THE EFFECT OF FINANCIAL LITERACY, INCOME, AND LIFESTYLE ON PERSONAL FINANCIAL MANAGEMENT AMONG YOUNG WORKERS IN DENPASAR CITY

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Abstract: Financial planners should be able to manage their funds by setting aside a portion of their income for savings and investments. This study aims to determine the influence of financial literacy, income, and lifestyle on financial management. The research method used is quantitative. The population consists of young workers in Denpasar City, and the sample size is 100 people. Data analysis techniques include Validity Test, Reliability Test, Classical Assumption Test, Multiple Linear Regression Analysis, Multiple Correlation Test, Determination Coefficient, F-Test, and t-Test. The results of the study show that financial literacy has a positive and significant effect on financial management, income has a positive and significant effect on financial management, and lifestyle has a positive and significant effect on financial management. The researcher's suggestion is that young workers in Denpasar should always use their money wisely, set aside money that can be used to help their families, always manage their lifestyle well, and always be active and focused in taking courses that discuss financial management.

Keywords: financial literacy, income, lifestyle, financial management

INTRODUCTION

Amidst the rapid pace of globalization, Indonesia has experienced significant economic growth. This has not only had a positive impact on the macroeconomy, but has also influenced individual behavior in financial management. Money management skills are crucial to ensure that each individual can effectively meet their daily needs. Everyone is faced with needs and desires that must be fulfilled, so a good understanding of personal financial management is a must (Junaedi 2023).

Personal financial management, which includes planning, budgeting, and financial control, is an important process for individuals and families. According to Asaff et al. (2019), financial management behavior reflects a person's ability to plan and control their finances. Unfortunately, the level of financial literacy among the Indonesian population remains relatively low compared to other countries in Southeast Asia, despite government efforts through the Financial Services Authority (OJK) to enhance public financial knowledge (Kusnandar & Kurniawan, 2020; Mukhlisiah, 2023).

Being financially literate can help people make smarter financial decisions and lower the risk of running out of money. But a lot of people still have a hard time

setting aside money for savings and investments. This is because they don't really understand financial literacy and there's a growing culture of consumerism in society (Napitupulu et al., 2021; Dayanti et al., 2020).

Data shows that even though a person's income increases, financial management behavior often does not follow suit. Research by Dewi et al. (2021) and Andrew & Linawati (2014) confirms that income level has a significant influence on financial management. However, lifestyle factors also play a role in financial management, where a consumptive lifestyle can worsen an individual's financial condition (Meldya et al., 2021; Parmitasari et al., 2018).

Therefore, it is important to further explore the influence of financial literacy, income, and lifestyle on financial management among young workers, especially in Denpasar, which has a unique economic dynamic. This article aims to examine and analyze how these three factors contribute to the financial management of young workers, as well as their implications for individual and community economic welfare.

LITERATURE

Theory Planned of Behavior

The Theory of Planned Behavior (TPB), introduced by Icek Ajzen in 1991, is an extension of the Theory of Reasoned Action (TRA). TPB explains that individual behavior is influenced by behavioral intention, which in turn is influenced by three main factors: attitude toward behavior, subjective norms, and perceived behavioral control (PBC).

PBC reflects individuals' beliefs about their ability to control certain behaviors. Ajzen (2011) emphasizes that confidence in controlling these behaviors can influence a person's intentions and actions. In addition, TPB integrates individual background factors to explain how behavior can be predicted through its determinants.

In the context of financial behavior, TPB helps to understand how the intention to save can be influenced by financial attitudes, norms prevailing in the surrounding environment, and the knowledge and information possessed by individuals. With this approach, TPB serves as a tool for predicting financial behavior and understanding the factors that influence it..

Financial Management

Financial management is a process that includes planning, organizing, implementing, and controlling financial activities to achieve future goals (Maulida, 2022; Noviriani et al., 2022). Knowledge and skills in financial management are essential for achieving financial success. According to Bank Indonesia, the objectives of financial management include achieving future financial targets, protecting and increasing wealth, managing cash flow (income and expenditure), managing risk, and managing debt and receivables.

An individual's ability to manage finances is influenced by several factors, such as financial knowledge, financial experience, attitude toward finances, and level of education. Inadequate knowledge can hinder financial management (Maulida, 2022), while each individual's experience plays an important role in how they manage their finances. Financial attitudes also influence financial decisions, and a good education can improve financial understanding and management.

Indicators of good financial management include financial planning, timely bill payments, setting aside reserves, cost control, and efficient budgeting. In addition, having multiple sources of income, adjusting one's lifestyle to one's income, and understanding investments are also part of effective financial management (Kusumar & Mendari, 2021). Financial management behavior can be seen in consumption, cash flow management, savings, and credit management, which reflect a person's ability to manage finances wisely (Kusumar & Mendari, 2021).

Financial Literacy

Financial literacy is an individual's ability to understand and manage monetary aspects effectively. According to the OECD (2011), financial literacy encompasses the awareness, knowledge, skills, and attitudes necessary to make economic decisions to achieve financial well-being. Alfiana (2024) adds that financial literacy serves as knowledge to achieve well-being, and the importance of financial understanding and investment cannot be ignored. Individuals who are financially literate are better able to cope with financial difficulties and exhibit positive financial behavior, such as paying bills on time. The level of financial literacy varies among individuals, influenced by factors such as financial behavior, which reflects how individuals interpret financial information (Doni Subagja & Handri, 2024), as well as demographic factors such as gender, age, and education.

Research shows that women tend to have lower levels of financial literacy than men (Fitriani, 2018). Financial literacy has long-term benefits, including financial stability and understanding of financial products and services. A financially literate society can choose products that suit their needs and plan their finances well. The Financial Services Authority (OJK) divides financial literacy into four levels: Well Literate (adequate understanding), Sufficient Literate (in-depth knowledge), Less Literate (basic understanding), and Not Literate (lack of understanding). In addition, Xue et al. (2016) identified four aspects of literacy, namely general knowledge about personal finance, savings and loans, insurance, and investment. Financial literacy indicators include basic knowledge in financial management, savings and loan management, insurance, and investment (Chen & Volpe, 1998), which help assess an individual's ability to manage financial aspects effectively.

Income

Income or earnings are the results of work or efforts received by individuals from various sources, such as salaries, businesses, or investments (Atmaningrum, Kanto, & Kisman, 2021). The definition of income varies, but generally includes gross income earned on a regular basis. High income is usually associated with better financial behavior and greater responsibility in managing finances. Research shows that individuals with higher incomes tend to be more punctual in paying their bills (Alfiani & Iramani, 2023) and are more financially literate, enabling them to manage their finances more effectively. Income is also subject to taxation, and in the context of families, total income typically comes from various sources, including a spouse's income. Families with higher incomes tend to make greater efforts to understand and utilize their finances more efficiently. An individual's income level typically influences their lifestyle and financial behavior, as measured by the wages or salary received over a specific period.

Several indicators that affect individual income include monthly income, type of work, education budget, and family expenses. Sufficient monthly income is important for financial planning and can help families avoid economic difficulties (Husada & Avriyanti, 2023). A stable job contributes significantly to income levels, where high income usually reflects family stability and well-being. Additionally, a portion of income should be allocated for children's education to ensure they can secure good jobs in the future. Finally, every family should consider the burdens they bear, set aside emergency funds, and engage in savings or investments to maintain financial stability.

Life Style

Lifestyle, according to the Big Indonesian Dictionary (KBBI), is the daily behavior pattern of a group of people in society. Oktavianingsih and Setyawati (2020) add that lifestyle reflects an individual's active adaptation to social conditions, which aims to fulfill socialization needs. Lifestyle not only reflects an individual's overall character but also demonstrates how individuals interact with their surroundings. As stated by Qazzafi (2020), lifestyle can be expressed through activities, interests, and opinions, which contribute to how an individual interacts with the world.

Factors that influence lifestyle can be divided into two categories: internal and external. Internal factors include individual attitudes that are influenced by experience, culture, and tradition. Experience and observation also shape an individual's perspective, while diverse personalities can influence behavior and financial planning. On the other hand, external factors include family, which has a major influence through advice and experience, as well as social class, which groups individuals based on shared values and interests. Culture, which includes knowledge, beliefs, and customs, also plays an important role in shaping an individual's lifestyle.

Lifestyle indicators include activities, which show how individuals spend their time and money, as well as interests that influence choices in terms of food, technology, and entertainment. Additionally, an individual's views of themselves and others also help shape their character, while their basic character reflects their educational background, income, and place of residence. By understanding these factors and indicators, we can better understand how a person's lifestyle is formed and functions within their social context (Oktavianingsih & Setyawati, 2020).

Research Hypothesis

The Influence of Financial Literacy on Financial Management

Financial literacy is a combination of knowledge, skills, attitudes, and behaviors necessary to make wise financial decisions, thereby achieving economic well-being (Bhabha et al., 2014; Opletalova, 2015). The level of financial literacy among young workers has a significant effect on how they save, borrow, invest, and manage their personal finances (Komarudin et al., 2020; Rumbinianingrum & Wijayangka, 2018). Young workers who are financially literate tend to make wise financial decisions, improve economic security, and support family welfare (Rivki et al., 2022). This is reflected in their ability to set financial goals, plan budgets, and use financial products wisely. Based on this, this study aims to examine the relationship between financial literacy and financial management among young workers. Based on this, the following hypothesis can be formulated:

H1: Financial literacy has a positive effect on the personal financial management of young workers in Denpasar City

The Influence of Income on Personal Financial Management

Income is the main resource that supports individuals in meeting their needs and planning their finances. Sources of income can come from employment or support from other parties, such as family. Research shows that young workers with high incomes tend to be more prudent in financial management, such as budgeting and managing liabilities (Gustika, 2020; Andrew & Linawati, 2014). Higher income enables young workers to better understand and utilize their finances, while also helping them cope with financial risks (Hariani & Andayani, 2020; Dewi & Darma, 2021). With adequate funds, individuals can demonstrate more responsible financial behavior. This study aims to examine the positive and significant influence between income and the financial management behavior of young workers. Based on this, the following hypothesis can be formulated:

H2: Income has a positive effect on the financial planning of young workers in Denpasar City

The Influence of Lifestyle on Financial Management

The lifestyle of young workers, which includes how they manage their money and time, greatly influences their financial behavior. Young workers with a high

lifestyle tend to be more prudent in managing their finances to avoid financial difficulties in the future (Putri & Lestari, 2019). A healthy lifestyle can help individuals control their spending and avoid consumerist trends, thereby positively impacting financial management (Prastika, 2021). Previous studies have revealed that lifestyle has a significant influence on personal financial management, both in the context of planning and controlling expenses (Rozaini & Purwita, 2021; Shinta & Lestari, 2019). The higher the lifestyle of young workers, the better their financial management (Yusanti, 2020). This study aims to examine the relationship between lifestyle and financial management behavior among young workers. Based on this, the following hypotheses were formulated:

H3: Lifestyle has a positive influence on personal financial management among young workers in Denpasar City

RESEARCH METHOD

This study was conducted in Denpasar City. The objects of this study were the effects of financial literacy, income, and lifestyle on personal financial management among young workers in Denpasar City. The population in this study were young workers aged 15 to 24 years old living in Denpasar City. The total population in this study was 550,214. The sample in this study consisted of 100 people determined based on the accidental sampling method. The data analysis technique used was multiple linear regression analysis. This analysis was used to test the influence of two or more independent variables on the dependent variable. The dependent variable in this study was financial management, while the independent variables were financial literacy, income, and lifestyle.

RESULTS AND DISCUSSION

Instrument Test Results

1. **Validity Test**

The validity test shows that all statements on the variables of financial literacy, income, lifestyle, and financial management have Pearson Correlation values that meet the validity requirements. This indicates that the research instrument is capable of measuring what is intended accurately and validly.

2. **Reliability Test**

The reliability test showed that all research variables (financial literacy, income, lifestyle, and financial management) had Cronbach's Alpha values above 0.8. This indicates that the research instrument has a very good level of reliability, so it can be used consistently to measure the variables under study.

Multiple Linear Regression Analysis Results

To determine the influence of financial literacy, income, and lifestyle on the personal financial management of young workers in Denpasar, the SPSS version 27 For Windows analysis tool was used. A summary of the analysis results can be seen in Table 1 below:

Table 1
Multiple Linear Regression Test Results

Variabel	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	7.016	1.935		3.625	0.000
Financial litercay	0.293	0.072	0.358	4.089	0.000
Income	0.274	0.093	0.244	2.933	0.004
Life style	0.358	0.116	0.315	3.093	0.003
R: 0.803					
R Square: 0.644					
Adjusted R Square: 0.633					
F hitung: 57.906					
Sig F: 0.000					

Based on the table above, the regression equation can be determined as follows:

$$Y = a + \beta_1 X_1 + \beta_2 x_2 + \beta_3 X_3 + e$$

From the above equation, the regression equation for this study can be formulated as follows:

$$Y = 7,016 + 0,293X_1 + 0,274X_2 + 0,358X_3 + e$$

Interpretation of regression coefficients:

1. a = 7.016, A constant value of 7.016, if financial literacy X_1, income X_2, and lifestyle X_3 are equal to zero, then financial management (Y) will continue to increase.

2. β_1= 0.293, The regression coefficient value of 0.293 indicates that if financial literacy X_1 increases while other independent variables are assumed to remain constant, financial management (Y) will increase.

3. β_2= 0.274, The regression coefficient value of 0.274 indicates that if income X_2 increases while other independent variables are assumed to remain constant, financial management (Y) will increase.

4. β_3= 0.358, The regression coefficient value of 0.358 shows that if lifestyle X_3 increases while other independent variables are assumed to remain constant, financial management (Y) will increase.

Classic Assumption Test Results

Normality Test

The purpose of the normality test is to determine whether or not a data distribution in a study is normal. This study uses the Kolmogrov-Smirnov Goodness of Fit Test, by comparing the Sig. value in the Asymp Sig section. If Sig ≥ 0.05, then the data is considered normal (Sugiyono, 2017). The results of the normality test can be seen in Table 2 below.

Table 2
Normality Test Result

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	3.18897974
Most Extreme Differences	Absolute	0.038
	Positive	0.029
	Negative	-0.038
Test Statistic		0.038
Asymp. Sig. (2-tailed)		0.200[c,d]

Based on the normality test shown in Table 5.5, the Asymp. Sig. (2-tailed) value is 0.200, which is greater than 0.05, indicating that the data is normally distributed. Therefore, it can be concluded that the model meets the normality assumption.

Multicollinearity Test

Multicollinearity testing is conducted to determine whether there are significant correlation coefficients between two or more independent variables in a regression model (Mandiej et al., 2021). One way to determine that there is no multicollinearity issue is by examining the VIF (variance-inflating factor) value. If the VIF value is less than 10 (VIF < 10), then the level of collinearity can be tolerated. The results of the multicollinearity test are as follows:

Table 3
Multicollinearity Test Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Financial litercay	0.483	2.072
	Income	0.537	1.861
	Life style	0.358	2.796

Based on Table 3 above, it is shown that all independent variables have a tolerance value > 0.10, as well as the VIF value calculation results, all variables have a VIF value < 10. This means that in the regression model created, there is no multicollinearity symptom.

Heteroscedasticity Test

The purpose of conducting a heteroscedasticity test is to examine whether there is unequal variance in the residuals from one observation to another in a regression model. The results of the heteroscedasticity test are as follows:

Table 4
Heteroscedasticity Test Result

		Unstandardized Coefficients		Standardized Coefficients		
Model		**B**	**Std. Error**	**Beta**	**t**	**Sig.**
1	(Constant)	3.692	1.164		3.171	0.002
	Financial litercay	0.016	0.043	0.054	0.372	0.711
	Income	-0.050	0.056	-0.122	-0.884	0.379
	Life style	-0.028	0.070	-0.068	-0.401	0.689

Based on Table 4, it is shown that each model has a significance value greater than 0.05. This means that in this regression model, there is no similarity in variance from one observation to another or no heteroscedasticity.

Multiple Correlation Analysis

The multiple correlation coefficient is used to see the closeness of the relationship between independent variables together with the dependent variable (Tolosang et al., 2018). The measure of closeness in multiple correlation analysis is called the correlation coefficient (r). The greater the correlation value (r), the stronger or higher the degree of linear relationship between two or more variables. In this case, multiple correlation analysis is used to calculate how strong the variables of Financial Literacy (X1), Income (X2), and Lifestyle (X3) influence Financial Management. Based on the results of the multiple correlation analysis in Table 4.3, an R value of 0.803 was obtained, which is between 0.80 and 1.000 and is included in the very strong category. This means that there is a very strong relationship between financial literacy, income, and lifestyle on financial management.

Determination Coefficient Analysis

The analysis of the coefficient of determination (R^2) is an important tool in regression for evaluating how well the model performs. R^2 measures the contribution of the independent variable (X) to the dependent variable (Y), indicating the proportion of variation in Y that can be explained by X. The value of R^2 ranges from 0 to 1; the closer it is to 1, the better the model is at predicting Y. Adding independent variables always increases R^2, even if they do not have a significant effect. In this study, the Adjusted R^2 value is 0.663, which means that 66.3% of the variation in financial management can be explained by financial literacy, income, and lifestyle, while 36.7% is caused by other variables not examined in this study.

F-test

The F-test is used to determine how independent variables simultaneously affect the dependent variable. If the probability is less than or equal to the α value (P-value <= 0.05), then Ha is accepted and Ho is rejected, meaning that the independent variables simultaneously affect the dependent variable. Based on (F-test) in Table 5.9, the significance value is 0.000 <0.05. So, it can be concluded that financial literacy X1, income X2, and lifestyle X3 have a significant effect on financial management (Y), thus the research model is considered feasible to be tested and hypothesis testing can be continued.

T-test

The t-test is used to test the significance of each regression coefficient, which shows the effect of the independent variable on the dependent variable. The decision is made based on the probability value (Sig): if $P \leq \alpha$ (0.05), then H_0 is rejected and H_1 is accepted. The results of the t-test in Table 4 show:

1. Financial Literacy (X_1): Coefficient 0.293, t-value 4.089 (greater than the t-table value of 1.660), and significance 0.000. This indicates that financial literacy has a positive and significant effect on financial management..
2. Income (X_2): Coefficient 0.274, t-value 2.933 (greater than the t-table value of 1.660), and significance 0.004. This indicates that income has a positive and significant effect on financial management.
3. Lifestyle (X_3): Coefficient 0.358, t-value 3.093 (greater than the t-table value of 1.660), and significance 0.003. This indicates that lifestyle has a positive and significant effect on financial management..

Thus, all independent variables have a significant effect on the dependent variable.

Discussion of Research Results

The Influence of Financial Literacy on Personal Financial Management Among Young Workers in Denpasar City

The test results show a financial literacy regression coefficient of 0.293, a t-value of 4.089, and a significance value of 0.000. This indicates that financial literacy has a positive and significant effect on the personal financial management of young workers in Denpasar. The better their financial literacy, the better their financial management. Financial literacy includes the awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions, contributing to individual well-being (Bhabha et al. 2014; Opletalova 2015, in Sugiharti and Maula, 2019). This level of literacy affects how young workers save, borrow, invest, and manage their finances. These findings are in line with previous studies by Andrew and Linawati (2014), Irham Pakawaru (2022), and Hariani and Andayani (2020), which also show that financial literacy has a positive and significant effect on financial management.

The Effect of Income on Personal Financial Management Among Young Workers in Denpasar City

The test results show a regression coefficient of 0.274, a t-value of 2.933, and a significance value of 0.004. This indicates that income has a positive and significant effect on the personal financial management of young workers in Denpasar. The higher the income, the better their financial management. Income can come from various sources, including salaries and support from parents. Young workers with higher incomes tend to be more careful in managing their finances, including budgeting and meeting financial obligations. According to Gustika (2020), financial management improves as income increases. This finding is in line with previous studies by Andrew and Linawati (2014), Irham Pakawaru (2022), and Hariani and Andayani (2020), which also show that income has a positive and significant effect on financial management.

The Influence of Lifestyle on Personal Financial Management Among Young Workers in Denpasar City

The test results showed a lifestyle regression coefficient of 0.358, a t-value of 3.093, and a significance value of 0.003. This indicates that lifestyle has a positive and significant effect on the personal financial management of young workers in Denpasar. The better their lifestyle, the better their financial management. The lifestyle of young workers is influenced by their environment and income. Young workers with a good lifestyle tend to manage their finances wisely to avoid shortages in the future. Lifestyle includes how they live their lives, manage money, and take advantage of opportunities. By regulating their lifestyle and expenses, young workers can control their lifestyle and not be influenced by developing trends. These findings are in line with research by Putri and Lestari (2019) and Rozaini and Purwita (2021), which also shows that lifestyle has a positive and significant effect on financial management.

CONCLUSION AND LIMITATIONS

Conclusion

Based on the results of data analysis, it can be concluded that financial literacy has a positive and significant effect on the personal financial management of young workers in Denpasar City, indicating that the better the financial literacy, the better the personal financial management of young workers will be. In addition, income also has a positive and significant effect on personal financial management, meaning that the higher the income, the better the personal financial management. Finally, lifestyle also has a positive and significant influence on personal financial management, indicating that a better lifestyle can enhance the ability of young workers in Denpasar City to manage their personal finances.

Limitation

Based on the results of the study, there are several limitations that need to be considered, including the fact that this study can still be developed by changing the research subjects, as changes in the variables used as research material can produce different results. In addition, the number of respondents, which was only 98, is considered insufficient to describe the actual situation. This study was also conducted over a specific period of time (cross-section), while the environment being studied can change dynamically, so further research is needed in the future to obtain a more accurate picture.

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