

---

**THE EFFECT OF FINANCIAL KNOWLEDGE, FINANCIAL SELF-EFFICACY,  
LIFESTYLE, AND FINANCIAL ATTITUDE ON HOUSEHOLD FINANCIAL  
MANAGEMENT BEHAVIOR AMONG HOUSEWIVES IN KUBU RAYA  
REGENCY**



**Dessi Aprilyani<sup>1</sup>**

**Universitas Muhammadiyah Pontianak, Pontianak, Indonesia**  
[aprilianidessi@gmail.com](mailto:aprilianidessi@gmail.com)

**Heni Safitri<sup>2</sup>**

**Universitas Muhammadiyah Pontianak, Pontianak, Indonesia**  
[heni.safitri@unmuhpnk.ac.id](mailto:heni.safitri@unmuhpnk.ac.id)

**Dedi Hariyanto<sup>3</sup>**

**Universitas Muhammadiyah Pontianak, Pontianak, Indonesia**  
[dedi.hariyanto@unmuhpnk.ac.id](mailto:dedi.hariyanto@unmuhpnk.ac.id)

---

**Abstract**

This study aims to examine the effect of financial knowledge, financial self-efficacy, lifestyle, and financial attitude on household financial management behavior among housewives in Kubu Raya Regency. This study uses a causal associative method. The population in this study consists of all housewives residing in Kubu Raya Regency, with a sample of 150 respondents determined using purposive sampling. Based on the multiple linear regression analysis, the regression equation is obtained as follows:  $Y = 1.128 + 0.205X_1 + 0.238X_2 + 0.201X_3 + 0.135X_4$ . The correlation coefficient result shows a value of 0.708, indicating a strong relationship between financial knowledge, financial self-efficacy, lifestyle, and financial attitude on financial management behavior. The coefficient of determination shows a value of 0.501, meaning that financial management behavior is influenced by financial knowledge, financial self-efficacy, lifestyle, and financial attitude by 50.1%. The simultaneous test results indicate that financial knowledge, financial self-efficacy, lifestyle, and financial attitude jointly have a positive and significant effect on household financial management behavior among housewives in Kubu Raya Regency. The partial test results show that financial knowledge, financial self-efficacy, lifestyle, and financial attitude each have a positive and significant effect on financial management behavior.

**Keywords:** Financial Knowledge, Financial Self-Efficacy, Lifestyle, Financial Attitude, Financial Management Behavior

## INTRODUCTION

Household financial management is a crucial aspect of modern family life that cannot be neglected. According to the Financial Services Authority (OJK, 2021), effective financial management can regulate cash inflows and outflows so that their use can be properly monitored, while also improving family quality of life and welfare. As explained in the study by (Indania et al, 2024) household financial management to improve family harmony and welfare is an important investment in long-term family stability. Households, as the smallest economic unit in society, have a major responsibility in managing financial resources to meet daily needs, children's education, health, and future planning. In the Indonesian household context, housewives generally play a central role in financial decision-making and household budgeting. Therefore, an in-depth understanding of the factors influencing housewives' household financial management behavior is essential to improve family economic welfare.

Financial knowledge is a primary foundation in shaping healthy financial management behavior. The National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority in 2022 shows that Indonesia's financial literacy index is still at 49.68%, which is relatively low compared to neighboring countries such as Malaysia, Singapore, the Philippines, and Thailand. This finding indicates that the majority of Indonesian people, including housewives, still have limitations in basic financial knowledge. Financial knowledge is an individual's ability to understand, analyze, and manage finances to make appropriate financial decisions and to avoid financial problems (Yuliani et al, 2024). Wise financial management can help achieve stability and comfort in life, and protect the future (Amalia et al, 2025).

Self-efficacy, or belief in one's ability to achieve goals, is also very important for housewives (Rahmatika et al, 2024). Financial self-efficacy is an individual's belief and confidence in their ability to manage finances effectively. Financial self-efficacy includes several important dimensions, namely the ability to plan expenditures, the ability to achieve financial goals, the ability to make decisions when facing unexpected situations, the ability to overcome financial challenges, confidence in financial management, and confidence in future financial conditions. Financial self-efficacy, or self-confidence in managing finances, plays an important role in overcoming financial challenges (Putri et al, 2025).

According to Firdaus & Kadarningsih (2023) in their study, financial socialization, financial self-efficacy, and financial knowledge have an important role in the financial management behavior of Generation Z. Individuals with high financial self-efficacy tend to be more confident in making financial decisions, more disciplined in implementing financial plans, and better able to cope with financial challenges they face.

In addition, lifestyle is a factor that can influence financial management. A good lifestyle also plays an important role in housewives' financial management. Lifestyle is a pattern of individual life that reflects consumption choices, daily activities, and values held (Irawati & Kasemetan, 2023). In the context of financial management, lifestyle plays an important role in determining spending patterns and one's financial priorities. Modern society today is often faced with pressure to adopt a consumptive lifestyle, especially with easier access to products and digital financial services. Lifestyle is a person's way of living expressed in activities, interests, and opinions in spending money and allocating available time (Nuraini et al, 2023).

Another important factor that may influence financial management is financial attitude. Ratnawati et al (2023) state that financial attitude is an individual's perception and view toward various financial aspects such as savings, investment, spending, and debt, which will influence their financial decisions. A positive financial attitude will encourage individuals to make wiser and more responsible financial decisions. Financial attitude can influence personal financial planning as reflected in a financial pattern formed due to a person's financial attitude (Yanti & Suci, 2023). A good financial attitude can help housewives make better financial decisions and increase awareness of the importance of long-term financial planning. By adopting a positive financial attitude, a person will be more careful in making financial decisions, will think more about finances with long-term goals, and will be more prepared for risks that may occur in the future. Conversely, if someone has a negative financial attitude, they will use their finances without considering the long term or the challenges that may be faced in the future.

Given the diverse socio-economic background, housewives in this region require financial management strategies adapted to local conditions. Research on the factors influencing their financial management behavior is important to develop financial education programs that are relevant and contextual.

The object of this study is all housewives in Kubu Raya Regency within the productive age range of 21–50 years. This age group was selected because it is a period when housewives generally carry maximum responsibility in managing the family, both in terms of child-rearing and household resource management. Effective financial management is very important for housewives in this age range to ensure that family needs are met, family welfare is realized, and harmony is created in their household life. Based on the aggregated population data of Kubu Raya Regency in 2024, the population of Kubu Raya Regency is 646,091 people, consisting of 9 sub-districts.

Based on data obtained from the Population and Civil Registration Office (Dinas Kependudukan dan Pencatatan Sipil) of Kubu Raya Regency, the total population of Kubu Raya Regency in 2024 is 646,091 people, where the percentage of males is higher at 51.03%, while females are lower at 48.97%. From this population data, it is known that the occupational composition in Kubu Raya Regency has a relatively high percentage of “main workers” at 43.99%, followed by housewives at 35.72%, and students/college students at 17.83%. This study focuses its analysis on housewives who carry out activities consistently and continuously.

Housewives manage domestic family activities such as caring for children, daily needs, and household finances, thereby supporting family stability. Students/college students are individuals pursuing education at school or university with a focus on improving their knowledge. Civil servants (PNS) are government apparatus working in government institutions and providing public services, such as public-school teachers and administrative staff. TNI/POLRI are tasked with maintaining security, public order, and national defense through military and police functions. Main workers are individuals with permanent jobs who earn income from the private sector, labor, traders, or entrepreneurs. This category includes self-employed, entrepreneurs with non-permanent or permanent workers, laborers/employees, casual workers in agriculture and non-agriculture, as well as unpaid family workers.

Several previous empirical studies provide strong evidence regarding the relationships among the variables in this study. Research conducted by Juli et al (2025) in Kerambitan District, Tabanan Regency, shows that financial literacy, lifestyle, and financial attitude significantly affect housewives' financial management. In addition, another study by Melisa et al (2024) focusing on housewives found that financial literacy, financial attitude, and financial self-efficacy have a significant effect on financial management behavior. These findings indicate that the combination of financial knowledge, financial self-efficacy, lifestyle, and financial attitude has a comprehensive impact on financial management behavior.

This study is expected to provide valuable insights for the development of financial education programs that are more effective and relevant to local characteristics, and to contribute to improving family economic welfare in the region. Furthermore, the results of this study can serve as a reference for local stakeholders in designing policies and family economic empowerment programs that are more inclusive and sustainable.

## **REVIEW OF LITERATURE**

### **Financial Knowledge**

According to Handayani & Rianto (2021), financial knowledge is the ability to understand, analyze, and manage finances so that individuals can make appropriate financial decisions and avoid financial problems. Asih & Khafid (2020) state that individuals who do not have financial knowledge are hindered in making proper decisions regarding the financial management they perform. According to Trixie et al. (2024), financial knowledge is measured using five indicators, namely personal finance, savings knowledge, loan knowledge, insurance knowledge, and investment knowledge.

### **Financial Self-Efficacy**

According to Atikah & Kurniawan (2021), Financial Self-Efficacy (personal financial self-efficacy) is a person's assessment of themselves or the level of belief in their ability to complete certain tasks to achieve particular goals. An individual's belief regarding their ability to plan and carry out actions to achieve certain goals is referred to as personal financial self-efficacy. Meanwhile, Nisa & Haryono (2022) state that personal financial self-efficacy is an individual's belief in themselves and the confidence they have related to their ability to manage and achieve financial goals. According to Lown in Ulumudiniati & Asandimitra (2022), in measuring financial self-efficacy, the indicators used include: confidence in financial planning ability, confidence in achieving financial goals, confidence in making financial decisions in unexpected situations, facing financial challenges, and confidence in financial management.

### **Lifestyle**

Purba et al. (2025) state that lifestyle is a person's pattern of living in using money and allocating the time they have, by investing without waiting to become wealthy and established. This is done so as not to be trapped in a consumptive lifestyle, hedonism, and spending money excessively. According to Dwi et al. (2023), lifestyle is defined as a pattern of living that reflects their activities, interests, and income. This pattern of living represents a person's overall identity in interacting with their environment. It can also be defined as the way a person understands and responds to various issues in their mind, which is often related to psychological and emotional aspects. In addition, lifestyle can also be associated with an

individual's interests and views toward various things in life. Based on the study by Hoiriyah & Chrismardani (2021), lifestyle can be measured using the following indicators: activities, interests, and opinions or views.

### **Financial Attitude**

Nada & Wijaya (2021) state that financial attitude is an act of decision-making based on one's own principles. Financial attitude represents a person's feelings and thoughts regarding the finances they possess. According to Triani & Wahdiniwaty (2020), financial attitude is an individual's perception, mindset, beliefs, and personal depiction that is grounded in a person's psychological assessment when dealing directly or indirectly with financial resources, which becomes a determining factor in making financial decisions. In the financial context, a positive attitude toward money and finances tends to result in better and more responsible financial management behavior. According to the study by Aditya & Azmansyah (2021), financial attitude is measured using six indicators, namely: obsession, power, effort, inadequacy, retention, and security.

### **Financial Management Behavior**

Manzala & Susilowati (2025) state that financial management behavior is a tangible form of implementing financial planning and management, both in terms of consumption and investment, which reflects an individual's character and lifestyle in managing the financial risks they face. Marwa et al. (2025) state that financial management is a structured process that includes planning, organizing, controlling, and supervising financial resources to achieve predetermined financial targets. This activity covers various actions such as budgeting, transaction recording, cash flow management, investment decision-making, and financial performance evaluation. According to Herdijino & Damanik in Romadoni & Ristianawati (2024), financial management behavior is measured using seven indicators, namely: consideration in purchasing goods, paying bills on time, recording monthly expenses, balancing income and expenses, financial budgeting/planning, setting aside money for savings, and paying debts on time.

## **RESEARCH METHOD**

The type of research used in this study is causal associative research. Causal associative research aims to examine cause-and-effect relationships between two or more variables (Sugiyono, 2019). In this study, the causal associative approach was employed to analyze the influence of financial knowledge, financial self-efficacy, lifestyle, and financial attitude on household financial management behavior among housewives in Kubu Raya Regency.

Primary data in this study were obtained through the distribution of questionnaires to housewives residing in Kubu Raya Regency via Google Forms. Secondary data include population and occupational data of Kubu Raya Regency sourced from the official websites of the Population and Civil Registration Office (Dukcapil) and the Central Bureau of Statistics (BPS) of Kubu Raya Regency. The population of this study comprises all housewives residing in Kubu Raya Regency, totaling 150,989 individuals. The sample size was determined using the Slovin formula with an error tolerance of 10%, resulting in a minimum sample size of approximately 100 respondents. To enhance the robustness of the analysis, this study involved 150 respondents, all of whom were housewives.

The independent variables in this study consist of Financial Knowledge (X1), Financial Self-Efficacy (X2), Lifestyle (X3), and Financial Attitude (X4). The dependent variable is

Financial Management Behavior (Y). The measurement scale used in this study is the Likert scale. According to Sugiyono (2019), the Likert scale is an instrument used to measure behavior, opinions, and perceptions of individuals or groups regarding social phenomena. The scale ranges from 1 to 5, where 1 indicates strongly disagree and 5 indicates strongly agree.

Data analysis was conducted using SPSS software. The analytical procedures included instrument testing through validity testing using the Pearson Product Moment correlation and reliability testing using Cronbach’s Alpha, with a minimum reliability threshold of 0.60 (Ghozali, 2021). Furthermore, classical assumption tests were conducted, including the normality test using the One Sample Kolmogorov–Smirnov test, the linearity test using the Test for Linearity, and the multicollinearity test based on tolerance values and Variance Inflation Factor (VIF) (Ghozali, 2021). Hypothesis testing was carried out using multiple linear regression analysis to examine the effects of the independent variables on the dependent variable, both simultaneously through the F-test and partially through the t-test (Ghozali, 2021). In addition, the correlation coefficient (R) and the coefficient of determination (R<sup>2</sup>) were used to measure the strength of the relationship and the contribution of the independent variables in explaining the dependent variable (Ghozali, 2021).

**Research Hypotheses**

- H1:** Financial knowledge positively and significantly influences household financial management behavior.
- H2:** Financial self-efficacy positively and significantly influences household financial management behavior.
- H3:** Lifestyle positively and significantly influences household financial management behavior.
- H4:** Financial attitude positively and significantly influences household financial management behavior.
- H5:** Financial knowledge, financial self-efficacy, lifestyle, and financial attitude collectively have a statistically significant effect on household financial management behavior.

**RESULTS AND DISCUSSION**

**Test Research Instruments**

**a. Validity Test**

The validity test in a study aims to ensure that the statement items in the questionnaire truly measure what they are intended to measure. The testing process is conducted by correlating the score of each statement item. The correlation value (r count) is then compared with the r table value. The r table value is calculated using the degrees of freedom formula (df) = n (sample size) – 2 = 150 – 2 = 148. With a significance level of 0.05, the r table value used is 0.160. The validity test results for each statement item of each variable are presented in Table 1.

**Table 1. Validity Test Results**

Variable	Indicator	r-count	r-table	Description
Financial Knowledge (X1)	X1.1	0.246	0.160	Valid
	X1.2	0.495		
	X1.3	0.591		

	X1.4	0.401		
	X1.5	0.796		
	X1.6	0.523		
	X1.7	0.722		
	X1.8	0.751		
	X1.9	0.774		
	X1.10	0.483		
Financial Self-Efficacy (X2)	X2.1	0.566	0.160	Valid
	X2.2	0.688		
	X2.3	0.496		
	X2.4	0.615		
	X2.5	0.679		
	X2.6	0.731		
	X2.7	0.727		
	X2.8	0.793		
	X2.9	0.720		
	X2.10	0.725		
Lifestyle (X3)	X3.1	0.738	0.160	Valid
	X3.2	0.682		
	X3.3	0.564		
	X3.4	0.770		
	X3.5	0.655		
	X3.6	0.788		
Financial Attitude (X4)	X4.1	0.358	0.160	Valid
	X4.2	0.593		
	X4.3	0.603		
	X4.4	0.645		
	X4.5	0.478		
	X4.6	0.666		
	X4.7	0.554		
Financial Management Behavior (Y)	Y.1	0.611	0.160	Valid
	Y.2	0.707		
	Y.3	0.565		
	Y.4	0.725		
	Y.5	0.680		
	Y.6	0.659		
	Y.7	0.707		

Source: Processed Data, 2025

Based on Table 1, it is known that all statement items in the variables Financial Knowledge (X1), Financial Self-Efficacy (X2), Lifestyle (X3), Financial Attitude (X4), and Financial Management Behavior (Y) show r-count values greater than the r-table value of

0.160. Therefore, all statement items in the research variables are declared valid and can be used as research instruments.

**b. Reliability Test**

The reliability test is conducted to determine the consistency or dependability of each statement item in the questionnaire as a research instrument. In this study, the reliability test uses the Cronbach’s Alpha method. A statement item can be considered reliable if it has a Cronbach’s Alpha value of at least 0.60. In this study, reliability testing was conducted using Cronbach’s Alpha. The reliability test results are presented in Table 2.

**Table 2. Reliability Test Results**

Variable	Cronbach’s Alpha	Description
Financial Knowledge (X1)	0.799	
Financial Self-Efficacy (X2)	0.867	
Lifestyle (X3)	0.782	
Financial Attitude (X4)	0.711	Reliable
Financial Management Behavior (Y)	0.788	

Source: Processed Data, 2025

Based on Table 2, it is known that all variables in this study—Financial Knowledge (X1), Financial Self-Efficacy (X2), Lifestyle (X3), Financial Attitude (X4), and Financial Management Behavior (Y)—have Cronbach’s Alpha values exceeding the minimum threshold of 0.60. Thus, all statement items included in the variables of this study are reliable and feasible to be used in the research.

**Classical Assumption Test**

**a. Normality Test**

The normality test in this study was conducted to determine whether the data used have a normal distribution. The normality testing in this study was conducted using the Kolmogorov–Smirnov method, with the results presented in Table 3.

**Table 3. Normality Test Results**

Test	Value
N (Sample)	150
Test Statistic	.042
Asymp.Sig.(2-tailed)	.200 <sup>c</sup>

Source: Processed Data, 2025

Based on Table 3, the Asymp. Sig. (2-tailed) value obtained is 0.200. This value exceeds the minimum significance threshold of 0.05. Therefore, it can be concluded that the data in this study are normally distributed.

**b. Linearity Test**

The linearity test in this study was carried out to determine whether there is a linear relationship between the independent variables and the dependent variable. The linearity test was conducted using the Test for Linearity method. The test uses the Test for Linearity method through SPSS, with the results shown in Table 4.

**Table 4. Linearity Test Results**

Variable	Linearity
----------	-----------

Financial Management Behavior*Financial Knowledge	0.000
Financial Management Behavior*Financial Self-Efficacy	0.000
Financial Management Behavior*Lifestyle	0.000
Financial Management Behavior*Financial Attitude	0.000

Source: Processed Data, 2025

Based on Table 4, it is known that the Linearity significance values for all variables are less than 0.05. Therefore, it can be concluded that the regression model used has relationships that meet the linearity assumption.

### c. Multicollinearity Test

The multicollinearity test in this study was conducted to ensure whether there is or is not a very high correlation among the independent variables in the regression model. If there is a high correlation among independent variables, it may potentially lead to inaccuracies in coefficient estimation and reduce the overall reliability of the regression model. A model is declared free from multicollinearity if the tolerance value exceeds 0.10 and the Variance Inflation Factor (VIF) value is less than 10. The multicollinearity test results are presented in Table 5.

**Table 5. Multicollinearity Test Results**

Variable	Tolerance	VIF
Financial Knowledge (X1)	.585	1.711
Financial Self-Efficacy (X2)	.401	2.493
Lifestyle (X3)	.656	1.524
Financial Attitude (X4)	.658	1.519

Source: Processed Data, 2025

Based on Table 5, it is known that the tolerance values for each variable are  $> 0.10$  and the VIF values are  $< 10$ . It can be concluded that the regression model does not show symptoms of multicollinearity. Thus, the independent variables are feasible to be used in multiple linear analysis because they do not excessively influence one another linearly.

### Hypothesis Test

#### a. Multiple Linear Regression Analysis

Multiple linear regression analysis in this study was used to identify the magnitude of the effect of two or more independent variables on the dependent variable, both simultaneously and partially. In addition, this analysis was used to build a model that can be used to predict the relationships among the variables studied. The multiple linear regression results are presented in Table 6.

**Table 6. Multiple Linear Regression Analysis Results**

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.128	3.762	.000
Financial Knowledge	.205	2.612	.010
Financial Self-Efficacy	.238	2.841	.005
Lifestyle	.201	3.766	.000
Financial Attitude	.135	2.137	.034

Dependent Variable: Financial Management Behavior

Source: Processed Data, 2025

Based on Table 6, the multiple linear regression equation is as follows:

$$Y = 1.128 + 0.205 X_1 + 0.238 X_2 + 0.201 X_3 + 0.135 X_4.$$

From the multiple linear regression equation, it can be explained as follows:

1. The constant (a) is 1.128, meaning that if the variables Financial Knowledge (X1), Financial Self-Efficacy (X2), Lifestyle (X3), and Financial Attitude (X4) are zero, then Financial Management Behavior (Y) remains at 1.128 units.
2. The regression coefficient (b1) for Financial Knowledge (X1) is 0.205 with a positive direction, indicating that every one-unit increase in Financial Knowledge will cause an increase of 0.205 in Financial Management Behavior.
3. The regression coefficient (b2) for Financial Self-Efficacy (X2) is 0.238 with a positive direction, indicating that every one-unit increase in Financial Self-Efficacy will cause an increase of 0.238 in Financial Management Behavior.
4. The regression coefficient (b3) for Lifestyle (X3) is 0.201 with a positive direction, indicating that every one-unit increase in Lifestyle will cause an increase of 0.201 in Financial Management Behavior.
5. The regression coefficient (b4) for Financial Attitude (X4) is 0.135 with a positive direction, indicating that every one-unit increase in Financial Attitude will cause an increase of 0.135 in Financial Management Behavior.

**b. Correlation Coefficient and Determination Coefficient (R<sup>2</sup>)**

The correlation coefficient is used to measure the strength of the relationship between two or more variables and to determine the direction of the relationship. In this study, correlation analysis was conducted using the Product Moment method. The correlation coefficient calculation results are shown in Table 7.

**Table 7. Correlation Coefficient and Determination Coefficient (R<sup>2</sup>) Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.708 <sup>a</sup>	.501	.487	.26687

Predictors: (Constant), Financial Attitude, Lifestyle, Financial Self-Efficacy, Financial Knowledge  
 Dependent Variable: Financial Management Behavior

Source: Processed Data, 2025

Based on Table 7, the R (correlation) value obtained is 0.708. This value indicates that the relationship between Financial Knowledge, Financial Self-Efficacy, Lifestyle, and Financial Attitude on Financial Management Behavior is in the strong category, as it falls within the range of 0.60–0.799.

The R-Square value obtained is 0.501. This value indicates that Financial Knowledge, Financial Self-Efficacy, Lifestyle, and Financial Attitude contribute 50.1% to Financial Management Behavior, while the remaining 49.9% is influenced by other variables not included in this study.

**c. Simultaneous Test (F test)**

The simultaneous test (F test) is used to determine whether all independent variables simultaneously have a significant effect on the dependent variable in a study. Based on the simultaneous hypothesis test (F test) results using SPSS, the results are presented in Table 8.

**Table 8. Simultaneous Test Results (F test)**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	10.350	4	2.588	36.332	.000 <sup>b</sup>
	Residual	10.327	145	.071		
	Total	20.677	149			

a. Dependent Variable: Financial Management Behavior

b. Predictors: (Constant), Financial Attitude, Lifestyle, Financial Self-Efficacy, Financial Knowledge

Source: Processed Data, 2025

Based on Table 8, the calculated F value is 36.332, which is greater than the F table value of 2.43, and the significance value obtained is 0.000, which is below 0.05. Therefore, it can be concluded that Financial Knowledge, Financial Self-Efficacy, Lifestyle, and Financial Attitude simultaneously have a significant effect on Financial Management Behavior.

#### d. Partial Test (t test)

The partial test (t test) is used to analyze the effect of each independent variable individually on the dependent variable based on the hypotheses formulated in the study. Based on the partial hypothesis test (t test) results using SPSS, the results are shown in Table 9.

**Table 9. Partial Test Results (t Test)**

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.128	3.762	.000
Financial Knowledge	.205	2.612	.010
Financial Self-Efficacy	.238	2.841	.005
Lifestyle	.201	3.766	.000
Financial Attitude	.135	2.137	.034

Dependent Variable: Financial Management Behavior

Source: Processed Data, 2025

Based on Table 9, the partial effect test (t test) results produce significance values that can be interpreted as follows:

1. Financial Knowledge (X1) has a t-value of 2.612, which is greater than the t-table value of 1.655, and a significance value of 0.010, which is less than 0.05. Therefore, H1 is accepted. Thus, partially, Financial Knowledge has a positive and significant effect on Financial Management Behavior.
2. Financial Self-Efficacy (X2) has a t value of 2.841 > t table of 1.655 and a significance value of 0.005 < 0.05. Therefore, H2 is accepted. Thus, partially, Financial Self-Efficacy has a positive and significant effect on Financial Management Behavior.
3. Lifestyle (X3) has a t value of 3.766 > t table of 1.655 and a significance value of 0.000 < 0.05. Therefore, H3 is accepted. Thus, partially, Lifestyle has a positive and significant effect on Financial Management Behavior.
4. Financial Attitude (X4) has a t value of 2.137 > t table of 1.655 and a significance value of 0.034 < 0.05. Therefore, H4 is accepted. Thus, partially, Financial Attitude has a positive and significant effect on Financial Management Behavior.

## CONCLUSION

Based on the results of the study analyzing the effect of financial knowledge, financial self-efficacy, lifestyle, and financial attitude on the financial management behavior of housewives in Kubu Raya Regency, it can be concluded that this study collected 150 housewives residing in Kubu Raya Regency as respondents. The multiple linear regression results indicate that the four independent variables have a positive influence on financial management behavior, as reflected in the regression equation formed. The correlation coefficient value is 0.708, meaning that the relationship between financial knowledge, financial self-efficacy, lifestyle, and financial attitude on financial management behavior is strong. Furthermore, the coefficient of determination ( $R^2$ ) is 0.501, meaning that financial management behavior is influenced by financial knowledge, financial self-efficacy, lifestyle, and financial attitude by 50.1%, while the remaining 49.9% is influenced by other variables not examined in this study. The F-statistic produces an F value of 36.332 > F table of 2.43 and a significance value of 0.000 < 0.05, indicating that jointly, financial knowledge, financial self-efficacy, lifestyle, and financial attitude have a positive and significant effect on financial management behavior, and the t-statistics for financial knowledge, financial self-efficacy, lifestyle, and financial attitude show a positive and significant effect on financial management behavior. Housewives in Kubu Raya Regency are expected to improve their financial knowledge and positive attitudes toward household financial management through various information sources. The government and related institutions are expected to enhance financial education programs that are easily accessible to the wider community, particularly housewives. Furthermore, future research can expand the variables studied by including other factors such as digital financial literacy, access to formal financial services, and the influence of social media on financial management behavior.

## REFERENCES

- Aditya, D., & Azmansyah. (2021). Pengaruh Financial Knowledge, Financial Attitude, dan Income terhadap Financial Behavior pada Usaha Mikro kecil dan Menengah di Kecamatan Marpoyan Damai Pekanbaru. *Jurnal Ekonomi KIAM*, 32(2). [https://doi.org/10.25299/kiat.2021.vol32\(2\).8564](https://doi.org/10.25299/kiat.2021.vol32(2).8564)
- Amalia, L., Hariyanto, D., & Safitri, H. (2025). The Influence Of Financial Knowledge, Financial Attitude, Financial Self-Efficacy, Financial Well-Being, And Impulsive Buying On Saving Behavior Among Working People In Kubu Raya Regency. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 8(3), 7566–7579. <https://doi.org/10.31538/ijse.v8i3.7098>
- Asih, W. S., & Khafid, M. (2020). Pengaruh Financial Knowledge, Financial Attitude Dan Income Terhadap Personal Financial Management Behavior Melalui Locus Of Control Sebagai Variabel Intervening. *Economic Education Analysis Journal*, 9(3), 748–767. <https://doi.org/10.15294/eeaj.v9i1.42349>
- Atikah, A., & Kurniawan, R. R. (2021). Pengaruh Literasi Keuangan, Locus Of Control, Dan Financial Self Efficacy Terhadap Perilaku Manajemen Keuangan. *JMB: Jurnal Manajemen dan Bisnis*, 10(2), 284–297. <https://doi.org/10.31000/jmb.v10i2.5132>
- Dwi, P. W., Amy, F., & Desi, H. (2023). Pengaruh Penggunaan Financial Technology, Gaya Hidup Dan Pendapatan Orang Tua Terhadap Perilaku Keuangan Mahasiswa. *Akuntansi dan Manajemen*, 18(1), 51–72. <https://akuntansi.pnp.ac.id/jam>

- Eni, E., Wahyuning, S., & Mawardani, M. P. (2021). Sistem Informasi Akuntansi Arus Kas Sebagai Pengendali Kas Dengan Metode Accrual Basis. *Jurnal Manajemen Informatika & Teknologi*, 1(1), 43–54. <https://doi.org/10.51903/mifortekh.v1i1.32>
- Firdaus, A. F., & Kadarningsih, A. (2023). Peran Financial Socialization, Financial Self-Efficacy Dan Financial. *Jurnal Akuntansi, Ekonomi dan Manajemen Bisnis*, 3(3), 415–425.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program Ibm Spss 25 Edisi 9*. Universitas Diponegoro Press.
- Handayani, M., & Rianto, M. R. (2021). Pengaruh Financial Knowledge, Pendapatan Dan Social Influence Terhadap Minat Menggunakan Aplikasi Pembayaran Digital Pada Generasi Milenial Islam Di Kota Bekasi. *Jurnal Ilmiah Ekonomi Islam*, 7(3), 1858–1865. <http://dx.doi.org/10.29040/jiei.v7i3.3620>
- Hoiriyah, Y. U., & Chrismardani, Y. (2021). Pengaruh Gaya Hidup Halal, Label Halal Dan Harga Terhadap Keputusan Pembelian Ms Glow (Studi Pada Mahasiswi Universitas Trunojoyo Madura). *Jurnal Kajian Ilmu Manajemen (JKIM)*, 1(2), 115–120. <https://doi.org/10.21107/jkim.v1i2.11590>
- Indania, F. K., Prasetyo, W., & Putra, H. S. (2024). Pengelolaan Keuangan Rumah Tangga Untuk Meningkatkan Keharmonisan Dan Kesejahteraan Keluarga. *Akuntabilitas: Jurnal Ilmiah Ilmu-Ilmu Ekonomi*, 16(1), 25–39. <https://doi.org/10.35457/akuntabilitas.v16i1.3590>
- Irawati, R., & Kasemetan, S. L. E. (2023). Pengaruh Literasi Keuangan, Gaya Hidup, Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa. *Jurnal EMA*, 8(1), 32. <https://doi.org/10.51213/ema.v8i1.312>
- Juli, N., Kerambitan, D. K., & Tabanan, K. (2025). Pengaruh Literasi Keuangan, Gaya Hidup, Dan Sikap Keuangan Terhadap Pengelolaan Keuangan Ibu Rumah Tangga. *Jurnal Rumpun Manajemen Dan Ekonomi*, 2(4), 227–237.
- Manzala, A., & Susilowati, E. (2025). Financial Self Efficacy Memediasi Mental Accounting Dan Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan. *Jurnal Riset Pendidikan Ekonomi (JRPE)*, 10(2), 140–157. <http://ejournal.unikama.ac.id>
- Marwa, M., Sultan, S., & Sahrir, S. (2025). Pengaruh Literasi Keuangan Terhadap Kesejahteraan Finansial Dengan Pengelolaan Keuangan Sebagai Variabel Intervening Pada Ibu Rumah Tangga Di Dusun Wonosari Timur. *Jurnal Akuntansi, Ekonomi dan Manajemen Bisnis*, 5(2), 173–184. <https://doi.org/10.55606/jaemb.v5i2.5782>
- Melisa, A. S., Dewandaru, B., & Sudjiono. (2024). Pengaruh Literasi Keuangan, Sikap Keuangan Dan Self Efficacy Terhadap Perilaku Pengelolaan Keuangan Ibu Rumah Tangga. *Jurnal Ilmiah Aset*, 26(2), 27–35. <https://doi.org/10.37470/1.26.2.237>
- Nada, N., & Wijaya, E. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Financial Behavior (Studi Kasus Pengguna E-Wallet). *Ekonomi dan Bisnis*, 8(2), 99–115. <https://doi.org/10.35590/jeb.v8i2.3315>
- Nisa, F. K., & Haryono, N. A. (2022). Pengaruh Financial Knowledge, Financial Attitude, Financial Self Efficacy, Income, Locus Of Control, Dan Lifestyle Terhadap Financial Management Behavior Generasi Z Di Kota Surabaya. *Jurnal Ilmu Manajemen*, 10(1), 82–97.
- Nuraini, Y., Indriasari, I., & Meiriyanti, R. (2023). Pengaruh Gaya Hidup, Locus Of Control, Dan Pendapatan Terhadap Perilaku Manajemen Keuangan Mahasiswa. *MANABIS:*

- Jurnal Manajemen dan Bisnis*, 2(4), 249–259.  
<https://doi.org/10.54259/manabis.v2i4.2319>
- Purba, E. L. D., Thohiri, R., & Harefa, K. (2025). Impact Of Financial Literacy, Technological Progress, Income, And Lifestyle On Investment Interest: The Role Of Gender As A Moderator Variable. *Owner Riset dan Jurnal Akuntansi*, 9(2), 1187–1200. <https://doi.org/10.33395/owner.v9i2.2595>
- Putri, A. A. W. C., Supeni, R. E., & Setianingsih, W. E. (2025). Pengaruh Financial Self Efficacy, Literasi Keuangan, Dan Inklusi Keuangan Terhadap Pengelolaan Keuangan Pada Anggota PKK Kecamatan Panti. *Growth*, 23(1), 189–204. <https://doi.org/10.36841/growth-journal.v23i1.6549>
- Rahmatika, A. N. M., Widyaningsih, B., & Al Qaedah, A. (2024). Pengaruh Literasi Keuangan Dan Sikap Keuangan Terhadap Pengelolaan Keuangan Ibu Rumah Tangga Dengan Self Efficacy Sebagai Variabel Intermediasi. *Jurnal At-Tamwil: Kajian Ekonomi Syariah*, 6(2), 154–175. <https://doi.org/10.33367/at-tamwil.v6i2.5836>
- Ratnawati, Rokhman, M. T. N., Rochayatun, S., Meldona, & Rahayu, Y. N. (2023). Financial Attitude And Financial Performance Of Export Msmes: Financial Well-Being As A Mediating. *International Journal of Applied Economics, Finance and Accounting*, 16(1), 77–85. <https://doi.org/10.33094/ijaefa.v16i1.901>
- Romadoni, D. A., & Ristianawati, Y. (2024). Perilaku Pengelolaan Keuangan: Pendapatan, Sikap Keuangan, Literasi Keuangan, dan Locus of Control sebagai Variabel Intervening. *Edunomika*, 8(3), 1–15.
- Sugiyono. (2019). *metode penelitian kuantitatif, kualitatif dan r&d*. Alfabeta.
- Suwatno, S., Waspada, I. P., & Mulyani, H. (2020). Meningkatkan Perilaku Pengelolaan Keuangan Mahasiswa Melalui Financial Literacy Dan Financial Self Efficacy. *Jurnal Pendidikan Akuntansi & Keuangan*, 8(1), 87–96. <https://doi.org/10.17509/jpak.v8i1.21938>
- Triani, A., & Wahdiniwaty, R. (2020). Pengaruh Pengetahuan Keuangan Dan Sikap Keuangan Terhadap Perilaku Manajemen Keuangan. *Journal of Chemical Information and Modeling*, 53(1), 1689–1699.
- Trixie, F., Hidayat, F., & Simamora, R. B. (2024). Pengaruh Financial Knowledge Dan Financial Attitude Terhadap Financial Satisfaction Pada Karyawan PT . Megamas Plaza Bangunan. *Management Studies and Entrepreneurship Journal*, 5(2), 7054–7064.
- Ulumudiniati, M., & Asandimitra, N. (2022). Pengaruh Financial Literacy, Financial Self-Efficacy, Locus of Control, Parental Income, Love of Money terhadap Financial Management Behavior: Lifestyle sebagai Mediasi. *Jurnal Ilmu Manajemen*, 10(1), 51–67. <https://doi.org/10.26740/jim.v10n1.p51-67>
- Yanti, K. D., & Suci, N. M. (2023). Pengaruh Literasi, Sikap Keuangan, Pengendalian Diri Terhadap Perilaku Pengelolaan Keuangan Rumah Tangga Di Desa Panji Anom. *Jurnal Ilmiah Akuntansi dan Humanika*, 13(1), 83–92. <https://doi.org/10.23887/jiah.v13i1.46043>
- Yuliani, N. P., Astiti, N. P. Y., & Mentari, N. M. I. (2024). Pengetahuan Keuangan, Sikap Keuangan Dan Kepribadian Terhadap Perilaku Keuangan Mahasiswa. *JAMBURA: Jurnal Ilmiah Manajemen dan Bisnis*, 7(1), 416–423.