EMAS
Volume 7 Nomor 4, April (2026): 478-486
E-ISSN 2774-3020
DOI: https://doi.org/10.36733/emas.v7i4.14000

AN ANALYSIS OF THE EFFECTS OF INCOME, FINANCIAL ATTITUDES, AND FINANCIAL LITERACY ON THE FINANCIAL WELL-BEING OF THE COMMUNITY IN DANGIN PURI KELOD VILLAGE, EAST DENPASAR DISTRICT

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ABSTRACT

This study aims to analyze the influence of income, financial attitudes, and financial literacy on the financial well-being of the community in Dangin Puri Klod Village. Financial well-being issues persist in this area, as evidenced by low savings capacity, lack of emergency funds, consumptive behavior, and limited understanding of personal financial management. This study employs a quantitative approach using a survey method involving 170 respondents, and the data were analyzed using multiple linear regression via SPSS. The independent variables include income (X1), financial attitudes (X2), and financial literacy (X3), while the dependent variable is financial well-being (Y). The results indicate that income, financial attitudes, and financial literacy have a positive and significant impact on the financial well-being of the community. These findings confirm that the ability to manage income, cultivate appropriate financial attitudes, and improve financial literacy are crucial factors in achieving better financial well-being. This study is expected to contribute to the development of financial behavior research and serve as a reference for village governments, financial institutions, and the community in designing strategies to improve financial well-being through more effective financial education and planning.

Keywords: income, financial attitudes, financial literacy, financial well-being.

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1. INTRODUCTION

The rapid global developments in technology, the economy, and society have led to an increasing demand among the public for a better quality of life. Well-being is understood as a state in which basic needs are met, a sense of security is established, and life satisfaction is achieved, including aspects of financial well-being. Financial well-being is a state in which an individual is able to manage their finances effectively, meet current living needs, feel secure about their future financial situation, and feel satisfied with their financial circumstances.

The situation in Dangin Puri Klod Village indicates that many families still face instability in financial management, particularly marked by low levels of savings and emergency funds. This aligns with a national trend, where despite relatively high levels of financial inclusion, the public's financial literacy remains suboptimal. Low financial literacy, a consumerist lifestyle, and impulsive spending behavior prevent many families from managing their income wisely and sustainably.

Income is one of the key factors in achieving financial well-being, but its impact heavily depends on how that income is managed. In addition to income, financial attitudes and financial literacy also play a crucial role in shaping the financial behavior of individuals and families. Positive financial attitudes encourage wiser financial decision-making, while financial literacy helps individuals understand and apply proper financial management.

However, previous research findings have been inconsistent regarding the influence of income, financial attitudes, and financial literacy on financial well-being. These differing results indicate a research gap

and underscore the importance of further research. Therefore, this study focuses on examining the influence of income, financial attitudes, and financial literacy on the financial well-being of the community in Dangin Puri Klod Village, to provide an empirical overview and relevant recommendations for improving family financial management.

2. LITERATURE AND HYPOTHESES

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA). Ajzen (1991: 184) has demonstrated that people's behavior is significantly influenced by their self-efficacy regarding perceived behavioral control. Kristiadi et al. (2016) explain that TPB posits behavioral attitudes, subjective norms, and self-efficacy as variables preceding intention.

The Theory of Lifespan Development

The Theory of Lifespan Development examines psychological development throughout the lifespan, involving learning about resilience and behavioral changes along the life course, from conception to death (Baltes, 1987). The ultimate goal of this perspective is to help individuals lead meaningful and productive lives.

Financial Well-being

Financial well-being is a state in which a person is able to manage their finances well. Yuliana and Saputra (2023) add that financial well-being occurs when an individual is able to meet their basic needs, manage their finances effectively, and feel secure about their future financial situation.

Income

Income refers to an individual's total earnings used to meet their basic needs. Individuals with higher incomes find it easier to meet their needs, thereby achieving a sense of satisfaction with their financial situation; the opposite is also true (Nugraha et al., 2020).

Financial Attitude

Financial attitudes are an individual's beliefs and judgments regarding money management that influence how they make decisions regarding spending, saving, and investing (Maulana and Setiawati, 2022).

Financial Literacy

Financial literacy is a vital tool for promoting financial inclusion and development, leading to financial stability. According to Alshebami and Al Marri (2022), financial literacy enables entrepreneurs to understand the financial resources needed to fund their businesses.

Hypotheses

The Effect of Income on Financial Well-being

Income is one of the indicators used to measure societal well-being, reflecting economic progress within that society. The purpose of earning income is to meet basic living needs, which can make individuals happier and more prosperous. The income earned is used to meet the family's basic living needs. In addition to meeting needs, the income earned can also be set aside for savings. This is supported by research conducted by (Nugraha et al., 2020), which found that the higher the income, the greater the likelihood that an individual will be able to meet their needs and feel satisfied with their financial situation. In line with this, research conducted by Despard et al. (2020) found that middle- to high-income families with sound financial management strategies, including budgeting and saving, have higher levels of financial well-being compared to low-income families without financial planning. Therefore, based on previous research, the following hypotheses can be formulated:

Hypothesis 1: Income has a positive effect on financial well-being.

The Influence of Financial Attitudes on Financial Well-being

Financial attitudes are an individual's beliefs and judgments regarding money management that influence how they make decisions regarding spending, saving, and investing (Maulana and Setiawati, 2022). Tania Putri and Diah Pratiwi (2023) found that individuals with positive financial attitudes tend to have higher levels of financial well-being. Therefore, by having a positive financial attitude, the head of the household will be able to manage finances effectively as well. Otherwise, it will be difficult for the head of the household to allocate earned income toward future savings. This is supported by research conducted by Wijaya and Sari (2021), which confirms that individuals with positive financial attitudes—such as being cautious with spending and having a long-term orientation in financial management—tend to achieve higher levels of financial well-being. Furthermore, Rahmadani and Rahayu (2022) found that positive financial attitudes, such as a sense of responsibility toward personal financial management, significantly influence an individual's ability to achieve financial stability. However, different results were found by Rahmi and Nofriandri (2020) in their study, which showed that financial attitudes have a significant negative impact on financial well-being. These differing findings suggest that the influence of financial attitudes on financial well-being is complex and can be influenced by contextual factors such as social environment, income level, and individual financial experiences. Therefore, this study is important to re-examine the relationship between financial attitudes and financial well-being within the context of the Dangin Puri Klod village community, which possesses distinct social and economic characteristics. Thus, based on previous research, the following hypothesis can be formulated:
Hypothesis 2 = Financial attitudes have a positive and significant effect on financial well-being.

The Influence of Financial Literacy on Financial Well-being

Financial literacy reflects an individual's level of understanding of basic financial concepts as well as their ability to manage personal finances for both short-term decision-making and long-term planning (Pratiwi and Nugroho, 2023). Thus, an increase in financial literacy directly contributes to improved financial well-being among the public, particularly in terms of expenditure control and long-term savings management. This demonstrates that financial literacy is not merely knowledge but a practical skill with tangible impacts on the economic well-being of individuals and families (Lestari and Wahyuni, 2024). Research conducted by Nuraini and Rukmana (2020) found that financial literacy has a positive effect on financial well-being, indicating that good financial understanding can improve a family's ability to manage finances and prepare emergency funds. This is supported by Kusuma and Rahmawati (2022), who emphasize that financial literacy is not only related to financial knowledge but also the ability to apply that knowledge in daily financial decisions. Their research indicates that financial literacy is a key factor in achieving family financial well-being, particularly in the face of uncertain economic conditions. Therefore, based on previous research, the following hypothesis can be formulated:
Hypothesis 3 = There is a significant positive influence of financial literacy on financial well-being through financial behavior.

3. RESEARCH METHOD

This study was conducted in Dangin Puri Klod Village, East Denpasar. The research variables examined in this study are income, financial attitudes, financial literacy, and financial well-being. The population for this study consists of 150 residents of Dangin Puri Klod Village. The sample size was determined using random sampling. The data collection method used in this study was a questionnaire. The data analysis technique employed was multiple linear regression analysis using SPSS.

4. RESULTS AND DISCUSSION

Validity Test

The results of the validity test for all items in the financial well-being (Y), income (X1), financial attitudes (X2), and financial literacy (X3) variables indicate that all items meet the validity criteria. This finding is evidenced by Pearson correlation coefficients— —indicating a positive and significant relationship between each item and the total variable score at significance levels of 0.05 and 0.01. Therefore, it can be concluded that all items accurately measure the constructs intended to be assessed.

Reliability Test

In this study, each item from the respective variables of financial well-being, income, financial attitudes, and financial literacy had a Cronbach's Alpha value above 0.60. Therefore, all variables were deemed reliable.

Normality Test Results

Table 1. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			150
Normal Parameters [a, b]	Mean		0.0000000
	Standard Deviation		1.60730022
Most Extreme Differences	Absolute		0.180
	Positive		0.180
	Negative		-0.143
Test Statistic			0.180
Asympt. Sig. (2-tailed)[c]			0.107
Monte Carlo Sig. (2-tailed)[d]	Sig.		0.103
	99% Confidence Interval	Lower Bound	0.095
		Upper Bound	0.111

a. The test distribution is normal.
b. Calculated from the data.
c. Lilliefors significance correction.
d. Lilliefors' method based on 10,000 Monte Carlo samples with a starting seed of 112562564.

Based on the results of the normality test in Table 2 using the Kolmogorov-Smirnov method, it is shown that the results of the normality test of respondent characteristics with a data set of 150, where the significance value is 0.103 > 0.05, indicate that the data used in this study are normally distributed.

Results of the Multicollinearity Test

Table 2. Multicollinearity Test Results

Model		Collinearity Statistic	
		Tolerance	VIF
1	(constant)		
	Income (X1)	0.598	1.671
	Financial Attitude (X2)	0.509	1.966
	Financial Literacy (X3)	0.623	1.605

A multicollinearity test was conducted to determine the presence of high relationships among independent variables in the regression model using the Tolerance and Variance Inflation Factor (VIF) values. The regression model is considered free of multicollinearity if the Tolerance value is > 0.10 and the VIF value is < 10.

The test results show that the Income, Financial Attitude, and Financial Literacy variables have Tolerance values above 0.10 and VIF values below 10. Thus, it can be concluded that there are no signs of multicollinearity among the independent variables, so the regression model meets the classical assumptions and is suitable for multiple linear regression analysis.

Heteroscedasticity Test

Table 3. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.477	0.948		2.613	0.010
	Revenue (X1)	-0.116	0.071	-0.172	-1.637	0.104
	Financial Attitude (X2)	0.037	0.054	0.078	0.686	0.494
	Financial Literacy (X3)	-0.056	0.061	-0.094	-0.914	0.362

Coefficients[a]

a. Dependent Variable: ABRES

This table of entered or removed variables is the result of the initial phase of testing for the classical assumption of heteroscedasticity using the Glejser Test Method. This table shows that the Absolute Residual Value (ABRES) is used as the dependent variable, and all independent variables (X1, X2, X3) have been included in the regression model simultaneously (Enter Method). To determine whether there is a heteroscedasticity issue in the model, a more in-depth examination of the significance values of each independent variable in the Coefficients table of the ABRES regression model is required.

Multiple Linear Regression Analysis

Table 4
Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	sig
		B	Std. Error	Beta		
1	(constants)	1.487	1.467		1.013	0.313
	Revenue (X1)	0.586	0.110	0.403	5.347	< 0.001
	Financial Attitude (X2)	-0.116	0.083	- 0.114	-1.392	0.166
	Financial Literacy (X3)	0.649	0.095	0.504	6.818	< 0.001

a. Dependent Variable: Financial Well-being (Y)

Adjusted R-Square	= 0.493
R	= 0.709[a]
F Sig	= <0.001[b]

Based on the results of the multiple linear regression analysis in the table, it is evident that this study aims to analyze the influence of Income (X1), Financial Attitude (X2), and Financial Literacy (X3) on Financial Well-being (Y).

The multiple linear regression equation obtained is as follows:
$Y = 1.487 + 0.586X_1 - 0.116X_2 + 0.649X_3$

The constant value of 1.487 indicates that if the variables of income, financial attitude, and financial literacy are held constant (set to zero), then financial well-being has a value of 1.487.

Results of the Coefficient of Determination Test

The adjusted coefficient of determination (Adjusted R-Square) is 0.493, meaning that the variables of income, financial attitude, and financial literacy explain 49.3% of the variation in financial well-being. Meanwhile, the remaining 50.7% is influenced by other variables not included in this research model. The correlation coefficient (R) value of 0.709 indicates a strong correlation between the independent variables and the dependent variable.

F-Test Results

The results of the ANOVA table show a calculated F value of 49.296. Using a significance level of α = 5% and degrees of freedom df_1 = 3 and df_2 = 146, the critical F-value is 2.671. Since the calculated F-value (49.296) is significantly larger th the critical F-value (2.671), the Null Hypothesis (H_0) is rejected and the Alternative Hypothesis (H_1) is accepted. Thus, it can be concluded that the variables Income (X1), (X2), and (X3) together have a significant effect on Financial Well-being (Y).

T-Test Results

Based on the partial test (t-test), it was found that the Income variable (X1) showed a regression coefficient of 0.586 with a significance level of < 0.001. This finding indicates that income has a positive and significant effect on financial well-being. In other words, an increase in the income received by respondents will be followed by an increase in their level of financial well-being.

Furthermore, the Financial Attitude variable (X2) showed a regression coefficient of −0.116 with a significance level of 0.166 (> 0.05). This finding indicates that financial attitude does not have a significant influence on financial well-being. Therefore, the hypothesis proposing that financial attitude influences financial well-being cannot be accepted.

Meanwhile, the Financial Literacy variable (X3) shows a regression coefficient of 0.649 with a significance level of < 0.001. This finding indicates that financial literacy has a positive and significant influence on financial well-being. This implies that an increase in an individual's level of financial literacy will lead to an improvement in the financial well-being they experience.

Discussion

The Effect of Income on Financial Well-being

The results of the statistical tests reveal that the income level variable (X1) has a significant and positive effect on economic well-being, with a p-value of < 0.001 and a regression coefficient of B = 0.586. This implies that an increase in income level is directly proportional to an increase in the financial well-being of the community in Dangin Puri Klod Village. From a theoretical perspective, income is the primary resource that determines a family's ability to meet basic needs, save money, and provide funds for emergencies. These results align with economic theory, which affirms that income is an essential determinant of financial well-being. This finding also confirms the empirical reality in the field, namely that communities with higher income levels tend to be better able to save and manage their finances more effectively. Therefore, it can be confirmed that the higher an individual's income, the greater their level of financial well-being, and the research hypothesis stating that income influences financial well-being is accepted.

The Influence of Financial Attitudes on Financial Well-being

Statistical test results reveal that the financial attitude variable (X2) does not have a significant influence on financial well-being, with a p-value of 0.166 > 0.05 and a B coefficient of –0.116. Although the coefficient is negative, its significance level indicates that the relationship is not strong enough to be categorized as a tangible impact. This finding indicates that residents' financial attitudes have not yet been able to directly improve their financial well-being. This means that even though respondents may have positive attitudes, such as being cautious, intending to save, or wanting to avoid debt for consumption, their actual financial management behaviors are not necessarily carried out consistently.

The Influence of Financial Literacy on Financial Well-being

The regression analysis findings reveal that financial literacy (X3) has a significant and positive influence on financial well-being with a p-value < 0.001 and a regression coefficient B = 0.649. This indicates that the higher the respondents' capacity to understand financial planning, the use of financial instruments, risk management, and investment concepts, the greater their financial well-being. This finding is consistent with the theoretical framework stating that financial literacy influences how individuals manage their income and prevents poor money management.

5. CONCLUSIONS AND LIMITATIONS

Conclusion

The results of the data analysis indicate that income level and financial literacy have a positive and significant impact on the financial well-being of residents of Dangin Puri Klod Village, while financial attitudes do not show a significant influence. When tested together, the three variables—income, financial attitudes, and financial literacy—were found to have a significant impact on financial well-being, explaining 50.3% of the variation observed, while the remaining 49.7% is explained by other variables not included in this study.

Limitations

There are several limitations in this study, including the limited number of variables examined, which prevents a comprehensive explanation of financial well-being. The data collection method using questionnaires carries the risk of introducing subjectivity in respondents' answers. Additionally, the study's scope, which focuses solely on Dangin Puri Klod Village, means the findings cannot be broadly applied to other regions. This study also did not utilize qualitative methods to explore the community's financial conditions in greater depth, and information regarding respondents' income was obtained solely based on direct statements without validation through formal documents, which may affect the accuracy of the research findings.

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