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The Influence of Financial Knowledge, Financial Attitude, Financial Self Efficacy, Locus of Control, and Income on Family Financial Management in Tuah Madani Pekanbaru City

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ABSTRACT

Financial Management is the key to financial discipline that can help individuals achieve positive financial behavior and be ready to make responsible financial decisions in their lives now and in the future. This study aims to determine the influence of Financial Knowledge, Financial Attitude, Financial Self Efficacy, Locus of Control, and Income on Family Financial Management in Tuah Madani, Pekanbaru City. This type of research is a quantitative descriptive research with a sample of 140 respondents in families in Tuah Madani District. The data sources used in this study are primary and secondary data. In the process of data analysis using Smart-PLS 4.1 software. The results of this study show that financial knowledge, financial atittude, and financial self-efficacy have a positive and significant effect on Financial Management, while locus of control and Income have no effect and are not significant on Family Financial Management in Tuah Madani Pekanbaru City. The Coefficient of Determination (R2) with a value of 0.783 or 78.3% which shows that Financial Management is influenced by financial knowledge, financial atittude, financial self efficacy, locus of control, and Income by 78.3%, while the remaining 21.7% is influenced by other variables that are not used in this study.

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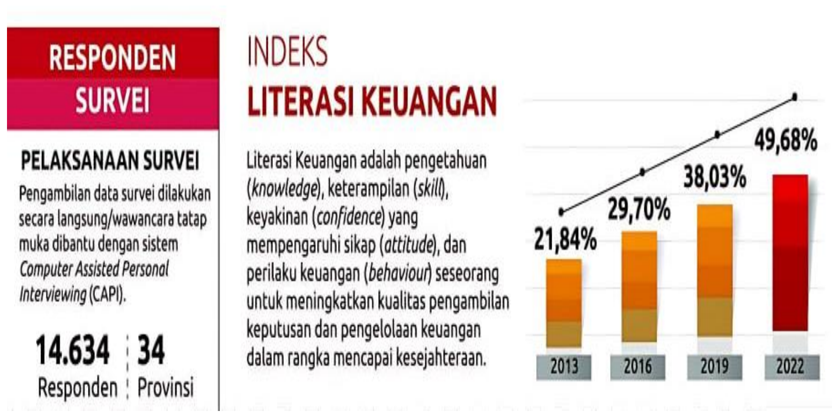
INTRODUCTION

Indonesia is a developing country with huge economic potential. A healthy economy can only be achieved if the entire society is financially stable. To be financially healthy, financial intelligence is needed. In achieving financial intelligence, people need to have a strong understanding of finance. So that people can manage and manage their finances both for the future and for the present. Financial intelligence is urgently needed considering that Indonesian people are increasingly emphasizing consumerism.

According to the research results of The Coference Board Global Consumen Confidance Survey in collaboration with Nielsen, Indonesia is ranked fourth in the world with the highest consumption rate after the Philippines, India and Vietnam in the first quarter of 2020. This is the biggest concern for the economic situation for 24% of Indonesian consumers. In 2022, it is predicted that the percentage of the consumptive level in Indonesia will increase (Warta Ekonomi).

Figure 1. National Survey of Financial Literacy and Inclusion (SLINK)



Source : **OJK 2022**

The results of the 2022 National Survey on Financial Literacy and Inclusion (SLINK) show that the level of financial literacy of the Indonesian people increased by 49.68% from 38.3% in 2019. Although it has increased every year, the level of financial literacy of the Indonesian people is still below average. The low financial knowledge makes people more vulnerable to three financial risks, namely a lack of understanding of financial service products, the risk of illegal financial activities, and the risk of capital access problems (Erina, 2023).

Based on pre-research conducted on 30 families in Tuah Madani sub-district, it was found that 72% of families have not managed their finances properly. The phenomenon found by researchers in Tuah Madani sub-district shows that some people when asked if they have a financial plan, on average they state that they do not have a financial plan. It is very rare to find families who make a budget for their needs or record financial expenses. Let alone setting aside some of the money to be saved or invested, funds that should be able to meet their needs for the next month, will run out faster if the family is not able to manage it properly (Pre Survey, 2024).

In addition to not having good financial planning, families also do not have control over themselves to spend the money they have, coupled with the proliferation of online businesses makes it easier for them to make buying and selling transactions, so that many families become consumptive because they find it increasingly difficult to distinguish between what is needed and what is only what they want by following the latest trends (Pre Survey, 2024).

Based on theory, financial ability is needed to avoid financial problems that will later result in failure in managing finances. Lack of financial management skills causes retirement and welfare planning to be suboptimal Mien & Thai (2015). Family is the main foundation in implementing a person's process for managing their finances effectively to meet the needs of family members (Khariri, 2021). Each family has different behaviors in managing their finances. The implementation of financial management is influenced by several factors, namely Financial Knowledge (Arifa & Setiyani 2020), Financial Attitude (Lestari, 2024), Financial Self Efficacy (Lathiifah & Kausat, 2024), Locus of Control and Income (Herlindawati, 2017).

Basically, bad financial decisions are caused by a lack of financial knowledge. Therefore, good Financial Management requires financial knowledge to be able to manage finances and make wise financial decisions. Financial knowledge is the ability to understand, analyze, and manage finances to make the right financial decisions to avoid financial problems (Brilianti, 2019). A person who has financial knowledge is not only able to make a person use his money wisely, but also provides benefits to the economy, therefore will be able to use his money according to what they need. Based on the results of research conducted by (Bahry, 2018) Financial knowledge has a positive and significant effect on family financial management.

The next factor influencing financial management is Financial Attitude. Financial attitude can be considered a psychological tendency expressed when evaluating recommended financial management practices with varying degrees of agreement or disagreement. Financial attitude shapes how individuals spend, save, hoard, and waste money. (Gustika, 2020). Based on research conducted by Muzakki, et.al (2024)financial attitude has a positive influence on family financial management.

Next, financial management is influenced by Financial Self-Efficacy. Self-efficacy, first introduced by Albert Bandura, refers to an individual's perceived ability to manage their finances. The better the financial self-efficacy, the more effectively one manages money, leading to better financial behavior. Research conducted by Stuart et al. in (Alam, 2022) shows that financial self-efficacy will influence an individual’s future behavior.

Subsequently, the Management of Finance is also in theInh factor locus of control. was first announced by Julian Rotter in (Rizkiawati & Asandimitra, 2018), Indicate locus of control Namely beliefs, expectations or attitudes that are related to the relationship between the behavior of the person as a result. If a person can help himself from the inside to use his money only or use his money according to his motherhood, the possibility that someone will also do management behavior is good. The research carried out is very good. Research conducted by (Widiawati, 2020) states that locus of control has a positive influence on personal financial management.

Subsequently, the factors that affect the management of money are Income. Hilgert stated that income is the total annual profit a person receives, which can come from salaries, other business ventures, or investments. Regardless of how large the income is, if financial management is not done properly, it can lead to financial problems within the family. Based on research conducted by (Siasale, 2019), income has a positive and significant impact on family financial management.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) was proposed by Ajzen (1991). This theory is based on the idea that people have the power to influence certain behaviors. It discusses attitudes toward a behavior, where individuals form positive or negative evaluations of the behavior. According to the Theory of Planned Behavior, an individual's actual behavior in performing a specific action is directly influenced by their behavioral intention, which is jointly determined by their attitude and perceived behavioral control over the behavior. Behavioral intention is a measure of an individual's willingness to put effort into performing a specific behavior. In predicting financial behavior, TPB is considered helpful.

Financial Knowledge

Financial knowledge refers to an individual's ability to understand, analyze, and manage finances to make sound financial decisions, helping them avoid financial problems. Financial knowledge (Widyaningrum, 2018) is defined as a person's mastery of financial matters. The influence of financial knowledge on financial management is that individuals with high financial knowledge are able to make good and accurate decisions for their families, thus being in a position to enhance the family's economic security and well-being (Widyaningrum, 2018). According to Chen and Volpe in (Herdhiana, 2021), financial knowledge covers several areas, including personal general finance, saving and borrowing, insurance, and investment. Based on research conducted by (Emi Lestari, 2023), financial knowledge has a positive and significant effect on financial management among the people of Batam City. According to research by Wan Farida & Prima (2024), financial knowledge has a positive influence on the financial management of accounting students in Batam City. Based on the above explanation, the author formulates the research hypothesis as follows:

H1 : Allegedly financial knowledge influences family financial management in Tuah Madani Pekanbaru city.

Financial Attitude

Financial attitude is an important element of financial literacy. An individual's attitude can influence their financial decisions. According to Jodi and Phyllis in (Gustika, 2020), financial attitude is the psychological tendency expressed when evaluating recommended management practices, with varying levels of agreement and disagreement. By having a good financial attitude, individuals can also manage their finances well. Without applying this principle, it will be difficult for individuals to have a surplus of money allocated for future savings, let alone having capital for investment. Attitude is usually measured by individuals' responses to their opinions about money, while financial management behavior relates to how individuals act regarding personal finance, measured by their actions. According to Furnham in Anggraini (2020), the indicators of financial attitude can be measured through the following indicators: Obsession, Power, Effort, Inadequacy, Retention, and Security. Based on research conducted by Nurul Rohma et al., (2021), financial attitude has a significant influence on financial management behavior. According to a study by Wan Farida & Prima (2024), financial attitude positively affects the financial management of accounting students in Batam City. Based on the above discussion, the author formulates the research hypothesis as follows:

H2 : Allegedly financial Attitude influences family financial management in Tuah Madani Pekanbaru city.

Financial Self Efficacy

According to Brandon and Smith, financial self-efficacy is the positive belief in one's ability to successfully manage finances. An individual must have confidence in their abilities. Financial self-efficacy is the belief or confidence in one's ability to achieve financial goals Forbes and Kara in (Rachmawati, 2021). When an individual’s level of confidence is high, they are motivated to do everything necessary to reach their goals. This is also true when it comes to how someone manages their finances. The higher the efficacy or confidence level of an individual, the better and more responsible they will be in managing their finances. This high level of confidence arises because the individual thinks long-term about their financial management. The indicators used to measure financial self-efficacy, according to Bandura in (Ester Inung Sylvia, 2019), are Magnitude, Generality, and Strength. Previous research examining the influence of financial self-efficacy on financial management behavior has been conducted by several researchers, including (Atik Atikah et al., 2020), who stated in their findings that financial self-efficacy influences financial management behavior. Similarly, research conducted by (Pradinaningsih & Wafiroh, 2022) found that financial self-efficacy has a significant effect on the financial management of housewives. Based on the above explanation, the author formulates the research hypothesis as follows:

H3 : Allegedly financial Self Efficacy influences family financial management in Tuah Madani Pekanbaru city.

Locus of Control

According to Kholillah and Iramani in (Siti Zulaikha, 2022), locus of control refers to how an individual interprets the causes of events. Locus of control can be understood as a person's perception of the causes of their successes or failures in performing a task (Robbins). Rotter divided locus of control into two types: internal locus of control and external locus of control. Individuals with an internal locus of control believe that their skills, abilities, and efforts largely determine what they achieve in life. In contrast, those with an external locus of control believe that life is determined by external forces, such as fate, destiny, luck, and powerful others. The indicators used for the locus of control variable include Ability, Interest, and (Herleni & Tasman, 2019). Previous studies examining the influence of locus of control on financial management include research by diantaranya (Emi Lestari, 2023), which stated that locus of control has a positive and significant effect on financial management among the people of Batam City. Another study conducted by (Luh Intan & Wayan Cipta, 2023) indicated that locus of control positively influences financial management behavior. Based on the above explanation, the author formulates the research hypothesis as follows:

H4 : Allegedly Locus of Control influences family financial management in Tuah Madani Pekanbaru city.

Income

Income refers to the total earnings received by an individual over a specific period as compensation for their services. According to Reksopyitno in Zannah (2019), income can be defined as the total receipts obtained during a certain period. According to the Central Statistics Agency Badan Pusat Statistik (Andriyani, 2023), income classification consists of four levels. The influence of income on financial management is that the higher an individual's income, the more likely they are to exhibit wise financial behavior in budgeting, management, and timely fulfillment of their financial obligations, as the available funds provide them the opportunity to act responsibly. Based on research conducted by (Roza Gustika, 2020), income has a positive and significant effect on financial management in households in Binjai. Research by (Luh Intan & Wayan Cipta, 2023) indicates that income positively and significantly influences financial management behavior. Based on the above research findings, this study formulates the hypothesis as follows:

H5: Allegedly Income influences family financial management in Tuah Madani Pekanbaru city.

METHODOLOGY

This research was conducted on families in the Tuah Madani District of Pekanbaru City. The study employs a descriptive quantitative approach, with data obtained from a sample of the research population analyzed according to the statistical methods used and then interpreted. In the process of data analysis using Smart-PLS 4.1 software. It utilizes both primary and secondary data. The data collection and information-gathering techniques used in this research involved distributing a questionnaire (survey) via Google Forms to families in the Tuah Madani District, Pekanbaru. The sample size determination for this study was conducted using the G*Power 3.1.9.2 application, which yielded a minimum sample of 138 respondents, rounded up to 140 respondents. For this research, data was collected using a Likert scale questionnaire containing several questions regarding financial knowledge, financial attitude, financial self-efficacy, locus of control, income, and financial management.

RESULTS AND DISCUSSION

Characteristics of Respondents

The characteristics of respondents in this study can be described in the following explanation:

Table 1 : Irrational

Respondent's Identity	Frequency	%
Based on Gender		
Man	28	20
Woman	112	80
Based on Age		
21-25 years old	23	16
26-30 years old	51	36
31-35 years old	54	39
>40 years old	12	9
Based on the address		
Tuah Madani	8	6
Tuah Karya	43	31
Sialang Munggu	27	19
Sidomulyo Barat	46	33
Air Putih	16	11
Based on Income		
<Rp. 1.500.000,-	14	10
Rp. 1.500.000,- s/d Rp. 2.400.000,-	22	16
Rp. 2.500.000,- s/d Rp. 3.500.000,-	47	33
>Rp. 3.500.000,-	57	41
Based on the highest		

education		
SD/MI	10	7
SMP/MTs	12	9
SMA/MA/SMK/MAK	83	59
S1	32	23
Other	3	2
Based on work		
Self employed	63	45
Civil servant	17	12
Entrepreneurial	47	34
Housewives	2	1
Other	11	8

Based on Table 1 above, it shows that the majority of respondents in Tuah Madani District, Pekanbaru City, are female, totaling 80 individuals or 80%. The majority of respondents are in the age range of 31-35 years, totaling 54 individuals or 39%. Most respondents reside in Sidomulyo Barat, with 46 individuals or 33%. The majority of respondents have an income of over Rp. 3,500,000, totaling 57 individuals or 41%. Most respondents have a high school (SMA/SMK) education, totaling 83 individuals or 59%. The majority of respondents are self-employed, with 63 individuals or 45%.

Measurement model

Measurements are used to assess the validity and reliability of the instruments used in the study to ensure that the measurement tools are accurate and able to measure what is intended accurately and according to actual conditions, as well as each indicator is valid and reliable.

The stages in SmartPLS analysis evaluate the outer reflective model using four criteria, namely testing the validity and reliability of variables by examining Convergent Validity, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) for each variable. The four testing criteria are as follows: Convergent Validity: An indicator is considered valid if the coefficient value is > 0.70. In this study, all variable indicators have values > 0.70. This means the indicators can be regarded as valid. Average Variance Extracted (AVE): A variable is said to be valid if the AVE for each variable is > 0.50. Composite Reliability: A variable is considered reliable if the Composite Reliability for each variable is > 0.70. Cronbach's Alpha: A variable is considered reliable if the Cronbach's Alpha for each variable is > 0.70. The results of the testing are as follows:

Table 2: Summary of Measurement Model Results

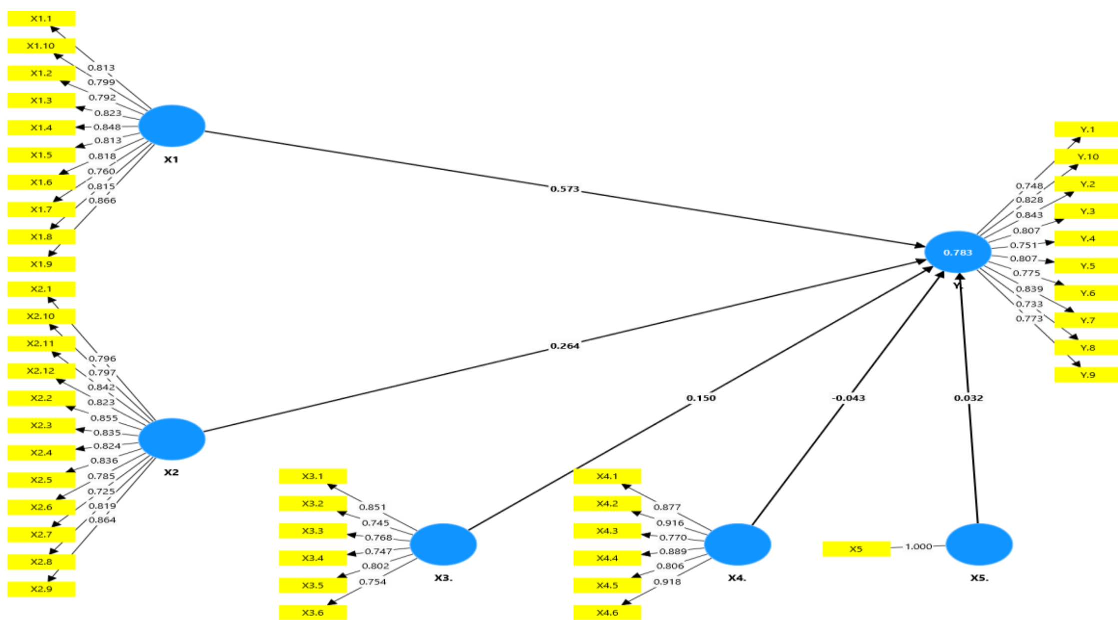
Variable	Code	Validity		Reability	
		Validity Convergent	Validity Discriminantion		
		Outer Loading	AVE	*Composite reliability*	*Cronbach's alpha*
		>0.60	>0.50	>0.70	>0.60
Financial Knowledge (X1)	X1.1	0.813	0.665	0.945	0.944
	X1.2	0.792			
	X1.3	0.823			
	X1.9	0.866			
	X1.10	0.799			
Financial Attitude (X2)	X2.1	0.796	0.668	0.956	0.955
	X2.2	0.855			
	X2.3	0.835			
	X2.11	0.842			
	X2.12	0.823			
Financial Self Efficacy (X3)	X3.1	0.851	0.607	0.871	0.870
	X3.2	0.745			
	X3.4	0.747			
	X3.5	0.802			
	X3.6	0.754			
Locus of Control (X4)	X4.1	0.877	0.747	0.935	0.931
	X4.2	0.916			
	X4.4	0.889			
	X4.5	0.806			
	X4.6	0.918			
Income (X5)	X5	1.000	1.000	1.000	1.000
Financial Management (Y)	Y.1	0.748	0.626	0.935	0.933
	Y.2	0.843			
	Y.3	0.807			
	Y.9	0.773			
	Y.10	0.828			

As shown in Table 2, all indicators from the studied variables exhibit loading factor values above 0.70, indicating that they are valid and meet the established standards. Therefore, it can be concluded that each latent variable has demonstrated adequate discriminant validity. Furthermore, the composite reliability values for each construct exceed 0.70, indicating that each construct has high reliability according to the specified minimum criteria. The average variance extracted (AVE) values for each variable also exceed 0.50, which means the data meets the required minimum criteria. Lastly, the Cronbach's alpha values for each variable are above 0.70, indicating that the data is reliable according to the minimum standards set.

Model Structural

After confirming the validity and reliability of the measurement model, the structural model is evaluated.

Figure 2 : Structural Mode



Source : SmartPLS 4.1 Processed Data

Based on the data processing that has been carried out using the smartPLS 4.1 program, the R-Square values are obtained as follows:

Table 3 : R-Square Value

Variable	*R-Square*	*R-square adjusted*
Financial Management	0.783	0.775

Source : SmartPLS 4.1 Processed Data

Based on Table 3, the adjusted R-Squared value is 0.783. This value indicates that the variables Financial Knowledge, Financial Attitude, Financial Self Efficacy, Locus of Control, and Income influence the Financial Management variable by 78.3%, while the remaining percentage is explained by other variables outside of those studied.

Report of Research Results

To assess the significance of the parameter coefficient, one can calculate it from the dimensions of a valid variable. Based on the data processing carried out, the results can be used toanswer this scientific hypothesis by looking at R statistics and P Value. The hypothesis is stated to beenvious if the t-statistic >1.96 and the significance level of P Value < 0.05. (Ghozali, 2014).

Table 4 : Report of Research Results

Variable	Original Sample (O)	Sample Me (M)	Standard De (STDEV)	T *statistics* (|O/STDEV|)	P *values*
Financial Knowledge-> Financial Management	0.573	0.563	0.100	5.758	0.000
Financial Attitude-> Financial Management	0.264	0.278	0.099	2.657	0.009
Financial Self Efficacy-> Financial Management	0.150	0.149	0.071	2.111	0.037
Locus of Control-> Financial Management	-0.043	-0.046	0.063	0.677	0.500
Income-> Financial Management	0.032	0.023	0.123	0.262	0.794

Source : SmartPLS 4.1 Processed Data

Based on table 4, the results of the research hypothesis test were obtained and discussed as follows:

Discussion of Research Hypothesis Results

The influence of financial knowledge on Financial Management

This study found that Financial Knowledge has a significant impact on Family Financial Management in Tuah Madani, Pekanbaru, which means the research hypothesis is accepted. The results indicate that the better the Financial Knowledge possessed by a family, the better their Family Financial Management will be. With adequate financial knowledge, families will understand how to manage and utilize their money, create and organize budgets, plan for the future, and so on. Sufficient financial knowledge will influence financial management behavior within families and foster a consciousness in them to always manage money well. These findings align with previous research conducted by Bahry (2018), which states that Financial Knowledge positively and significantly affects family financial management. Similarly, research by Emi Lestari (2023)explains that financial knowledge positively and significantly impacts financial management.

The influence of financial Attitude on Financial Management

This study found that Financial Attitude has a significant impact on Family Financial Management in Tuah Madani, Pekanbaru. The results indicate that families with better financial attitudes tend to exhibit wiser financial behaviors compared to families with poor financial conditions. Financial attitude plays a crucial role in determining an individual's financial behavior. Individuals with a good Financial

Attitude will demonstrate a positive mindset about money, including perceptions about the future (obsession), not using money as a solution to problems (power), being able to control their financial situations (effort), adjusting their money usage to meet their basic needs (inadequacy), avoiding unnecessary spending (retention), and having an evolving perspective on money rather than a traditional view (security). These findings are consistent with previous research conducted by Wan Farida & Prima (2024), which states that Financial Attitude positively and significantly affects financial management.

The influence of financial Self Efficacy on Financial Management

This study found that Financial Self-Efficacy has a significant impact on Family Financial Management in Tuah Madani, Pekanbaru. The higher the level of self-efficacy or confidence an individual has, the better and more responsible they are in managing their finances. Respondents in this study exhibited a sense of confidence in their financial capabilities, leading them to think about their current and future lives by managing their finances wisely and responsibly. These findings align with previous research conducted by Stuart et al. (Alam, 2022) and Novia Ayu & Novi (2022), which state that financial self-efficacy significantly influences financial management.

The influence of Locus of Control on Financial Management

This study found that Locus of Control does not have a significant impact on Family Financial Management in Tuah Madani, Pekanbaru. These results are consistent with previous research conducted by Ida and Dwinta (Yusanti, 2020), which indicated that locus of control does not significantly influence financial management behavior. This suggests that individuals have different perceptions of locus of control; some believe that external factors such as fate, luck, and the power of others can affect their financial well-being, while others are convinced that internal factors, such as their own efforts, skills, and abilities, influence their financial well-being. Additionally, the locus of control of each individual can change according to the circumstances they face.

The influence of Income on Financial Management

This study found that Income does not have a significant impact on Family Financial Management in Tuah Madani, Pekanbaru. The amount of income earned is not the main factor in managing family finances. This means that regardless of whether income is high or low, effective financial management depends on the ability to plan, organize, and allocate resources wisely. This research is in line with studies conducted by Nurjanah (2022) and Alexander & Pamungkas (2019), which state that income has a positive but insignificant effect on financial management behavior.

CONCLUSION

Based on the research findings discussed in the previous chapter, several conclusions can be drawn regarding the influence of Financial Knowledge, Financial Attitude, Financial Self Efficacy, Locus of Control, and Income on Family Financial Management in Tuah Madani, Pekanbaru, as follows:

1. The Financial Knowledge (X1) variable has an influence on Family Financial Management (Y) in Tuah Madani, Pekanbaru. The better the family's financial knowledge, the better the quality of financial decisions made. As a result, the family's life will consistently reflect good financial management behavior. When a family possesses good financial knowledge, they will have adequate understanding and knowledge about various aspects related to the financial world, enabling them to manage their finances wisely.
2. The Financial Attitude (X2) variable has an influence on Family Financial Management (Y) in Tuah Madani, Pekanbaru. The better the Financial Attitude a family possesses, the better their Financial Management will be. Families with a better financial attitude tend to exhibit wiser financial behavior. Their Financial Attitude will assist families in determining their financial behaviors, including financial management, budgeting, and personal finance.
3. The Financial Self Efficacy (X3) variable has an influence on Family Financial Management (Y) in Tuah Madani, Pekanbaru. The better the financial self-efficacy, the more effectively individuals manage their money and take responsibility, leading to improved financial management. Families with a positive belief in their ability to successfully manage their finances will automatically exhibit good financial management behaviors. Confidence is an essential element for families as they navigate financial independence; when their confidence is high, families understand their rights and obligations and are responsible in making financial decisions.
4. The Locus of Control (X4) variable does not have an influence on Family Financial Management (Y) in Tuah Madani, Pekanbaru. In this study, families actually demonstrated good control; however, upon analysis, no significant impact was found. This may be influenced by circumstances that force families to change their behavior.
5. The Income (X5) variable does not have an influence on Family Financial Management (Y) in Tuah Madani, Pekanbaru. This is because the amount of income earned is not the primary factor in managing family finances. After analysis, it was found that even with high income, respondents had not engaged in good financial management practices, such as planning, organizing, and allocating their resources wisely.

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