Journal of Economic Development and Public Policy
p-ISSN : xxxx-xxxx e-ISSN : xxxx-xxxx
doi:xxxxxxxxxxxxxxxxxxxxxx

THE INFLUENCE OF FINANCIAL KNOWLEDGE, PERSONALITY, FINANCIAL ATTITUDES, AND INCOME ON FINANCIAL MANAGEMENT BEHAVIOR

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ARTICLE HISTORY
Received:
09 February 2026
Revised
26 February 2026
Accepted:
04 March 2026

Keywords:
Financial Knowledge, Personality, Financial Attitude, Income, Financial Management Behavior.

ABSTRACT

The rapid development of digital technology and the increasing accessibility of financial services have significantly transformed students' financial behavior. In this context, adequate financial management skills become essential to ensure that students are able to manage their finances wisely, responsibly, and sustainably. This study aims to analyze the influence of financial knowledge, personality, financial attitude, and income on financial management behavior among students of the Islamic Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. The research employs a quantitative approach with an associative design to examine the relationships among variables. The population of this study consists of students enrolled in the Islamic Financial Management Study Program, with the sample selected using a purposive sampling technique. Data were collected through structured questionnaires using a Likert scale. The collected data were analyzed using multiple linear regression analysis, which included tests of validity and reliability, classical assumption tests, as well as hypothesis testing through the F-test, t-test, and coefficient of determination. The findings indicate that financial knowledge, personality, financial attitude, and income simultaneously and partially have a significant influence on students' financial management behavior.

INTRODUCTION

The development of digital technology and the ease of access to financial services have brought significant changes to financial behavior in society, particularly amonguniversity students. Various digital financial services, such as e-wallets, mobile banking, paylater systems, and investment applications, provide convenience in conducting transactions and managing finances. However, these conveniences can also encourage consumptive behavior and undermine proper financial planning. This condition requires students to possess adequate financial management skills in order to manage their finances wisely and responsibly.

Based on the National Financial Literacy and Inclusion Survey conducted by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) in 2024, financial literacy in Indonesia has increased over time. Nevertheless, this improvement does not fully reflect the community's ability to manage finances effectively. Low financial literacy and poor financial management can lead to financial imbalances, including uncontrolled spending, low savings, and rising consumer debt. These conditions may ultimately reduce individual financial well-being, including that of university students.

Financial management behavior refers to an individual's ability to plan, organize, and control financial resources effectively to meet life needs. For university students, financial management behavior is particularly important as they begin to develop financial independence by managing income, determining priorities, and planning for future financial stability. Students with good financial management behavior are more capable of controlling expenses, saving money, and avoiding financial risks.

Several factors are considered to influence financial management behavior, including financial knowledge, personality, financial attitude, and income. Financial knowledge is essential for understanding basic concepts such as budgeting, saving, investing, and risk management. Individuals with higher levels of financial knowledge tend to make more rational and effective financial decisions. In addition, personality also influences financial behavior, as individual characteristics can determine how a person manages expenses, savings, and investments.

Financial attitude refers to an individual's perspective and evaluation of financial management, which is reflected in daily financial behavior. A positive financial attitude encourages individuals to manage their finances more wisely and systematically. Meanwhile, income also plays an important role in determining an individual's ability to meet needs and allocate funds effectively. For students, income may come from parents, scholarships, or part-time work, making the ability to manage these sources of income essential for achieving financial independence.

Students in the Islamic Financial Management Study Program, who formally study financial knowledge, are expected to possess strong financial management skills. However, empirical evidence indicates a gap between the financial knowledge students possess and the financial management behavior they exhibit in their daily lives. Some students still face difficulties managing personal finances, lack proper financial planning, and tend to adopt a consumptive lifestyle.

Based on the above explanation, this study aims to analyze the influence of financial knowledge, personality, financial attitude, and income on financial management behavior among students of the Islamic Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. This research is expected to contribute to the development of knowledge and serve as a reference for improving students' financial management behavior.

LITERATURE REVIEW

Theoretical Framework

This study is grounded in the Theory of Planned Behavior (TPB) proposed by Ajzen, which posits that human behavior is influenced by intentions formed by three main determinants: attitude toward the behavior, subjective norms, and perceived behavioral control. TPB is widely used to predict and understand individual behavior, including financial management behavior.

In the context of financial management behavior, attitude toward behavior is reflected in an individual's financial attitude, namely, how a person evaluates and perceives financial management practices. Individuals with a positive financial attitude tend to have a stronger intention to manage finances wisely. Subjective norms describe the influence of social environments, such as family, peers, and society, on an individual's behavior and are closely related to personality development. Meanwhile, perceived behavioral control refers to an individual's perceived ability to manage finances, based on available knowledge and financial resources. This element is closely associated with financial knowledge and income. Individuals who possess sufficient financial knowledge and adequate income tend to feel more capable of managing their finances effectively.

Financial management behavior itself refers to an individual's ability to plan, organize, and control financial resources to achieve financial well-being. Proper financial management enables individuals to allocate income efficiently, minimize unnecessary expenses, and increase savings or investments. Effective personal financial management can improve financial welfare by enhancing income management and reducing debt risk.
Financial knowledge is defined as an individual's understanding of basic financial concepts such as budgeting, saving, credit management, investment, and financial risk. Adequate financial knowledge enables individuals to make rational and effective financial decisions and serves as the foundation for sound financial behavior.

Personality refers to the set of individual characteristics that influence behavior, including financial decision-making. Personality traits such as discipline, responsibility, and caution can influence how individuals manage income, spending, and savings. However, the impact of personality may vary depending on other supporting factors such as knowledge and income.

Financial attitude represents an individual's mindset and evaluation regarding financial management. A positive financial attitude encourages individuals to budget, control expenses, and prioritize financial needs effectively. Individuals with a positive financial attitude tend to develop responsible financial behavior and maintain financial discipline.

Income is an essential financial resource that influences an individual's ability to implement financial management practices. Higher income levels generally provide greater opportunities to allocate funds for savings, investments, and essential expenditures. Adequate income allows individuals to practice better financial planning and decision-making. Thus, based on the Theory of Planned Behavior and financial management concepts, financial knowledge, personality, financial attitude, and income are considered important factors influencing financial management behavior among university students.

Previous Studies and Hypothesis

Previous empirical studies have examined factors affecting financial management behavior with varying results. Research by Dewanti et al. (2023) found that financial knowledge and income significantly influence financial management behavior, with income not moderating the relationship between financial knowledge and behavior.

Ilahia (2020) reported that financial attitude and personality significantly influence financial management behavior, while financial knowledge showed no significant effect. This indicates that behavioral and psychological factors may sometimes play a more dominant role than knowledge alone.

Budiono (2020) found that financial knowledge and financial attitude significantly influence financial management behavior, while income does not have a significant effect. Meanwhile, Sukma et al. (2022) revealed that financial knowledge and financial attitude positively and significantly influence financial management behavior, whereas income shows a positive but insignificant effect.

Other studies also highlight that financial knowledge, financial attitude, and personality collectively influence financial management behavior. For instance, Napitupulu et al. (2021) found that financial literacy and financial attitude significantly affect students' financial management behavior. Similarly, Diskhamarzaweny et al. (2022) demonstrated that financial literacy and financial attitude positively influence financial management behavior among university students.

Despite numerous studies, inconsistencies remain regarding the role of personality and income in shaping financial management behavior. Some studies find significant effects, while others report insignificant relationships. Furthermore, research on students in Islamic Financial Management programs is limited, as they are expected to possess stronger financial literacy and ethical financial behavior aligned with Islamic principles. This gap highlights the novelty of the present study, which examines the combined influence of financial knowledge, personality, financial attitude, and income on financial management behavior among students of the Islamic Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung.

Based on the theoretical framework and previous empirical findings, the hypotheses of this study are formulated as follows:

H1: Financial knowledge has a significant effect on financial management behavior.

H2: Personality has a significant effect on financial management behavior.

H3: Financial attitude has a significant effect on financial management behavior.

H4: Income has a significant effect on financial management behavior.

H5: Financial knowledge, personality, financial attitude, and income simultaneously have a significant effect on financial management behavior.

RESEARCH METHODS

This study employed a quantitative, associative research design to examine the influence of financial knowledge, personality, financial attitudes, and income on financial management behavior among university students. The quantitative approach was chosen to measure relationships between variables objectively using statistical analysis and to test the formulated hypotheses.

The data used in this study were primary data collected directly from respondents through questionnaires. The questionnaire was designed using a Likert scale to measure respondents' perceptions of each research variable. Secondary data were obtained from journals, books, and relevant literature to support the theoretical framework and research analysis.

The population of this study consisted of students of the Islamic Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. The sampling technique used was purposive sampling, where respondents were selected based on

specific criteria relevant to the research objectives. The criteria included students who were actively enrolled in the Islamic Financial Management Study Program and had studied financial management courses. The sample in this study comprised students from the 2022–2024 cohorts who met the predetermined criteria.

The variables in this study included an independent variable and a dependent variable. The independent variables included financial knowledge (X1), personality (X2), financial attitude (X3), and income (X4). The dependent variable was financial management behavior (Y). Financial knowledge refers to an individual's understanding of financial concepts such as budgeting, saving, credit management, and investment. Personality refers to individual characteristics that influence decision-making and behavior in managing finances. Financial attitude refers to an individual's perspective and evaluation of financial management practices. Income refers to the financial resources students receive from various sources, such as parents, scholarships, or part-time work. Financial management behavior refers to the ability to plan, manage, and control financial activities effectively.

Data collection was conducted by distributing questionnaires directly and online to respondents who met the sampling criteria. The collected data were then processed and analyzed using statistical software. Several stages of analysis were carried out, including instrument testing and hypothesis testing.

Instrument testing included validity and reliability tests to ensure that the questionnaire items were appropriate and consistent in measuring each variable. Classical assumption tests were also conducted, including tests for normality, multicollinearity, and heteroscedasticity, to ensure that the regression model met the required assumptions.

To analyze the influence of independent variables on the dependent variable, this study used multiple linear regression analysis. The regression model used in this study is formulated as follows:

$$\mathbf{Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \varepsilon}$$

where:

Y = Financial management behavior

α = Constant

β1–β4 = Regression coefficients

X1 = Financial knowledge

X2 = Personality

X3 = Financial attitude

X4 = Income

ε = Error term

Hypothesis testing was conducted using the t-test to examine the partial effect of each independent variable on the dependent variable and the F-test to examine the simultaneous effect of all independent variables. The coefficient of determination (R^2) was used to measure the proportion of variance in financial management behavior explained by the independent variables. By applying these procedures, the research method enables replication by other researchers who intend to examine similar variables and contexts in future studies.

RESULT AND ANALYSIS

Results

This study was conducted on students of the Islamic Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. The data were obtained through questionnaires distributed to respondents who met the research criteria and were then processed using statistical analysis.

Before conducting hypothesis testing, instrument testing was performed to ensure data quality. The validity test results showed that all questionnaire items for financial knowledge, personality, financial attitude, income, and financial management behavior variables had correlation coefficients greater than the critical value, indicating that all items were valid. The reliability test results also showed that each variable had a Cronbach's Alpha value greater than 0.60, meaning that all research instruments were reliable and consistent.

The classical assumption tests were conducted to ensure that the regression model met the required assumptions. The normality test using the histogram and normal P-P plot indicated that the data were normally distributed. The multicollinearity test showed that the tolerance values for all independent variables were greater than 0.10 and the VIF values were less than 10, indicating no multicollinearity among the independent variables. The heteroscedasticity test showed no clear pattern in the scatterplot, indicating the absence of heteroscedasticity. Thus, the regression model was considered appropriate for further analysis.

Multiple linear regression analysis was then conducted to examine the influence of financial knowledge, personality, financial attitude, and income on financial management behavior. The regression analysis showed that all independent variables had a positive regression coefficient, indicating a positive relationship with financial management behavior.

The results of the F-test indicated that financial knowledge, personality, financial attitude, and income simultaneously had a significant effect on financial management behavior. This result indicates that all independent variables together influence students' financial management behavior.

The t-test results showed that financial knowledge had a significant positive effect on financial management behavior. Personality also had a significant positive effect on financial management behavior. Financial attitude showed a significant positive effect on financial management behavior. Likewise, income had a significant positive effect on financial management behavior. These findings indicate that each independent variable individually influences students' financial management behavior.

Furthermore, the coefficient of determination (R^2) showed that the independent variables, namely financial knowledge, personality, financial attitude, and income, were able to explain a substantial proportion of the variation in financial management behavior. The remaining variation was influenced by other variables not examined in this study.

Overall, the results of this study indicate that better financial knowledge, more mature personality, positive financial attitudes, and appropriate income management contribute to improved financial management behavior among students.

Discussion

The findings of this study indicate that financial knowledge has a significant positive effect on financial management behavior. This result supports the theoretical framework stating that individuals with higher financial knowledge tend to make more effective financial decisions and manage their finances better. Students who understand budgeting, saving, investing, and financial planning are better able to control expenses and allocate funds wisely. This finding is consistent with previous studies which found that financial literacy plays a crucial role in shaping responsible financial behavior.

Personality was also found to have a significant positive effect on financial management behavior. Personality traits influence how individuals make financial decisions, manage expenses, and plan for the future. Students with responsible, disciplined, and future-oriented personalities are more likely to demonstrate good financial management behavior. This finding is consistent with previous research indicating that personality characteristics significantly contribute to individual financial behavior.

Financial attitude showed a significant positive influence on financial management behavior. Students who have a positive attitude toward financial planning, saving, and responsible spending tend to exhibit better financial management behavior. A positive financial attitude encourages individuals to prioritize needs over wants and to manage financial resources effectively. This finding supports previous empirical studies which concluded that financial attitude is a strong predictor of financial management behavior. Income was also found to have a significant positive effect on financial management behavior. Students with higher or more stable income tend to exhibit better financial management behavior because they have greater capacity to allocate funds to savings, daily needs, and other financial goals. However, income alone is not sufficient without proper financial knowledge and attitude. This result is consistent with previous studies that identified income as one of the important factors influencing financial management behavior.

Simultaneously, financial knowledge, personality, financial attitude, and income significantly influence financial management behavior. This indicates that financial management behavior is shaped by a combination of cognitive, psychological, and economic factors. The findings highlight the importance of improving financial literacy and fostering positive financial attitudes among students to support better financial management practices.

The implications of this study suggest that universities, particularly in Islamic financial management programs, should strengthen financial education and practical financial management training. Enhancing students' financial knowledge and awareness can help them develop responsible financial behavior and achieve better financial well-being in the future. Additionally, these findings contribute to the academic literature on financial management behavior among university students, particularly within the context of Islamic higher education institutions.

CONCLUSION

Based on the results of the research and analysis, it can be concluded that financial knowledge, personality, financial attitude, and income significantly influence financial management behavior among students in the Islamic Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. Partially, each independent variable—financial knowledge, personality, financial attitude, and income—has a positive and significant effect on financial management behavior. Simultaneously, these variables significantly affect financial management behavior, indicating that cognitive, psychological, and economic factors collectively shape students' financial behavior.

The findings show that students with higher financial knowledge tend to demonstrate better financial management behavior, as they are able to plan, allocate, and control their finances effectively. Personality also plays an important role in shaping

financial behavior, as responsible and disciplined individuals tend to manage their finances more wisely. Furthermore, a positive financial attitude encourages students to prioritize financial planning, saving, and responsible spending. Income also influences financial management behavior, as it affects students' ability to meet their needs and manage their financial resources. However, proper financial management behavior is not solely determined by income but also by knowledge, personality, and financial attitude.

This study provides new findings that emphasize the importance of integrating financial literacy, personal characteristics, and financial attitudes in shaping responsible financial management behavior among university students, particularly those studying Islamic financial management. The results also highlight the need for continuous improvement in financial education to strengthen students' financial competence and awareness.

Based on the findings, several suggestions can be proposed. For students, it is recommended to continuously improve financial knowledge and develop positive financial attitudes to enhance their financial management behavior. Students should also practice effective financial planning, budgeting, and saving habits to achieve financial stability. For universities, it is suggested that they provide more practical financial education, seminars, and training on personal financial management to improve students' financial literacy and behavior. Future researchers are encouraged to expand this research by including additional variables such as lifestyle, financial self-control, or financial technology usage, and by involving broader research objects to obtain more comprehensive results.

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