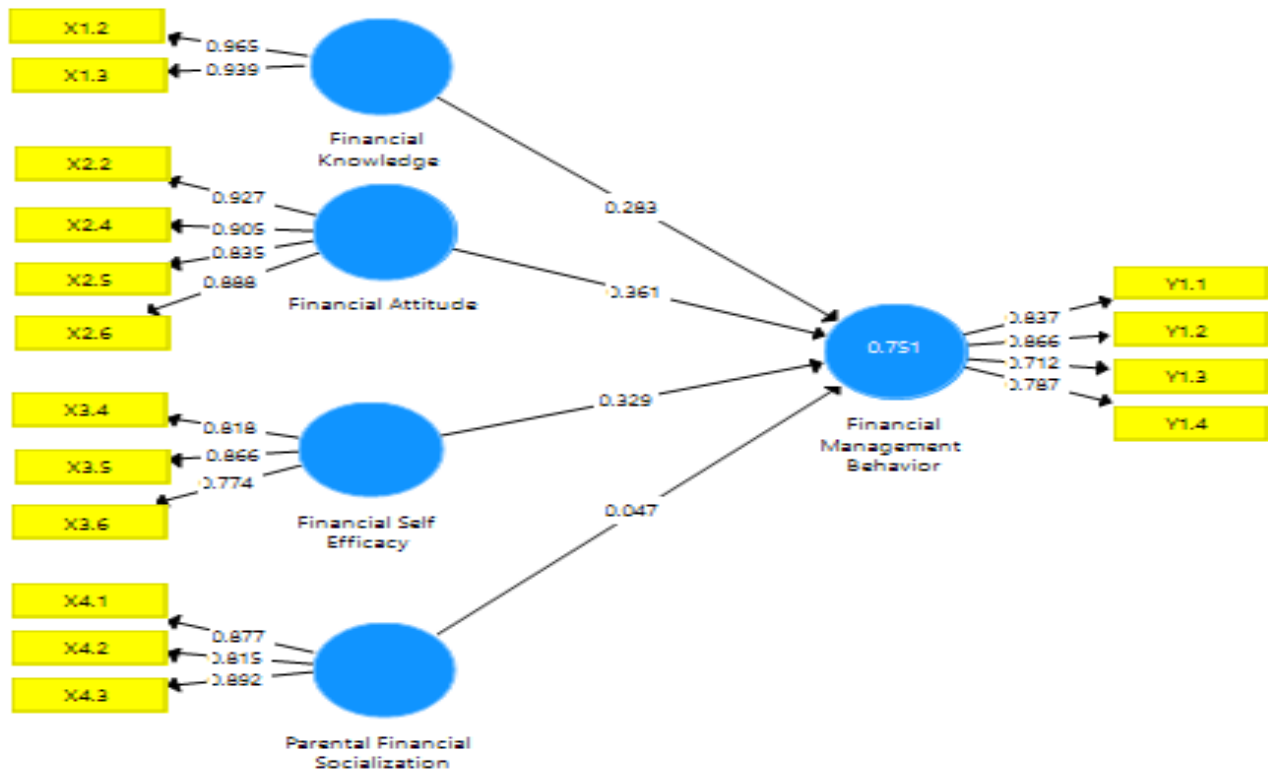
Table 4 : R-Square

	R Square	R Square Adjusted
Financial Management Behavior	0.751	0.742

Source: Primary Data Processed, 2024

From the data processed by= R2 value of 0.751 can describe the phenomenon of Financial Management Behavior 75.10%. The rest (24.90%) is described by other variables that have not entered the model and errors. Financial Management Behavior is influenced by Financial Knowledge, Financial Attitude, Financial Self Efficacy, and Parental Financial Socialization, 75.10% of 24.90% is influenced by variables other than Financial Knowledge, Financial Attitude, Financial Self Efficacy, and Parental Financial Socialization.

Model Partial Least Square (PLS)



Source: Data Processed, Smart PLS Output, 2024

Hypothesis Test

Table 5 : Path Coefficients (Mean, STDEV, T-Values, P-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Financial Attitude -> Financial Management Behavior	0.361	0.356	0.119	3.044	0.002
Financial Knowledge -> Financial Management Behavior	0.283	0.289	0.131	2.162	0.031
Financial Self Efficacy -> Financial Management Behavior	0.329	0.329	0.090	3.654	0.000
Parental Financial Socialization -> Financial Management Behavior	0.047	0.039	0.077	0.607	0.544

Source: Primary Data Processed, 2024

2. Discussion

Effect of Financial knowledge on Financial management behavior

The findings of the first hypothesis test indicate, financial management behavior is significantly improved

by financial knowledge. The findings of this investigation supported the notion. H1 is accepted and H0 is rejected; financial management conduct is significantly improved by financial education. This implies that students' ability to handle their finances improves with their level of financial literacy. This indicates that pupils who possess greater financial literacy make prudent financial choices. The results of this investigation are consistent with those of investigations conducted by (Komaria, 2020) and (Agustine & Widjaja, 2021) the results of Financial Knowledge have a significant positive effect on Financial Management Behavior.

Effect of Financial attitude on Financial management behavior

The findings of the second hypothesis test indicate, financial management behavior is significantly improved by financial attitude. According to this study's findings, financial attitude significantly improves financial management behavior; H2 is accepted and H0 is rejected. This implies that a person's financial management skills improve with their attitude toward money. This indicates that people have a sound financial mindset and practice diligent planning. The findings of this study are in line with the results of the study (Velya Anggraini et al., 2022) and (Dinda Farahdilla, 2022) Financial Attitude has a significant positive effect on Financial Management Behavior.

The effect of Financial self-efficacy on Financial management behavior

The findings of the third hypothesis test indicate, financial management behavior is significantly improved by financial self-efficacy. H3 is accepted and H0 is denied because the study's findings support the hypothesis that financial self-efficacy significantly improves financial management behavior. This indicates that people are more confident in their capacity to handle money. The more prudently they make financial decisions. Students with a certain degree of financial self-efficacy are more confident about budgeting, investing, saving, and avoiding risky financial decisions. The conclusions of this study are consistent with those of research by (Nugroho Mahfud, 2023) and (Atikah & Kurniawan, 2021) the results of Financial Self Efficacy have a positive and significant effect on Financial Management Behavior.

Effect of Parental Financial Socialization on Financial management behavior

Parental financial socialization has no discernible impact on money management behavior, according to the findings of the fourth hypothesis test. H4 is rejected and H0 is accepted since the study's findings do not support the hypothesis that parental financial socialization significantly and favorably influences kids' money management practices. This indicates that adolescents' money management behavior is not much impacted by parental financial socialization. due to a discrepancy in the implementation and socialization of parents. Children may not always exhibit sound financial management practices just because their parents have taught them the value of saving, budgeting, and earning. The results of this study are consistent with a study by (Harianto & Isbanah, 2021) that found no discernible impact of parental financial socialization on financial management practices.

Conclusion:

The broader the knowledge about finance, the wiser they are in determining steps or decisions related to money management. addition, someone with a positive attitude towards money is more disciplined in forming the habit of managing money more regularly and continuously. A person's confidence in handling their everyday finances also has a significant impact on how they act and make financial decisions; the more confident they are in handling their money, the better financial decisions they make, which can eventually lead to financial stability. Unlike parental financial socialization, children do not automatically adopt sound financial management practices just because their parents have taught them the value of saving, budgeting, and earning. more ambient impacts, a lack of firsthand knowledge, and the potential for additional elements to have a greater influence on how people behave financially.

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