Financial Education, Parent's Income, Financial Literacy on Financial Management Behavior through Self-Financial Efficacy in Students

Muhammad Syarifuddin Ahzab[1*], Dies Nurhayati[2,] Etta Mamang Sangadji[3]
[1,2,3] Magister Economic Education / Pascasarjana Faculty, PGRI Wiranegara University and Indonesia

Coresponding Author
Email : syarifuddinahzab26@gmail.com, dies.ananto@gmail.com sangadji_23@yahoo.com

Abstract
"Globalization is marked by the rapid advancement of technology, which will impact human thinking patterns and tend to encourage individuals to get trapped in consumer behavior. The lack of financial literacy makes society vulnerable to financial problems. Therefore, the importance of the role of both the community and the government in providing education on financial literacy is crucial. One of the government's roles, through OJK, is to provide education on Financial Literacy to the public, especially students and scholars. The community's role can start from within the family circle, by educating children about family financial management from an early age. Consequently, financial education from a young age will inadvertently benefit children because they can manage their finances, such as pocket money, effectively. The methods used include quantitative methods combined with path analysis, and the results show that there is a direct influence of Family Financial Education, Parent's Income, and financial knowledge on financial management behavior through self-financial efficacy. Then, the results of the Path Analysis with the Sobel test show that Family Financial Education (0.495 > 0.387), Parent's Income (0.158 > -0.194), and Financial Literacy (0.176 > -0.289) affect these variables. The conclusion from the test results indicates that Family Financial Education, Parent's Income, and Financial Literacy directly and indirectly influence the financial behavior patterns of students."

Keywords: Education, Income, Financial Literacy, Self-Efficacy

INTRODUCTION

The advancement of information and communication systems has had a significant impact on almost every aspect of life, including the economy. The changes in financial behavior patterns have brought about significant changes in the global economy, with Indonesia being one of the countries where its population extensively utilizes technological advancements to support its economy. However, on the flip side, the sophistication and progress of technology, often unnoticed, alter human mindsets and thinking. People tend to follow trends present in the virtual world and emulate the lifestyles of their idols. Those inclined to follow current trends are more likely to fall into a consumptive lifestyle that may not align with their economic conditions.

The lack of Financial Literacy makes individuals more susceptible to financial problems, including adopting a consumptive lifestyle. It is crucial for all members of society, including the government, to empower students and university students to become knowledgeable individuals with strong Financial Literacy. Furthermore, the government, through the Financial Services Authority (OJK), has initiated various programs that include activities such as seminars in educational institutions in accordance with Regulation Number 76/POJK.07/2016 on Enhancing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the General Public. This regulation encompasses several aspects of financial knowledge, financial skills, confidence in money management, as well as financial

attitudes and behaviors. The OJK targets students and university students for financial education because they are more receptive to government-led Financial Literacy education. Through such educational initiatives, it is hoped that all members of society, especially students and university students, will acquire financial knowledge, thus avoiding various financial problems that could, in turn, contribute to the economic growth of Indonesia.

Family Financial Education plays a crucial role in a child's financial knowledge. According to Syuliswati (2020:51), Family Financial Education is knowledge about the value of money and an understanding of a child's attitudes and behaviors, enabling them to manage their finances effectively. In line with the explanation above, Fajriyah (2021:63) states that financial management education and basic financial attitudes conducted within the family are initial steps in introducing financial knowledge to children.

The presence of financial education within the family is closely linked to Parent's Income and Financial Literacy, as income and financial knowledge are essential aspects of an individual's capability to avoid future financial problems. According to Zaelani (2019:45), income is the earnings a person receives from various sources, including employment, business ventures, and other sources. As cited on the bps.go.id website, income refers to the total earnings an individual receives in the form of money as compensation for their efforts, calculated over a specific time frame, such as monthly, weekly, or daily earnings. Furthermore, Financial Literacy, as per Azizah (2020:94), is defined as the fundamental knowledge of finances and the wise use of money.

Income and Financial Literacy are interrelated aspects, as having income allows individuals to apply their Financial Literacy knowledge in managing their earnings. Managing limited income against unlimited human needs leads individuals to believe that they can avoid financial problems. Belief in managing finances is an aspect of financial efficacy. Financial efficacy (Self-Financial Efficacy), as explained by Suhariadi (2022:2) in his research, is one's self-confidence and ability to execute tasks and goals set for the future. Similarly, in line with this perspective, Hadiah (2022:21) states in her research that financial efficacy is an assessment of an individual's capability to execute a specific behavior to achieve planned goals.

In conclusion, it can be inferred that various parties, including families and government roles, should prioritize the education of these university students. The interconnected financial aspects of financial education and income should be balanced with a mature understanding of Financial Literacy. These aspects should then be aligned with students' capabilities to instill confidence in managing finances in the future.

RESEARCH METHODS

This research was conducted within the campus environment of PGRI Wiranegara University, employing a quantitative research method based on a survey approach. As explained by Sugiyono (2018:4), the survey approach is a technique used to collect data from a research location that occurs naturally, even though researchers are actively involved in the data collection process, such as the preparation and distribution of questionnaires, conducting tests, structured interviews, and similar methods. The population under the focus of this research consisted of 1,214 individuals in June 2023. The research utilized 93 respondents, determined using the Slovin formula for sample size determination. Sampling was carried out

using a non-probability method through the random sampling technique. Data were collected by distributing questionnaires or surveys to respondents, who were students at PGRI Wiranegara University enrolled in the academic years 2020-2022.

Before proceeding with data collection, a feasibility test of the research instrument was conducted, examining its validity and reliability. If the instrument proved to be valid and reliable, it was then used to gather data in the subsequent stages. After ensuring the validity and reliability of the data, the data were analyzed using statistical tests and path analysis with the Sobel test. The data analysis process was conducted with the assistance of IBM SPSS for Windows version 26 software and resources from the Quantpsy.co.org website.

RESULTS AND DISCUSSION

a. Character of Respondent
Table 1 Character of Respondent

Karakteristik Responden	Presentase
Jenis Kelamin :	
Laki - Laki :	18%
Perempuan :	82%
Tahun Angkatan	
Angkatan Tahun 2020 :	40%
Angkatan Tahun 2021 :	32%
Angkatan Tahun 2022 :	28%
Program Studi	
Fakultas Pedagogi dan Psikologi	
Pendidikan Ekonomi	17%
Pendidikan Matematika	9%
Pendidikan Bahasa Inggris	13%
Pendidikan Sastra dan Bahasa Indonesia	21%
PPKN	9%
Fakultas Teknologi dan Sains	
Ilmu Komputer	18%
Teknik Industri	10%
Teknologi Pangan	3%

Source : Field Data processed by Researchers, 2023

The table of respondent characteristics above displays the data collected by the researcher. The percentage results based on gender indicate that 18%, or 17 out of the total respondents, are male, while 82%, or 76 respondents, are female. From this data, it is evident that female respondents dominate. Furthermore, respondent data is also examined based on the year of enrollment. In Table 1, it can be observed that the year 2020 cohort has 37 respondents, which accounts for 40% of the total respondents, and the majority of respondents are students from the literature and Indonesian language education program with a total of 20 respondents, representing 21% of the total respondents.

b. Validity and Reliability Test Results
a) Validity Test

In the validity test, decisions are made by comparing the value (r) obtained with the table value (r). The table value (r) in this article is 0.201. From this result, it is found that 23 research instruments can be used as measures to analyze the relationship between dependent

and independent variables. The validity test results indicate that out of the 30 respondents used in this test, each research instrument is considered valid because the calculated r value > table r value (0.201).

b) Reliability Test

Reliability testing is based on the Cronbach's Alpha results, where each variable should have a value > 0.60 to be considered reliable. In this study, all five variables, namely Family Financial Education (0.713), Parent's Income (0.672), Financial Literacy (0.741), Financial Management Behavior (0.676), and Self-Financial Efficacy (0.690), have Cronbach's alpha values > 0.60. Therefore, the variables in this study are considered reliable.

c. Classical Assumption Test Results

a) Data Normality Test

This article employs the Kolmogorov-Smirnov approach in testing for normality, with a significance level set at 5% (0.05). If the data has an Asymp.Sig (2-Tailed) value > 0.05, then the data is considered to follow a normal distribution. From the normality test results, the Asymp.Sig (2-Tailed) value is greater than 0.05, indicating that the variable follows a normal distribution.

Tabel 2 Data Normality Test Results

		Unstandardized Residual
N		93
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,95246932
Most Extreme Differences	Absolute	,075
	Positive	,050
	Negative	-,075
Test Statistic		,075
Asymp. Sig. (2-tailed)		,200[c,d]

*Source : Data processed using IBM SPSS Version 26*

The table above shows a significance value of (0.200) > 0.05. This result indicates that the data used in the regression model testing between the independent and dependent variables follows a normal distribution.

b) Data Linearity Test

The decision regarding the linearity test of the data in this study is as follows: if the Sig. Deviation from Linearity value is > (0.05), it can be concluded that the independent and dependent variables have a linear relationship. The results of the test for the four independent variables, namely Family Financial Education (0.223), Parent's Income (0.296), Financial Literacy (0.935), and Self-Financial Efficacy (0.478), are considered to meet the linearity assumption because they have a significance value for deviation from linearity > (0.05).

Here is the research framework for this study:

Picture 1 Research Mindset
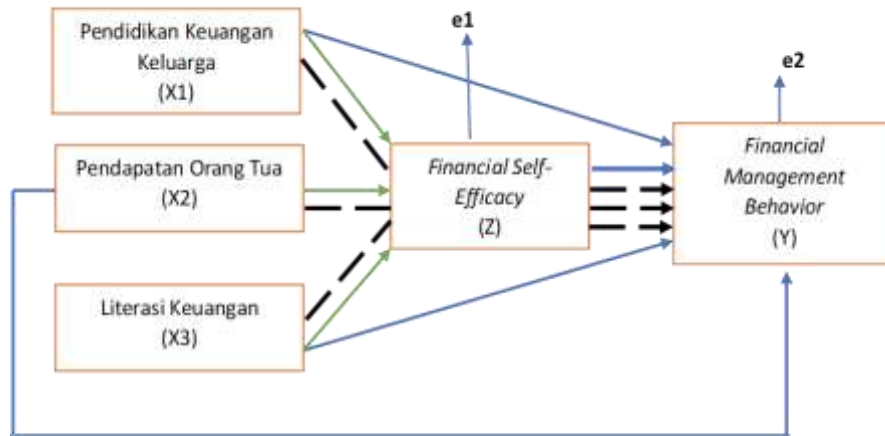
Source : Field Data processed by Researchers, 2023

d. Path Analysis Test Results

The path analysis test serves to determine how a moderator variable can influence the relationship between the dependent and independent variables using the Sobel test calculation technique. The criteria used in hypothesis testing involve comparing the P-Value with the Sig. value (0.05).

Table 3 Variable Sobel Test Results X1

Pendidikan Keuangan Keluarga (X1)		Test Statistic	P-Value
A	0,553		
B	0,443	3,553	0,000
Sa	0,063		
Sb	0,114		

Source, Field Data processed by researchers using Quantpsy.org, 2023

In the table above, the variable Family Financial Education (X1) serves as the dependent variable. There are several Sobel test hypothesis results, where the H1 value can be accepted with a significance level of $(0.000 < 0.05)$.

Table 4 Variable Sobel Test Results X2

Pendapatan Orang Tua (X2)		Test Statistic	P-Value
A	0,328		
B	-0,141	-3,309	0,020
Sa	0,096		
Sb	0,045		

Source, Field Data processed by researchers using Quantpsy.org, 2023

In the table above, the variable Parent's Income (X2) serves as the dependent variable. There are several results of Sobel test hypothesis testing, where the H2 value can be accepted with a significance level of (0.020 < 0.05)

Table 5 Variable Sobel Test Results X2

Literasi Keuangan (X2)		Test Statistic	P-Value
A	0,305		
B	-0,185	-2,704	0,006
Sa	0,089		
Sb	0,042		

Source, Field Data processed by researchers using Quantpsy.org, 2023

In the table above, the variable Financial Literacy (X3) serves as the dependent variable. There are several results of the Sobel test hypothesis testing, where the H10 value can be accepted with a significance level of (0.006 < 0.05).

Discussion

a. The Influence of Family Financial Education on Financial Management Behavior through Self-Financial Efficacy in Students of PGRI Wiranegara University

Based on the hypothesis testing results using path analysis with the Sobel Test in the table, it shows a P-Value of 0.000 < 0.05. Therefore, H0 is rejected, and H1 is accepted. This means that the variable Family Financial Education (X1) has an indirect influence on Financial Management Behavior (Y) through Self-Financial Efficacy (Z) among PGRI Wiranegara University students. The research results indicate that the moderating variable, Self-Financial Efficacy (Z), can indirectly have a significant impact on the relationship between Family Financial Education (X1) and Financial Management Behavior (Y).

Family Financial Education can influence the financial management of students. The importance of instilling Family Financial Education from an early age enables children to grow up with a good financial knowledge, making it easier for them to manage their finances in daily life. Family Financial Education has a long-term impact on children as it relates to Self-Financial Efficacy. It plays a crucial role in helping children distinguish between needs and wants when making purchasing decisions, ultimately preventing financial problems in adulthood.

The results of this research are consistent with the findings of previous studies. Maruapey (2023:4740) explains that Family Financial Education, Self-Financial Efficacy, and financial attitude significantly influence the financial management of students. Dewi (2022:195) also found that Financial Self-Efficacy significantly mediates the impact on financial management behavior. Additionally, the study by Sari & Listiadi (2021:67) demonstrates that family financial education and financial management behavior have a positive and significant relationship, mediated by Self-Financial Efficacy.

b. The Influence of Parent's Income on Financial Management Behavior through Self-Financial Efficacy in PGRI Wiranegara University Students

Based on the hypothesis testing results using path analysis with the Sobel Test in the table, it shows a P-Value of 0.020 < 0.05. Therefore, H0 is rejected, and H2 is accepted. This means that the variable Parent's Income (X2) has an indirect influence on Financial Management Behavior (Y) through Self-Financial Efficacy (Z) among PGRI Wiranegara

University students. The research results indicate that the moderating variable, Self-Financial Efficacy (Z), can indirectly have an impact on Parent's Income (X2) and subsequently affect Financial Management Behavior (Y) in these students.

The results from the questionnaire responses provided by the students indicate that their Parent's Income ranges from Rp. 1,000,000 to Rp. 4,000,000. Furthermore, the researcher conducted fieldwork through direct interviews to ascertain the students' income, which includes allowances from parents and income from other sources. The findings revealed that students' allowances typically range from Rp. 15,000 to Rp. 25,000. Despite this, the students make efforts to manage their allowances effectively, ensuring that their essential needs related to their studies are met. Some students also engage in part-time work, such as working as baristas in coffee shops or engaging in online sales to supplement their income, thereby contributing to their Parent's Income.

These findings reinforce the questionnaire responses, demonstrating that when students are aware of their Parent's Income and possess self-financial efficacy, they tend to make more prudent financial decisions. This aligns with the research conducted by Arifa (2019:59), which indicates that Parent's Income influences financial management behavior through students' financial autonomy capacity. Herawati et al. (2018:75) demonstrate that financial performance has a positive impact on students' financial behavior, and Rizkiawati (2018:115) also identifies a significant positive relationship between financial efficacy and financial management behavior.

c.   **The Influence of Financial Literacy on Financial Management Behavior through Self-Financial Efficacy in PGRI Wiranegara University Students**

Based on the hypothesis testing results using path analysis with the Sobel Test in the table, it shows a P-Value of $0.006 < 0.05$. Therefore, H0 is rejected, and H3 is accepted. This means that the variable Financial Literacy (X3) has an indirect influence on Financial Management Behavior (Y) through Self-Financial Efficacy (Z) among PGRI Wiranegara University students. The research results indicate that the moderating variable, Self-Financial Efficacy (Z), can indirectly have an impact on Financial Literacy (X3) and subsequently affect Financial Management Behavior (Y) in these students.

Financial Literacy among PGRI Wiranegara University students falls into the "good" category. This can be observed from the questionnaire responses, with 55% of students agreeing with statements related to financial knowledge, investments, and bank savings products. Additionally, during field surveys, it was found that many students invest in jewelry and purchase stocks and bonds through applications regulated by the OJK, demonstrating their understanding of the beneficial aspects of investing. This confirms that individuals with good Financial Literacy are more likely to avoid financial problems. Financial Literacy is a factor in an individual's financial prosperity, as supported by research conducted by Arifa (2020:568), which shows that financial education within the family and Financial Literacy directly influence financial management behavior and mediate through self-financial efficacy. Research by Sari & Listiadi (2021:66) also found that financial knowledge has an impact on financial management behavior through self-efficacy in financial matters.

CONCLUSION

Based on the analysis, the following conclusions can be drawn: 1) There is an indirect influence of the Family Financial Education variable on Financial Management Behavior through Self-Financial Efficacy, 2) There is an indirect influence of the Parent's Income variable on Financial Management Behavior through Self-Financial Efficacy, and 3) There is an indirect influence of the Financial Literacy variable on Financial Management Behavior through Self-Financial Efficacy.Tables and charts or captions are arranged in the form of a phrase (not a sentence) succinctly.

Description of the image / graph is placed under the picture / graph, while the title of the table is placed on it. The title begins with a capital letter. Do not repeat writing numbers that have been listed in the table in the text of the discussion. If it will emphasize the results obtained should serve in other forms, such as percentage or difference. To show the number in question, just refer to the table that contains the number.

In general international journals do not want statistical languages (such as: different, treatment, etc) written in the discussion. Avoid copy and paste tables of statistical analysis results directly from statistical data processing software

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