

The influence of financial literacy, financial attitude and lifestyle on personal financial management of students at Batam International University

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ABSTRACT

Financial management is closely related to managing finances in everyday life, both individuals and groups with certain goals. Personal financial management is very much needed because good financial management may be used as a guideline for someone to minimize consumptive behavior. This research aims to investigate more about the impact of financial literacy, financial attitudes and lifestyle on personal financial management. The study method used is quantitative using a non-probability sampling technique approach. The population or sample used in the study were accounting students at Batam International University with a total of 100 respondents. Data was obtained by distributing questionnaires directly via Google Form, which was then analyzed using the SPSS version 27 application. The results of the research explain that financial literacy, financial attitudes and lifestyle have a positive and significant effect on personal financial management. In addition, this study also found that financial literacy, financial attitudes and lifestyle together have a positive and significant effect on personal financial management.

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1. Introduction

The development of the business world today is driven by technological advances, changes in consumer behavior and global competition. Technological advances can trigger businesses to be more creative and innovative. The increasing number of businesses brings significant changes to consumer behavior. This condition can increase consumerism. When consumerism increases, it must be addressed very wisely, so that it is able to carry out good financial management (Zahra & Anoraga, 2021). Financial management is very much needed because good financial management can minimize financial risks in everyday life. Financial risk can be seen from the occurrence of financial problems such as failure in financial management. Failure in financial management is closely related to the phenomenon of consumerism and consumer behavior among students. This is reinforced by the statement of Rheynald Kasali, who is a Professor at the University of Indonesia, stating that a serious problem that occurs in society, namely consumerism, is a tendency to buy something that is more motivated by desire than need. The phenomenon of consumerism and consumer behavior in society, especially students, is triggered by technological developments that facilitate all access to fulfilling needs, minimal savings activities, investments, emergency fund planning, future budgeting, and lifestyle, as well as excessive consumption behavior (Veriawati et al., 2021).

Financial management is closely related to managing finances in everyday life, both individuals and groups with certain goals. The rapid development today indirectly forces individuals to be fit to manage their self finances well, including students in Batam City, especially students of Batam International University.

Responding to this with the hope that students must understand, be able, and be confident in managing finances effectively. In general, financial management is carried out through budgeting, investment, savings and miscellaneous (Ratnaningtyas et al., 2022). Students have always struggled with money management. People can use financial planning as a guide to help them reach their life goals. However, because financial planning is seen as a daily task, some students believe that it is unnecessary to study. The current trend is that a growing number of students have yet to complete financial planning, which contributes to the rising percentage of financial management failures (Kartawinata et al., 2021). Financial management can be influenced by several conditions. The first condition is the lack of ability in financial literacy. The important thing in managing finances is to understand financial literacy. A student's life will be profitable and their financial management will be better if they possess both financial literacy and a positive attitude concerning money management. In this instance, financial literacy is crucial to enhancing someone's currently inadequate money management (Widyakto et al., 2022).

The level of financial literacy in Indonesia is still very low when compared to neighboring countries such as Thailand, Malaysia and Singapore. Reported from the website ojk.go.id in 2023 it is known that the financial literacy rate in Indonesia is of 38.63%, Thailand has a literacy rate of 83%, Malaysia has a literacy rate of 86%, and Singapore has a literacy rate of 98%. It can be concluded that Indonesia has a very low tier of financial literacy (Yusuf et al., 2023). While the national financial literacy rate in Indonesia remains relatively low at 38.63%, it is essential to further explore regional variations, particularly in cities like Batam, which is rapidly becoming a hub for industrial and educational development. In comparison to other regions, students in Batam may face unique challenges and opportunities in improving financial literacy due to the city's status as a special economic zone (Novitasari et al., 2021). However, studies on financial literacy at the student level in Batam remain scarce. For instance, students in major cities like Jakarta and Surabaya tend to have higher exposure to financial literacy programs, potentially leading to a better understanding of financial management. Thus, comparing Batam students' financial literacy with those in other parts of Indonesia, such as Jakarta, Yogyakarta, or Bandung, could provide a more comprehensive view of the regional disparities and factors influencing financial literacy among students (Dewi et al., 2021).

Talking about Financial Literacy, this phenomenon is also found in Batam City. This phenomenon can be found in students in Batam City. Batam is a rapidly developing city as an industrial center in Indonesia and is one of the special economic zones that attracts many international companies. Batam, besides being known as an industrial city, is also increasingly developing as an educational city that provides various choices for students from various regions. This city has a number of universities, polytechnics, and other higher education institutions that offer various study programs, such as engineering, business, information technology, and tourism. One of the universities in Batam City is Batam International University. Batam International University (UIB) is one of the leading universities in Batam City that offers quality education with a focus on global industry needs. Established in 2000, UIB provides a variety of study programs in engineering, economics, law, business, and computer science designed to prepare graduates who are ready to compete in the national and international job market. UIB has a learning approach based on practicum and industry collaboration, so that students can experience real experiences through internships and collaborations with local and multinational companies in Batam. With modern facilities, relevant curriculum, and experienced lecturers, UIB is committed to supporting the development of student competencies in facing global challenges.

The following problem formulations are based on the background: (1) Does Financial Literacy affect Batam International University Students' Personal Financial Management? (2) Does Batam International University students' personal financial management depend on their financial attitude? (3) Does Batam International University students' personal financial management depend on their lifestyle? (4) Do financial literacy, ifinancial attitude and ilifestyle all have an impact on Batam International University students' personal ifinancial management?. Therefore, the researcher is interested in discussing the problem in more depth and raises the title "The Influence of Financial Literacy, Financial Attitudes and Lifestyle on Personal Financial Management of Students at Batam International University".

2. Research Method

This study's research methodology employs a quantitative technique to determine how two or more variables relate to one another. This study uses a sample surveyed with a questionnaire (Kotler & Keller, 2021). The study was designed by researchers to be able to solve problems and answer research questions. The sample or

population used was all accounting students at Universitas International Batam who were actively registered on the DIKTI (Directorate General of Higher Education) website for the odd academic year 2024/2025. The sample selected was active accounting students registered at Universitas International Batam in semesters 5, 6, and 7 and was known to number 538 students. Data was obtained directly from questionnaires distributed to accounting students at Universitas International Batam. While this method ensures that the respondents have relevant knowledge and experience in financial management, there is a possibility of bias, as the sample only includes accounting students. This may limit the generalizability of the findings to other student populations. The sample size for this research was determined utilizing the Slovin formula. Based on the calculation, the minimum quantity of samples in the study was 93.6 or rounded up to 100 respondents. Furthermore, the data were analyzed with the support of SPSS version 27 software application through validity tests, reliability calculations and then classical assumption tests were carried out to see the normality of data distribution. In this investigation, the author articulated a research hypothesis and established a theoretical framework, specifically H1: There exists a significant effect of financial literacy on personal financial management, H2: financial attitude exerts an effect on personal financial management and H3: lifestyle also similarly affect personal financial management.

3. Result and Discussion

Prior conducting assumption testing, a validity test needs to be conducted to demonstrate the efficacy of an instrument or to quantify a particular variable that has been designed. Financial literacy is quantified using five statement items, financial attitudes using 4 statement items, lifestyle using 3 statement items and personal financial management using 4 statement items. This study tries to conduct a validity test by viewing at the validity figures of the correction relations values. The validity test is seen by measuring R Calculation with R Table accompanied by error rate of 5%. The R table value is 1.966 with degrees of freedom (Df) = $N - 2 = 100 - 2 = 98$. The questionnaire statement is declared valid if R Calculation $<$ R Table. The findings of the validity test can be displayed in the following table:

Table 2. Validity test results

Variable	Item	R Hitung	R Table	Results
Financial Literacy (X1)	X1.1	0,874	1,966	Valid
	X1.2	0,937	1,966	Valid
	X1.3	0,765	1,966	Valid
	X1.4	0,849	1,966	Valid
Financial Attitude (X2)	X2.1	0,869	1,966	Valid
	X2.2	0,874	1,966	Valid
	X2.3	0,855	1,966	Valid
	X2.4	0,816	1,966	Valid
Lifestyle (X3)	X3.1	0,757	1,966	Valid
	X3.2	0,855	1,966	Valid
	X3.3	0,817	1,966	Valid
Personal Financial Management (Y)	Y1	0,518	1,966	Valid
	Y2	0,863	1,966	Valid
	Y3	0,811	1,966	Valid
	Y4	0,824	1,966	Valid

In light of the findings table, it may be seen that each statement in the variables Financial Literacy (X1), Financial Attitude (X2), Lifestyle (X3), and Personal Financial Management (Y) has a measured R value $<$ R Table, so it is able to be decided that it is valid or normally distributed.

Table 3. Reliability statistics test results

Variable	N of Items	Cronbach Alpha	Results
Financial Literacy (X1)	4	0,879	Reliable
Financial Attitude (X2)	4	0,875	Reliable
Lifestyle (X3)	3	0,735	Reliable
Personal Financial Management (Y)	4	0,751	Reliable

Reliability testing is seen by measuring the Cronbach alpha value with the criteria if > 0.60 then each statement in each variable can be declared reliable. In table 3 above, it is known that the item value for each variable produced is bigger than 0.60 so it can be said to be reliable or meets the reliability requirements.

Table 4. One sample kolmogorovi-ismirnov test results

One Sample Kolmogorov-Smirnov		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.17371113
Most Extreme Difference	Absolute	.101
	Positive	.074
	Negative	-.101
Test Statistics		.101
Asymp. Sig. (2-tailed)		.133

a. Tes Distribution is Normal

The normality test using the one sample kolmogorov smirnov test desires to evaluate assuming the independent variables and dependent variables follow a normal distribution. Based on table 4 above, the Asymp. sig-2 tailed value produced is $0.133 > 0.05$, therefore it may be stated that the data evaluated in the study are normal.

Table 5. Multicollinearity test results

Tablecients ^a				
Model		Collinearity Statistics		
		Tolerance	VIF	
1	Financial Literacy	.985	1.015	
	Financial Attitude	.985	1.015	
	Lifestyle	.985	1.015	

a. Dependent Variable: Personal Financial Mangement

Considering the multicollinearity test findings in table 5 above, it shows the tolerance and VIF values of each variable respectively, namely the Financial Literacy variable (X1) 0.985 and 1.015. Financial Attitude Variable (X2) 0.985 and 1.015 and Lifestyle Variable (X3) 0.995 and 1.005. As a result, there is no multicollinearity between the independent variables in this research model since the tolerance value is larger than 0.1 and the VIF value is less than 10. For the findings of the multiple linear regression analysis in this research, we can see in table 6 below:

Table 6. Multiple linear regression test results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11.870	2.211		5.369	.000
1	Financial Literacy	.008	.010	2.901	.020
	Financial Attitude	.057	.066	2.659	.001
	Lifestyle	.218	.192	3.915	.048

a. Dependent Variable: Personal Financial Management

The test aims to see the effects of independent variables Financial Literacy (X1), Financial Attitude (X2) and Lifestyle (X3) on Personal Financial Management (Y). Prior on the calculation findings, it is known that the constant of 11.870 defines that if else variables are considered constant, then the value of Personal Financial Management (Y) is 11.870. The regression coefficient of the Financial Literacy variable (X1) produces a positive value of 008, representing that when it increases by 1 unit, personal financial management also increases by 0.008. The coefficient value of the Financial Attitude variable (X2) produces a positive value of 0.057 where when it increases by 1 unit, personal financial management also increases by 0.057. Furthermore, the coefficient of the Lifestyle variable (X3) produces a value of 0.218, so that when it increases by 1 unit, Personal Financial Management also increases by 0.218. The next test is a test of the results of the hypothesis analysis which is shown in table 7 below:

Table 7. Hypothesis test results

Variable	T-Values	P-Values	Results
FL → PFM	2.901	.020	Accepted
FA → PFM	2.659	.001	Accepted
L → PFM	3.915	.048	Accepted
FL, FA & L → PFM	13.630	.027	Accepted

Source: Primary data processed (2024)

This hypothesis test is carried out using the criteria of t count, t table and significance level. When the significance value is more than 0.05 with a t-count value bigger than the t-table then the hypothesis can be accepted and vice versa. Considering the test analysis, the first findings obtained the results of the Financial Literacy Variable (X1) has a t count of 2.901 and a significance of 0.02. This condition meets the t count requirements where 2.901 is more than 1.996 with a significance level of 0.02 less than 0.05 then the hypothesis is approved understanding that Financial Literacy (X1) has an effect on Personal Financial Management (Y). Everyone must be financially literate in order to prevent financial difficulties because people frequently encounter someone having to sacrifice one interest for another can be said to be an element of a person's desire and interest in something (Kusairi et al., 2020). Someone who carries high Financial Literacy aim to be better at managing personal finances, it is easy to allocate income according to the priority scale (Hidayah & Iramani, 2023). Then Humaidi et al., (2020) defined financial literacy as the capacity to make wise decisions and make well-informed choices about how to utilize and manage money.

The study's second finding obtained the results of the financial attitude variable (X2) had a t count of 2.609 and a significance of 0.01. This condition meets the requirements of t count 2.609 bigger than 1.996 with a significance of 0.01 less than 0.05, so the hypothesis is approved, understanding that Financial Attitude (X2) has an influence on Personal Financial Management (Y). When it comes to one's own finances, financial attitude is characterized as a state of mind, opinion, and judgment that is applied to attitudes. Having a sound financial mindset is crucial to choose the best financial management strategy (Diskhamarzeweny et al., 2022). Financial attitude is closely related to personal financial management because attitude reflects a person's views, beliefs, and behavior towards money. Positive financial attitudes, such as discipline, thrift, and wisdom in spending, encourage individuals to manage their finances in a more planned manner (Hidajat & Wardhana, 2023).

The study's third finding obtained the results of the Lifestyle variable (X3) which had a t count of 3.915 and a significance of 0.048. It condition meets the requirements of t count 3.915 bigger than 1.996 with a significance of 0.048 less than 0.05, so the hypothesis is approved, understanding that Lifestyle (X3) has an effect on Personal Financial Management (Y). "A person's whole self" that engages with their surroundings is referred to as their lifestyle. A person's lifestyle may be defined by their hobbies, interests, income, and how they spend their money and use their time (Irawati & Kasemetan, 2023). Lifestyle has a significant correlations with personal financial management because the way a person lives their life directly affects spending patterns and allocation of financial resources. A consumptive lifestyle, such as frequently shopping for luxury goods or following trends without planning, tends to increase the risk of waste and financial difficulties (Ardiandana et al., 2024). According to Pulungan & Fabriaty (2021), a person's ilifestyle is perceived as a feature of their status or status that is evident from their conduct, which consistently follows fashion trends.

The fourth finding in this study obtained the measured F value of 13.630 through a significant value of 0.02. It condition meets the requirements of the calculated F of 13.360 greater than 2.699 with a significance of 0.02 less than 0.02, so the hypothesis is accepted. This defines that Financial Literacy (X1), Financial Attitude (X2) and Lifestyle (X3) together have an influence on Personal Financial Management (Y). Knowledge, capabilities, and beliefs that impact attitudes and behavior to improve the caliber of financial management and decision making for success are known as financial finance (OJK, 2020). Financial literacy is also a collection of knowledge and skills possessed by an individual that enables him to make choices effectively including all the financial resources he has (Veriwati et al., 2021). According to Pamella & Darmawan (2022) financial attitude is a person's attitude, sentiment and assessment of their personal finances. Financial attitude greatly determines how an individual will manage their finances. Then according to Baptista & Dewi (2021) financial attitude can also be interpreted as the purpose of financial values to generate and maintain value through resource management and proper decision making. Furthermore, according to Artha & Wibowo (2023), a person's hobbies, interests, and ideas all reflect their way of life in the world. Lifestyle is part of a individual's lifestyle in the form of activities, passion, and

income in outlay their money and allocating the time they have. Based on the statements of experts regarding lifestyle, it can be decided that lifestyle is a someone's lifestyle in the form of activities or activities in allocation money.

4. Conclusion

Considering the findings of the study and the conversation that were described in the preceding chapter, we can conclude that the submission of the first hypothesis is accepted where financial literacy has a significant influence on personal financial management. The second and third hypotheses for each variable, namely financial attitudes and lifestyle, also have a significant effect on personal financial management. Meanwhile, this study also found that financial literacy, financial attitudes and lifestyle together have a significant effect on personal financial management. While the findings of this study are specific to accounting students at Batam International University, the insights into the impact of financial literacy, financial attitudes, and lifestyle on personal financial management can be extended to a broader context. These factors are likely to influence personal financial management among students and even the younger generation across Indonesia. Financial literacy is a crucial skill that can help young people navigate financial challenges regardless of their geographic location, and the need for positive financial attitudes and mindful lifestyles applies universally. Furthermore, based on the results of this research and conclusion, the author's suggestions are for students to be able to optimize financial literacy from an early age by utilizing various learning sources, such as seminars, workshops, or online materials on financial management. This understanding will help them prepare a budget, manage expenses, and save effectively even with limited income. In addition, students need to build a positive financial attitude, such as discipline in managing pocket money and avoiding excessive consumer behavior. A simple lifestyle that is adjusted to financial capabilities is also important to implement so that students can avoid debt or other financial problems. With these steps, students can build a strong financial foundation for the future. Then, in further study, it is suggested to expand the scope of the study by involving other factors that can effect personal financial management, including social, cultural, or digital financial technology influences.

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