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# THE INFLUENCE OF FINANCIAL LITERACY, FAMILY ENVIRONMENT, AND LIFESTYLE ON FINANCIAL MANAGEMENT OF ECONOMIC EDUCATION STUDENTS

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**Yahdinil Husna SANASYA[1], Dhiah FITRAYATI[2]**
[1,2]Economic Education Study Program, State University of Surabaya, Indonesia
Corresponding author: Yahdinil Husna Sanasya
E-mail: yahdinil.21013@mhs.unesa.ac.id

**Abstract:**
This study aims to analyze the influence of financial literacy, family environment, and lifestyle on students' financial management. This study used a quantitative approach with a causal associative design. The population in this study was all active students of the Economics Education Study Program, Surabaya State University, graduating in 2021–2023, totaling 377 people. A sample of 194 students was obtained using a proportionate stratified random sampling technique based on year of enrollment. The research instrument was a questionnaire, and the data were analyzed using multiple linear regression. The results showed that partially, family environment and lifestyle significantly influenced students' financial management, while financial literacy did not. This study concluded that simultaneously, financial literacy, family environment, and lifestyle significantly influenced students' financial management. However, partially, only the family environment and lifestyle had a significant effect, while financial literacy had no significant effect. Lifestyle was the most dominant factor influencing how students manage their finances. Simultaneously, all three variables significantly influenced financial management, with lifestyle being the dominant variable.

**Keywords**: Financial Literacy; Family Environment; Lifestyle; Financial Management; Students

## INTRODUCTION

These results indicate that although students have a good understanding of financial concepts, this has not yet been translated into practical action. This highlights the importance of non-cognitive aspects such as self-control and environmental influences in shaping financial behavior.

The family environment is a crucial factor because financial values, habits, and role models are instilled from an early age. Students' high-consumptive lifestyles significantly hinder their ability to manage money, consistent with the Theory of Planned Behavior (Ajzen, 1991), which states that subjective norms and behavioral control influence behavior.

According to the Financial Services Authority (OJK) (2023), the national financial literacy rate among young people aged 18–25 remains below the national average. Students often lack the habit of recording expenses, creating a budget, or distinguishing between needs and wants. This high-consumptive lifestyle is further exacerbated by the influence of social media and the "fear of missing out" (FOMO) culture, which leads to uncontrolled spending.

The family environment, as an agent of early socialization, also plays a significant role. Parenting styles, values taught, and parental role models shape children's perspectives on money. Meanwhile, financial literacy should be a crucial foundation for making financial decisions. However, students' theoretical understanding may not translate into practical, everyday money management.

This study aims to examine the influence of financial literacy, family environment, and lifestyle on the financial management of students in the Economics Education Study Program at

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Surabaya State University. It is hoped that the results of this study will provide theoretical and practical contributions for students, educational institutions, and families in promoting healthy financial behavior.

**Theory of Planned Behavior.** This research is based on the Theory of Planned Behavior (TPB) (1991) and (2005) developed by Icek Ajzen as a theoretical framework for understanding individual behavior, particularly in financial management. Ajzen (1991) explains that a person's intention to behave is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control (PBC). Attitude toward behavior reflects an individual's evaluation of an action, subjective norms reflect social influences in determining behavior, while PBC refers to the extent to which an individual feels able to control their behavior. Furthermore, Ajzen (2005) refined this theory by adding flexibility to the model, particularly by emphasizing that PBC not only influences intention but can also directly influence behavior, particularly when individuals have certain experiences or habits.

Furthermore, Ajzen (2005) also opens up the possibility of including additional variables to improve behavioral predictions in specific contexts. In this study, lifestyle is used as an additional variable that plays a role in influencing students' financial management behavior. Thus, the combination of TPB (1991) and TPB (2005) provides a strong foundation for explaining how psychological and social factors interact to shape students' financial management behavior.

**Hypothesis**

- H1: There is an influence between financial literacy and students' financial management.
- H2: There is an influence between family environment and students' financial management.
- H3: There is an influence between lifestyle and students' financial management.
- H4: There is a simultaneous influence between financial literacy, family environment, and lifestyle on students' financial management.

## METHODS

This research employed a quantitative approach with a causal associative design. The population consisted of all 377 active students of the Economics Education Study Program at Surabaya State University, graduating in the 2021–2023 intake. A sample of 194 students was obtained using proportionate stratified random sampling based on their intake year.

The data collection instrument was a closed-ended questionnaire with a Likert scale of 1–5. Financial literacy was measured using indicators from Chen & Volpe (1998), which encompass basic financial understanding, savings, investment, and debt management. Family environment variables were adapted from Slameto's indicators, which encompass parental education, home atmosphere, and relationships among family members. Meanwhile, lifestyle variables were measured using indicators from Sumarwan, encompassing individual activities, interests, and opinions. Financial management was measured based on the theory of Marsh et al. (2006).

Validity was tested using item-total correlation, while reliability was assessed using Cronbach's alpha. The analysis technique used was multiple linear regression, with classical assumptions (normality, multicollinearity, and heteroscedasticity) tested using SPSS.

## RESULT AND DISCUSSION

### Normality Test

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**Table 1.** Normality Test

| Sample | Kolmogorov-Smirnov value | Significance | Information |
|---|---|---|---|
| 194 | 0,081 | 0,004 | Normal |

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test, the Asymp. Sig. (2-tailed) The value was obtained at 0.004, which is below the significance level of 0.05. This indicates that the residual data in the regression model is not normally distributed. However, according to the central limit theory in the research of Ghasemi & Zahediasl (2012), in large samples (> 30 or 40), the sampling distribution tends to be normal in large samples, so the assumption of normality does not need to be met regardless of the form of the original data.

**Multicollinearity Test**

**Table 2.** Multicollinearity Test

| Variables | Tolerance | VIF | Status |
|---|---|---|---|
| Financial Literacy | 0,935 | 1,070 | No multicollinearity |
| Family Environment | 0,414 | 2,414 | No multicollinearity |
| Lifestyle | 0,405 | 2,468 | No multicollinearity |

Based on Table 4.14, the tolerance value for the financial literacy variable is 0.935, the family environment variable is 0.414, and the lifestyle variable is 0.405, all of which are greater than 0.1. Furthermore, the VIF values for the financial literacy, family environment, and lifestyle variables are all less than 10, thus preventing multicollinearity.

**Heteroscedasticity Test**

**Table 3.** Heteroscedasticity Test

| Independent Variable | Sig. (p-value) | Interpretation |
|---|---|---|
| Financial Literacy | 0.946 | Tidak ada heterokedastisitas |
| Family Environment | 0,104 | Tidak ada heterokedastisitas |
| Lifestyle | 0,927 | Tidak ada heterokedastisitas |

Based on Table 4.15, the significance value for each independent variable is greater than 0.05. The financial literacy variable has a significance value of 0.946 > 0.05. The family environment variable has a significance value of 0.104 > 0.05. The lifestyle variable has a significance value of 0.927 > 0.05. This indicates that not all variables exhibit heteroscedasticity.

**Multiple Linear Regression Test Results**

**Table 4.** Regression Test

| Variables | B (Unstandardized) | Std. Error | Beta (Standardized) | t | Sig. |
|---|---|---|---|---|---|
| (constant) | 5.624 | 3.119 | - | 1.803 | 0.073 |
| Financial Literacy | 0.029 | 0.053 | 0.019 | 0.540 | 0.590 |
| Family Environment | 0.187 | 0.045 | 0.218 | 4.152 | 0.000 |
| Lifestyle | 0.984 | 0.074 | 0.702 | 13.246 | 0.000 |

Based on the SPSS output, the following regression equation was obtained: Y = 5.624 + 0.029 (X1) + 0.187 (X2) + 0.984 (X3) + e

This multiple linear regression equation can be explained as follows:

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1. The constant value of 5.624 indicates that when all independent variables are zero, the financial management value will be 5.624 units. Although this constant has a t-value of 1.803, its significance level of 0.073 is above the α = 0.05 limit, making it statistically insignificant.
2. The financial literacy coefficient is positive, meaning the higher a person's literacy, the better their financial management skills.
3. The family environment value is positive; the better a person's family environment, the better their financial management skills.
4. The lifestyle value is positive; the lower a person's lifestyle skills, the better their financial management skills.

**t-Test Results**

**Table 5.** t-Test Results

| Model | Unstandardized coefficients | | Standardized coefficient | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| 1 (constant) | 5.624 | 3.119 | - | 1.803 | 0.073 |
| Financial Literacy | 0.029 | 0.053 | 0.019 | 0.540 | 0.590 |
| Family Environment | 0.187 | 0.045 | 0.218 | 4.152 | 0.000 |
| Lifestyle | 0.984 | 0.074 | 0.702 | 13.246 | 0.000 |

a. Dependent Variable: Financial Management

The t-test results indicate that financial literacy does not significantly influence students' financial management (sig. = 0.590 > 0.05). The family environment has a significant influence (sig. = 0.000 < 0.05) with a positive contribution, indicating the family's role in supporting students' ability to manage their finances. Lifestyle has the most dominant influence on financial management (sig. = 0.000), with the highest beta coefficient (0.702), indicating that students' consumption behavior significantly determines how they manage their finances.

**F-Test Results**

**Table 6.** F-Test Results

| Sumber | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 6100.748 | 3 | 2033.583 | 41417.277 | 0,000 |
| Residual | 9.329 | 190 | 0.049 | | |
| Total | 6100.077 | 193 | | | |

Based on the F-test results in the ANOVA table, the calculated F-value was 41,417.277 with a significance value of 0.000. Because the significance value is less than 0.05, it can be concluded that the regression model formed by the variables of financial literacy, family environment, and lifestyle simultaneously has a significant influence on financial management. Therefore, this regression model is suitable for predicting financial management based on these three independent variables.

**Coefficient of Determination**

**Table 7.** Results of the Coefficient of Determination Test

| Components | Mark |
|---|---|

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| | |
|---|---|
| R (Koefisien Kerelasi | 0.999 |
| R Square ($R^2$) | 0.998 |
| Adjusted R Square | 0.998 |
| Std. Error of Estimate | 0.22158 |

The Adjusted $R^2$ value of 0.998 indicates that the three independent variables can explain 99.8% of the variation in financial management.

**The Effect of Financial Literacy on Financial Management.** The t-test results indicate that financial literacy does not significantly influence students' financial management. Although most students understand basic financial concepts, this knowledge is not automatically reflected in their actual behavior. One reason is that most students are still financially dependent on their parents, so they do not feel the need to apply their financial knowledge.

This finding aligns with Diaz (2024) and Citra (2024), who stated that financial literacy does not always align with financial behavior. Knowledge alone is not enough to drive action without supportive attitudes, self-control, and habits. This result contradicts the TPB (TPB) (Ajzen, 1991), which states that knowledge can influence a person's intentions and behavior, because in the context of students, the relationship is not linear.

**The Influence of the Family Environment on Financial Management.** The family environment has been shown to have a significant and positive influence on students' financial management. Parenting styles, values, and family financial habits shape students' financial attitudes and behaviors from an early age. Students who participate in family financial practices, such as budgeting or saving, tend to be more financially responsible.

This finding is supported by Framanta (2020) and Sianipar et al. (2022) and aligns with Ajzen's (1991) TPB, where the family acts as a subjective norm that strengthens an individual's intention to manage finances. Conversely, Diza (2024) showed different results, possibly due to the dominance of peer influence and a digital lifestyle.

**The Influence of Lifestyle on Financial Management.** Lifestyle has the most dominant and significant influence on students' financial management. Students with a consumptive lifestyle tend to have difficulty managing expenses and lack sound financial planning. Conversely, a simple lifestyle supports prudent financial behaviors, such as saving and avoiding impulsive purchases.

Research by Farida and Ramadhani (2021) supports this finding, while Ayunnisa (2024) showed different results, emphasizing the importance of self-control. According to the TPB, lifestyle reflects attitudes and preferences that influence financial management intentions, making it a crucial factor in students' financial behavior.

**Simultaneous Influence of Three Variables on Financial Management.** Simultaneously, financial literacy, family environment, and lifestyle significantly influenced students' financial management. However, only family environment and lifestyle showed a partially significant influence, with lifestyle being the dominant factor.

This finding confirms that effective financial management depends not only on knowledge but also on habits, values, and social influences. The synergy between a supportive family environment, a controlled lifestyle, and internalized financial literacy will strengthen students' ability to manage their finances wisely.

## CONCLUSION

This study concluded that financial literacy, family environment, and lifestyle simultaneously significantly influence students' financial management. However, only family environment and

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lifestyle had a significant effect, while financial literacy had no significant impact. Lifestyle was the most dominant factor influencing how students manage their finances.

This finding indicates that students' financial knowledge has not been fully applied in daily practice. Instead, habits formed within the family and daily lifestyle patterns have a greater influence on financial management behavior. This means that affective and social aspects play a greater role than cognitive aspects in the context of students' financial behavior.

Based on these results, students are advised to not only understand financial concepts but also develop habits and discipline in their practice. Families are expected to continue to serve as role models and guides in financial management, especially for students. Educational institutions can also support this by providing financial literacy programs that are based on practice, not just theory.

Finally, to strengthen students' financial management, there needs to be a synergy between improving financial literacy, fostering habits within the family environment, and managing lifestyle so that students can plan and manage their finances wisely and sustainably.

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