

THE INFLUENCE OF LIFESTYLE AND FINANCIAL LITERACY ON EMPLOYEE FINANCIAL MANAGEMENT

Abdul Rasyid

Universitas Yapis Papua, Jayapura Indonesia

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ABSTRACT

Keywords:

Lifestyle, Financial Literacy,
Financial Management, Employees

This research intends to investigate the influence of lifestyle and financial literacy on employee financial management. The present study employed quantitative research methodologies to investigate the topic at hand. Surveys were conducted and data was collected through the distribution of questionnaires to a sample of employees working in micro, small, and medium enterprises (MSMEs) located in the city of Jayapura. The research sample comprised 100 participants. The data that was gathered was subjected to analysis through the utilisation of regression analysis and hypothesis testing, facilitated by the employment of SPSS tools. The version of Windows being referred to is 25.0. The findings of this study indicate that there exists a noteworthy correlation between lifestyle choices and financial literacy with regards to the management of employees' finances. The adoption of a healthy lifestyle and the attainment of a high degree of financial literacy have been observed to correlate with improved financial management practises. The ramifications of these findings have significant importance for both organisations and individuals seeking to enhance the financial well-being of their employees.

E-mail:
abdulrasyidfeuniyap@gmail.com

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1. INTRODUCTION

The management of finances plays a crucial role in the lives of individuals, exerting a direct influence on their overall financial welfare (Yushita, 2017). Effective financial management is crucial in mitigating significant financial issues and facilitating the attainment of both immediate and long-term financial objectives (Atikah & Kurniawan, 2021). Amidst the dynamic landscape of economic transformation and evolving financial frameworks, it is crucial to comprehend the determinants that shape personal financial management. According to Dilla (2019), the practise of financial management from a young age can facilitate the achievement of an individual's life objectives.

According to Purnama and Simarmata (2021), it is necessary for an employee who receives a specific salary to possess knowledge regarding the allocation of each unit of currency within their earnings. Considerations about the allocation of earned funds must be taken into consideration in the context of financial planning in order to effectively accomplish diverse future objectives. The use of effective financial planning enables individuals to proactively anticipate and mitigate potential financial hazards (Desiyanti, 2017).

According to Sina and Noya (2012), the practise of financial management, encompassing the processes of planning, managing, and controlling financial activities, holds significant importance in attaining financial prosperity. The process of planning activities encompasses the strategic distribution of acquired income for designated purposes. According to Laily (2016), management is the process of efficiently organising and overseeing financial resources, whereas control is the evaluation of financial management practises to determine their alignment with anticipated budgets.

The financial management practices of individuals can be significantly influenced by their lifestyle (Sari et al., 2020). Adopting a wholesome lifestyle that encompasses the principles of budgeting, investing, and saving for future endeavors can lead to enhanced financial management strategies. Conversely, the adoption of a consumerist lifestyle and the absence of effective financial planning have the potential to give rise to financial challenges (Pirari, 2020). The concept of an individual's lifestyle encompasses various aspects of their daily activities, including work, hobbies, shopping, sports, and social engagements. Additionally, it encompasses their interests, such as food, fashion, family, recreation, and

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personal opinions on topics ranging from self-perception to social issues, business, and consumer products (Luthfianto & Suprihadi, 2017). The primary determinants that influence an individual's lifestyle can be categorized into two distinct dimensions: demographic and psychographic. Demographic factors encompass education level, age, income level, and gender, whereas psychographic components are characterized by more intricate indications rooted in individual traits. According to Pulungan and Febriaty (2018), this phenomenon leads to employees replicating the conduct exhibited by their peers.

The correlation between financial management and financial literacy is significant, as evidenced by Arianti's (2022) findings. Individuals with a greater level of financial literacy tend to have superior financial management skills. Personal financial management is the practical application of financial management principles and strategies at the individual level. It is anticipated that individuals' standard of living will improve through effective financial management and enhanced financial literacy. This is due to the fact that regardless of one's income level, the attainment of financial security is challenging without proper financial management (Yunita, 2020). According to Dewi and Purbawangsa (2018), financial literacy is an essential requirement for individuals in order to prevent financial difficulties. The presence of a robust financial literacy within a given society is expected to facilitate the optimal utilization of available financial resources, hence enhancing individuals' ability to lead a fulfilling life.

The Indonesian government demonstrates a strong commitment to promoting the growth of micro, small, and medium enterprises (MSMEs) with the aim of enhancing the well-being of its labor force. According to Marlinah (2021), the government offers tax incentives in the form of Income Tax incentives (PPh Article 21) to alleviate the financial obligations of employees in Micro, Small, and Medium Enterprises (MSMEs), with the government assuming responsibility for these incentives. The aforementioned government initiative facilitates effective income management for employees of Micro, Small, and Medium Enterprises (MSMEs), thereby ensuring the fulfillment of their essential requirements. According to Octaviano et al. (2023), there is considerable variation in the income obtained by individual workers in micro, small, and medium enterprises (MSMEs), which can be attributed to the level of the respective MSME.

Despite the acknowledged significance of lifestyle and financial literacy in the realm of individual financial management, there remains a dearth of systematic scholarly inquiry examining the interplay between these two variables. Hence, the primary objective of this study is to address the existing knowledge deficit by examining the impact of lifestyle and financial literacy on the financial management practices of employees working in Micro, Small, and Medium Enterprises (MSMEs) located in Jayapura City. In the current context of escalating economic volatility, this study aims to offer significant contributions by furnishing unique perspectives for both individuals and organizations. The objective is to enhance the financial well-being of employees and facilitate the formulation of more efficacious strategies for financial education.

Literature Review

Financial Management

Financial management encompasses the tasks involved in effectively managing an individual's financial resources in a planned and methodical manner, with the aim of meeting their life's demands (Saraswati & Nugroho, 2021). According to Sina (2012), financial experience refers to the capacity to exercise sound judgment and make informed investment decisions for the future. According to Silvy and Yulianti (2013), the attainment of tranquility and contentment in life can be realized through effective and accurate investment planning and management. Financial management refers to the capacity to effectively and systematically manage one's personal resources. In order to achieve optimal financial management, it is imperative to engage in proficient investment planning to ensure future financial stability. According to Suchhati (2021), the attainment of tranquility and contentment in life can be realized through effective and accurate investment planning and management.

Lifestyle

The interpretation of lifestyle commonly include an individual's hobbies, interests, and personal ideas (Arsanti & Riyadi, 2018). According to Aulianigrum and Rochmawati (2021), a more comprehensive understanding of an individual's behavior can be attained by examining their interactions with the environment and with others. This includes an examination of their lifestyle choices, financial allocations, and time utilization. The concept of lifestyle encompasses the manner in which individuals choose to lead their lives, including their patterns of expenditure and the allocation of their time. Based on the research

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conducted by Ritakumalasari and Susanti (2021), it can be inferred that lifestyle refers to an individual's manner of living, encompassing their activities, hobbies, opinions, and the manner in which they manage their financial resources and time. The concept of lifestyle encompasses the consumer behavior exhibited by individuals in terms of their allocation of time and financial resources. According to Haryanti and Nurdin (2021), the aforementioned definition implies that lifestyle primarily encompasses an individual's conduct, encompassing aspects such as their manner of living, financial management, and time allocation.

Financial Literacy

According to Lusardi and Mitchell (2014), financial literacy is defined as "financial knowledge aimed at achieving prosperity." Yushita (2017) defines financial literacy as the ability to distinguish between financial options, discuss money and financial issues without embarrassment, plan for the future, and respond competently to life events that influence daily financial decisions, including economic events in general. Chen and Volpe (1998) define financial literacy as having four dimensions: (1) Financial knowledge comprises personal financial knowledge, such as how to manage income and expenses and grasp basic financial concepts; (2) Savings are money deposited in a bank from which withdrawals are only permitted under particular conditions. (3) Insurance is a contract between two parties, namely the insurance company and the policy holder, that serves as the basis for the insurance company receiving premiums; (4) Investment is a current commitment of money or other resources in the aim of reaping future advantages.

Conceptual framework

Based on the theoretical basis and previous research, a conceptual framework can be prepared in this research as follows:

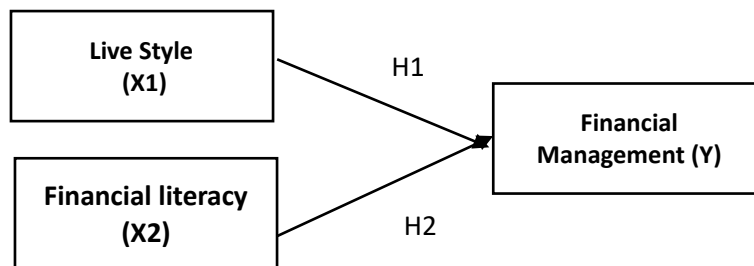


Figure 1 Conceptual Framework

From the conceptual framework, the research hypothesis is formulated as follows

H1: There is an influence of lifestyle on the financial management of MSME employees

H2: There is an influence of financial literacy on the financial management of MSME employees

2. METHOD

This research uses a quantitative approach with a cross-sectoral survey design. Surveys will be used to collect data on employee lifestyle, financial literacy and financial management. The population in this study were all employees of the Culinary Sector MSMEs in Jayapura City. The sample will be selected randomly from this population and 100 respondents will be obtained. Questionnaire: A questionnaire will be used to collect data about employee lifestyle, financial literacy and financial management. The questionnaire should include relevant and valid questions regarding these topics. Instruments that already exist and have been tested for validity and reliability can be used as references. The survey will be carried out by sending questionnaires to respondents using Google Forms. To reduce bias, the study will maintain data confidentiality and ensure that respondents feel comfortable providing honest information. The data collection period will be determined in advance and should include sufficient time to collect sufficient data. The data collected will be analyzed using statistical techniques. Relevant statistical analysis, such as multiple linear regression, and hypothesis testing can be used to identify the relationship between lifestyle, financial literacy and employee financial management. With the help of the SPSS 25.0 for Windows tool. Apart from that, descriptive statistical analysis will also be used to provide a general description of the characteristics of the respondents

3. RESULTS AND DISCUSSION

This research is a survey study that uses a questionnaire as a data collection instrument. The analytical method used in this research is a quantitative method, which involves testing research hypotheses using statistical tools. The data used in this research is primary data, obtained directly from the field. To analyze the data, this research uses descriptive statistics, and to test the hypothesis, multiple regression analysis is used.

Descriptive Statistics Test Results

Descriptive Statistics provides a complete picture of the data by informing the minimum value, maximum value, average value (mean), and standard deviation which includes the maximum and minimum values of each variable. In this research, researchers succeeded in sending 100 questionnaires to the field, and 100 questionnaires were returned with all questions filled in completely.

Table 1 Descriptive Statistical Test Results

Variable	N	Min	Max	Mean	Std. Deviation
Financial management (Y)	100	34	62	45.73	4.932
Lifestyle (X1)	100	24	36	30.56	3.261
Financial Literacy (X2)	100	55	88	68.71	5.872

From the summary of descriptive statistics above, it can be concluded that the financial management variable, which is the dependent variable, has a value range from 1 (indicating that there are respondents who strongly disagree) to 5 (indicating that there are respondents who strongly agree). The average value (mean) of 45.73 indicates that in general, respondents tend to choose the "agree" to "strongly agree" option in the Financial Management questionnaire, and the standard deviation of 4.932 indicates that the variation in responses is not too large because the standard deviation value is smaller than the average value.

The Lifestyle variable (X1) has a minimum value of 24 and a maximum value of 36, with an average value (mean) of 30.56, indicating that on average respondents tend to choose the "agree" to "strongly agree" option in the Lifestyle questionnaire. A standard deviation of 3.261 indicates that the variation in the response is not too large because the standard deviation value is smaller than the average value. The financial literacy variable (X2) has a minimum value of 55 and a maximum value of 88. The average value (mean) of 68.71 also shows that in general, respondents tend to choose the "agree" option in the financial literacy questionnaire, and a standard deviation of 5,872 shows that variation in the response is not too large because the standard deviation value is smaller than the average value.

Data Quality Test Results

Reliability testing shows how much an instrument can be trusted and used as a data collection tool. The method used is the Alpha Cronbach method. A research instrument is said to be reliable if the alpha value is > 0.60 .

Table 2 Data Quality Test Results

Variable	Cronbach Alpha	Cross of Values	Information
Financial management (Y)	0.865	0.60	Reliable
Lifestyle (X1)	0.746	0.60	Reliable
Financial Literacy (X2)	0.776	0.60	Reliable

Based on the test results above, the results show valid, because $r_{count} > r_{table}$. So it can be concluded that the lifestyle and financial literacy variables are valid because the alpha coefficient is above 0.60.

Classic Assumption Test Results

The Classic Assumption Test was carried out to ensure that the data in this study met several important assumptions, namely normality, absence of multicollinearity, absence of autocorrelation, and absence of heteroscedasticity. The results of the normality test show that the data is spread around a diagonal line and follows a diagonal line pattern, which indicates that the regression model meets the normality assumption. The multicollinearity test results show a VIF (Variance Inflation Factor) value of 0.832, which is below the limit of 1.0. Therefore, it can be concluded that there is no multicollinearity problem between the independent variables in the regression model. The results of the heteroscedasticity test show that the data points are distributed randomly and do not follow a particular pattern above or

below the number 0 on the Y axis. This shows that heteroscedasticity does not occur in the regression model.

Hypothesis Testing Results

Table 3 Hypothesis testing results
Coefficients^a

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	b	Std. error	Beta		
1. Constant	4.984	2.088		2.381	0.015
Lifestyle(X1)	0.190	0.065	0.124	2.881	0.001
Financial Literacy(X2)	0.505	0.025	0.859	19.581	0.000

a. Dependent Variable: Financial management

From table 3 above, the multiple linear regression equation model is obtained as follows:

$$Y = 4.984 + 0.190X1 + 0.505X2 + e$$

The tcount value is 2.881 with a significant value of 0.001 and the ttable has a value of 1.984. because the value of tcount > ttable (2.881 > 1.984) with significance (0.001 < 0.05) it can be concluded that Ho is rejected and H1 is accepted. This shows that lifestyle has a significant influence on the financial management of MSME employees in Jayapura City. Thus, H1 in this study is accepted. The tcount value is 19.581 with a significant value of 0.000 and the ttable has a value of 1.984. because the value of tcount > ttable (19.581 > 1.984) with significance (0.000 < 0.05) it can be concluded that Ho is rejected and H2 is accepted. This shows that financial literacy has a significant influence on the financial management of MSMEs in Jayapura City. So, H2 in this study is accepted.

Coefficient of determination

Analysis of the coefficient of determination is carried out to see how big the percentage influence of each independent variable is on the dependent variable.

Table 4. Coefficient of Determination Test Results

Model	R	R Square	Adj R Square	Std error
1	0.918	0.843	0.839	1.965

Based on the results of the coefficient of determination test above, the adjusted R square value obtained was 0.843, which shows that the financial management of MSMEs that occurred in the research sample was influenced by lifestyle and financial literacy by 84.3% and the remaining 15.7% was influenced by other variables. which have not been examined in this study.

Discussion

The influence of lifestyle on employee financial management

From the results of the t test for MSME employees above, it is known that the t value for the employee lifestyle variable is at a significance level of 5%. So it can be concluded that the calculated t is greater than the t table, namely 2.881 > 1.984. So it shows that lifestyle influences the financial management of MSME employees in Jayapura City. These results confirm that lifestyle variables have a significant influence in explaining variations in the financial management of MSME employees in Jayapura City. This could mean that the lifestyle of MSME employees can influence their decisions and behavior in managing and managing their finances. Increasing a wiser lifestyle in financial matters can contribute positively to better financial management among MSME employees.

These results also provide a basis for companies and local governments to pay more attention to the importance of education and training related to financial literacy and healthy lifestyles in the context of financial management of MSME employees. With a better understanding of how lifestyle can influence financial management, appropriate steps can be taken to improve financial sustainability and stability in the MSME sector in Jayapura City. The research results above are strengthened by previous research conducted by Azizah (2020) and Putri (2022) which stated that lifestyle will influence a person's behavior in managing their personal finances.

The influence of financial literacy on employee financial management

From the results of the t test for MSME employees above, it is known that the calculated t for the financial literacy variable is at a significance level of 5%. So it can be concluded that the calculated t is greater than the t table, namely 19.581 > 1.984. So it shows that financial literacy influences the financial management of MSME employees in Jayapura City.

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These results firmly confirm that the level of financial literacy plays a crucial role in shaping behavior and decisions related to financial management among MSME employees. Employees who have a better level of financial literacy tend to be better able to plan, manage and optimize their finances more efficiently. Increasing financial literacy can help MSME employees avoid financial mistakes, make wiser investment decisions, and achieve better financial stability.

These findings provide a strong basis for related parties, both companies and government, to increase financial literacy among MSME employees in Jayapura City. Through education and training programs aimed at increasing understanding of sound financial management, MSMEs can be expected to achieve better and more sustainable financial performance, which in turn will make a positive contribution to local economic growth and the welfare of MSME employees. The results of this research are in accordance with research conducted by Ismanto & Amayah (2020) and Mulyati & Hati (2021) which stated that there is an influence of financial literacy on employee financial management.

4. CONCLUSION

Based on the description above, the following conclusions can be drawn: Research shows that the lifestyle of MSME employees in Jayapura City has a significant influence on their financial management. This indicates that the lifestyle of MSME employees can influence their decisions and behavior in managing and managing finances. A wiser lifestyle in terms of finances can contribute positively to better financial management among MSME employees. The research results also show that financial literacy has a very significant influence on the financial management of MSME employees in Jayapura City. Employees with a better level of financial literacy are better able to plan, manage and optimize their finances more efficiently. An increased level of financial literacy can help avoid financial mistakes, make wiser investment decisions, and achieve greater financial stability. These findings provide a strong basis for companies and local governments to increase financial literacy and awareness of the importance of a healthy lifestyle in the context of financial management of MSME employees. Education and training programs aimed at increasing understanding of sound financial management can help MSMEs achieve better and more sustainable financial performance. This will make a positive contribution to local economic growth and the welfare of MSME employees

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