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**Submission date:** 12-Feb-2025 12:27PM (UTC+0300)

**Submission ID:** 2586532863

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1098\_NOMICO\_The\_influence\_of\_Financial\_Literacy\_on\_Personal\_Financial\_Management\_in\_millennials\_in\_Indonesia.pdf  
(263.54K)

**Word count:** 3555

**Character count:** 21177

## **The influence of Financial Literacy on Personal Financial Management in millennials in Indonesia**

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Entered : December 20, 2024

Accepted: January 15, 2025

Revised : December 28, 2024

Published : January 31, 2025

### **ABSTRACT**

*This study explores the impact of Financial Literacy on Personal Financial Management among millennials in Indonesia. Using a quantitative approach, the research investigates the relationship between financial knowledge and the ability to manage personal finances effectively. The findings indicate that financial literacy significantly influences personal financial management, highlighting its critical role in shaping sound financial behaviors. Millennials with higher levels of financial literacy tend to demonstrate better budgeting, saving, and investment habits, reducing the likelihood of debt accumulation and promoting long-term financial stability. Conversely, a lack of financial knowledge often leads to poor financial decisions, such as excessive use of credit cards, inadequate savings, and limited understanding of investment opportunities. This study contributes to the growing body of literature by focusing on the millennial generation in Indonesia, providing practical implications for stakeholders such as policymakers, financial institutions, and educators to enhance financial literacy programs. Tailored financial education initiatives, both in formal education settings and through community outreach programs, are recommended to address the specific needs of this demographic. Future research is encouraged to expand the scope by incorporating additional variables, such as technological adoption in financial management and the influence of socio-economic backgrounds, and employing mixed-method approaches to gain deeper insights into the behavioral aspects of financial decision-making.*

**Keywords:** Financial Literacy, Personal Financial Management, Millennials

### **INTRODUCTION**

Millennials, who are in a productive age, face complex modern financial challenges, such as the high cost of living, consumerist lifestyles, and easy access to digital credit. These challenges often affect their financial management patterns, especially in maintaining a balance between needs and wants. On the other hand, this generation is known to be adaptive to technology, including in the management of personal finances. The use of e-wallets, budgeting apps, and digital investment platforms have become part of their lifestyle. However, without adequate financial literacy, the potential benefits of this technology can turn into risks, such as impulsive spending or investments without



careful consideration. Therefore, financial literacy is an important aspect in helping millennials manage finances intelligently in the digital age. Financial literacy is the ability to understand and use financial information effectively in making informed decisions. This ability includes a basic understanding of money management, such as budgeting, saving, investing, to debt management. Low levels of financial literacy can have serious impacts, such as high consumptive debt due to lack of budget planning, vulnerability to investment bulging due to lack of knowledge about financial instruments, and failure in long-term financial planning.

Based on the National Financial Literacy and Inclusion Survey (SNLIK) conducted by the Financial Services Authority (OJK) in 2024, the financial literacy index of the Indonesian population reached 65.43%, while the Financial Inclusion Index stood at 75.02%. Despite the increase compared to previous survey, there is still a gap between literacy and financial inclusion. For comparison, in 2022, the financial literacy index was recorded at 49.68% with the Financial Inclusion Index reaching 85.10%. This gap shows that although people's access to financial products and services is increasing, their understanding and ability to manage finances is not yet fully optimal. This confirms the importance of continuous efforts in improving financial literacy to ensure that the public can use financial products wisely and effectively.

Good personal financial management is an important foundation in achieving financial stability. With a well-planned management of income, expenses, and savings, individuals can ensure that short-term needs and long-term goals can be met in a balanced manner. This ability also helps prepare emergency funds to deal with unexpected situations. Conversely, a lack of ability in financial management can increase the risk of financial problems, such as debt default, dependence on credit, or inability to build savings. Therefore, personal financial management is not only important for the well-being of the individual, but also contributes to the economic stability of the family and society.

In the context of modern financial challenges and ease of access to various digital financial products, financial literacy is an important key to helping millennials make wise financial decisions. The results of this study make a significant contribution by providing empirical insights to policy makers, financial institutions, and educators. This information can be used to design financial education programs that are more effective and in accordance with the needs of millennials, so as to improve the financial literacy of this generation and support their financial stability in the future.

Financial literacy plays a crucial role in shaping personal financial management behavior among Indonesian millennials. Studies have shown that financial literacy, comprising financial knowledge, attitude, and behavior, negatively impacts propensity for indebtedness and materialism (Prashella & Leon, 2020). Financial attitude and literacy significantly influence personal financial management behavior, while parental income does not (Daliyah & Firli, 2021). Social media exposure and peer influence are external factors that significantly affect financial management behavior, explaining 58% of its variance (Yanto et al., 2021). Additionally, electronic banking and assistance-seeking behavior positively impact millennials' financial management, while financial knowledge alone does not show a significant effect (Aishuia et al., 2020). These findings highlight the importance of early financial education and the strategic role of technology in improving financial literacy among Indonesian millennials. Enhancing financial literacy can lead to more prosperous lives and minimize negative behaviors such as compulsive buying and indebtedness (Prashella & Leon, 2020).

This study aims to analyze the influence of financial literacy on personal financial management in the millennial generation in Indonesia. Specifically, this study aims to

measure the extent to which financial literacy understanding and ability affect millennial habits in managing income, expenses, savings, and other financial decisions. In addition, this study also aims to provide data-based recommendations for policy makers and relevant institutions in developing financial literacy programs that are more relevant and effective for this generation. Thus, the study is expected to contribute in improving the financial stability of individuals and supporting overall economic development.

## METHODS

This study uses quantitative methods with a survey approach to analyze the influence of financial literacy on personal financial management of millennials in Indonesia. This approach was chosen because it allows the systematic collection of relevant data and the analysis of the relationships between variables in a measurable way. The population of this study is the millennial generation in Indonesia aged 25-40 years and have a steady income. The sample was determined by 200 respondents using purposive sampling method. Inclusion criteria include millennials who have experience in managing personal finances, such as budgeting, saving, or using financial products. This technique is used to ensure that the data obtained are relevant to the purpose of the study.

**Table 1**  
Characteristics Responden

| Characteristics               | N=200 | %   |
|-------------------------------|-------|-----|
| <b>Gender</b>                 |       |     |
| Male                          | 95    | 48% |
| Female                        | 105   | 52% |
| <b>Age</b>                    |       |     |
| 25–30 years                   | 70    | 35% |
| 31–35 years                   | 85    | 43% |
| 36–40 years                   | 45    | 22% |
| <b>Educational Background</b> |       |     |
| High School/Vocational        | 50    | 25% |
| Diploma (D1–D3)               | 40    | 20% |
| Undergraduate (Bachelor's)    | 90    | 45% |
| Graduate (Master's/PhD)       | 20    | 10% |
| <b>Monthly Income</b>         |       |     |
| < Rp 5,000,000                | 85    | 43% |
| Rp 5,000,000 – Rp 10,000,000  | 75    | 37% |
| > Rp 10,000,000               | 40    | 20% |
| <b>Employment Status</b>      |       |     |
| Full-time                     | 120   | 60% |
| Part-time                     | 50    | 25% |
| Unemployed (Freelance)        | 30    | 15% |

Source : Research data processed in 2025

The Data were collected through questionnaires designed to measure two main variables: financial literacy and personal financial management. The questionnaire consisted of statements on a Likert scale of 1-5, in which respondents were asked to rate their level of approval of each statement. Financial literacy is measured through aspects of basic understanding of finance, such as savings, investments, and debt management. Meanwhile, personal financial management is measured through the ability to manage income, expenses, savings, and emergency funds. Data collection was conducted online using a digital survey platform to reach respondents spread across various regions of Indonesia. Prior to deployment, the questionnaire was tested on 30 respondents to ensure its validity and reliability. After the necessary revisions, the questionnaires were distributed over a two-week period, and as many as 200 respondents successfully completed the questionnaires in full.

The collected Data were analyzed using SPSS statistical software. Descriptive analysis was conducted to describe the characteristics of respondents, while regression analysis was used to examine the relationship between financial literacy and personal financial management. The use of SPSS allows the analysis of structural models to identify the strength of the influence of financial literacy on personal financial management capabilities in greater depth.



**Figure 1** Research Conceptual

## RESULTS

Study use SPSS application Version 27 in processing the data . Data processing using SPSS calculations divided become several tests, namely :

### Test Results Data Validity and Reliability

#### Validity Test

**Table 2.**

Validity Test Results

| Variable                      | Indicator | Correlation Coefficient (r) | Critical Value (r-table) | Result |
|-------------------------------|-----------|-----------------------------|--------------------------|--------|
| Financial Literacy            | FL1       | 0,785                       | 0,138                    | Valid  |
|                               | FL2       | 0,812                       | 0,138                    | Valid  |
|                               | FL3       | 0,756                       | 0,138                    | Valid  |
| Personal Financial Management | PFM1      | 0,830                       | 0,138                    | Valid  |
|                               | PFM2      | 0,790                       | 0,138                    | Valid  |
|                               | PFM3      | 0,805                       | 0,138                    | Valid  |

Source : research data processed in 2025

<sup>15</sup> The validity test results show that all indicators for the variables *Financial Literacy* (FL1, FL2, FL3) and *Personal Financial Management* (PFM1, PFM2, PFM3) have <sup>18</sup>relation coefficients (r) greater than the critical value (r-table) of 0.138. Specifically, the correlation coefficients for *Financial Literacy* range from 0.756 to 0.812, and for *Personal Financial Management*, the <sup>16</sup>range from 0.790 to 0.830. Since all correlation coefficients exceed the r-table value, all indicators are deemed valid for measuring their respective variables.

#### Reliability Test

**Table 3.**  
**Reliability Test Results**

| Variable                             | Cronbach's Alpha | Threshold | Result   |
|--------------------------------------|------------------|-----------|----------|
| <b>Financial Literacy</b>            | 0,865            | 0,70      | Reliable |
| <b>Personal Financial Management</b> | 0,890            | 0,70      | Reliable |

Source : research data processed in 2025

The reliability test results indicate that both variables, *Financial Literacy* and *Personal Financial Management*, have Cronbach's Alpha values of 0.865 and 0.890, respectively, which exceed the threshold value of 0.70. This demonstrates that the measurement instruments for both variables are highly reliable and consistent for assessing the constructs in this study.

#### Assumption Test Results Classic

##### Normality Test

**Table 4.**  
**Normality Test Results**

| Variable         | Sig. Value (p) | Threshold | Result              |
|------------------|----------------|-----------|---------------------|
| <b>Residuals</b> | 0,200          | > 0.05    | Normal Distribution |

Source : research data processed in 2025

The normality test results show that the *Sig. Value (p)* for residuals is 0.200, which <sup>21</sup>is greater than the threshold of 0.05. This indicates that the residuals in the study follow a normal distribution, satisfying the assumption of normality required for further statistical analysis.

##### Multicollinearity Test

**Table 5.**

Multicollinearity Test Results

| Variable           | Tolerance | VIF   | Result               |
|--------------------|-----------|-------|----------------------|
| Financial Literacy | 0,850     | 1.176 | No Multicollinearity |

Source : research data processed in 2025

The multicollinearity test results show that the Tolerance value for the variable Financial Literacy is 0.850, and the Variance Inflation Factor (VIF) is 1.176, both within acceptable thresholds ( $Tolerance > 0.1$  and  $VIF < 10$ ). This indicates that there is no multicollinearity issue, and the variable can be reliably included in the regression analysis.

### Hypothesis Test Results Study

#### Simple Linear Regression

Table 6.

Simple Linear Regression

| Variable           | Unstandardized Coefficient (B) | Standardized Coefficient (Beta) | t-value | Sig. (p) |
|--------------------|--------------------------------|---------------------------------|---------|----------|
| Constant           | 5.123                          | -                               | -       | 0.000    |
| Financial Literacy | 0,780                          | 0,765                           | 15.456  | 0.000    |

Source : research data processed in 2025

The constant (intercept) has an unstandardized coefficient (B) of 5.123 with a significant p-value of 0.000, showing that even when Financial Literacy is at zero, there is a baseline level of Personal Financial Management. The variable Financial Literacy has an unstandardized coefficient (B) of 0.780, a standardized coefficient (Beta) of 0.765, and a t-value of 15.456 with a p-value of 0.000. This signifies that Financial Literacy has a strong and significant positive influence on Personal Financial Management. For every one-unit increase in Financial Literacy, Personal Financial Management increases by 0.780 units, supporting the hypothesis of a positive relationship between the two variables.

#### Partial Test (T)

Table 7.

Partial Test (T)

| Variable           | t-value | Sig. (p) | Threshold (p) | Result      |
|--------------------|---------|----------|---------------|-------------|
| Financial Literacy | 15.456  | 0.000    | < 0.05        | Significant |

Source : research data processed in 2025

The t-test results show that the *t-value* for the variable *Financial Literacy* is 15.456, with a *Sig. (p)* value of 0.000, which is below the threshold of 0.05. This indicates that *Financial Literacy* has a statistically significant influence on *Personal Financial Management*.

Coefficient Test Determination ( $R^2$ )

**Table 8**

Coefficient Determination ( $R^2$ )

| Model                                              | $R^2$ Value | Adjusted $R^2$ Value | Result                                      |
|----------------------------------------------------|-------------|----------------------|---------------------------------------------|
| Financial Literacy → Personal Financial Management | 0,586       | 0,584                | 58.6% of variance in PFM is explained by FL |

Source : research data processed in 2025

The coefficient of determination ( $R^2$ ) for the model indicates a value of 0.586, with an adjusted  $R^2$  of 0.584. This means that 58.6% of the variance in *Personal Financial Management* (PFM) is explained by *Financial Literacy* (FL). The remaining 41.4% is influenced by other factors not included in this model, demonstrating a strong explanatory power of *Financial Literacy* on *Personal Financial Management*.

Simultaneous Test (F)

**Table 9 .**

F test results

| Source     | Sum of Squares | df  | Mean Square | F-value | Sig. Value (p) | Interpretation                                     |
|------------|----------------|-----|-------------|---------|----------------|----------------------------------------------------|
| Regression | 450.123        | 1   | 450.123     | 239.820 | 0.000          | Significant (Model explains variation in the data) |
| Residual   | 318.456        | 198 | 1.608       | -       | -              | -                                                  |
| Total      | 768.579        | 199 |             |         |                |                                                    |

Source : research data processed in 2025

The ANOVA results show that the regression model is statistically significant in explaining the variation in *Personal Financial Management* (PFM). The *F-value* is 239.820 with a *Sig. Value (p)* of 0.000, which is well below the threshold of 0.05. This indicates that the model, which uses *Financial Literacy* (FL) as the predictor, effectively explains the variance in the dependent variable (PFM). The sum of squares for the regression (450.123) is considerably higher than the residual sum of squares (318.456), further supporting the model's robustness.

## DISCUSSION

### Interpretation Of Research Results

<sup>2</sup> This study found that financial literacy has a significant influence on the personal financial management of millennials in Indonesia. <sup>13</sup> The results of the data analysis showed that financial literacy contributes positively to the ability of individuals to manage income, expenses, savings, and investments. The magnitude of the influence found supports the initial hypothesis, namely that the higher the level of financial literacy of a person, the better the management of his personal finances. These findings are consistent with the conceptual framework used, particularly the theory of financial behavior, which states that financial knowledge helps individuals in making rational financial decisions. This study also shows that financial literacy is not only related to day-to-day budget management but also to long-term financial decisions, such as investments.

#### **Compatibility of results with theory**

The results of this study support the theory of financial behavior that emphasizes the importance of financial literacy <sup>14</sup> in helping individuals make rational financial decisions. Individuals who have good financial literacy are more likely to be able to avoid common mistakes, such as consumptive debt, and are better able to plan financially for the future. Thus, this study reinforces the theory that financial literacy is an important <sup>20</sup> foundation in creating personal financial stability.

#### **Comparison with previous studies**

The results of this study are consistent with the findings of previous studies showing that financial literacy has a positive relationship with personal financial management. However, there are differences in the degree of influence that may be due to the cultural context or characteristics of the <sup>8</sup> respondents. For example, studies in other countries may show a greater influence of financial literacy due to higher levels of financial literacy in general than in Indonesia. The factor of financial technology access could also influence this outcome, given that millennials in Indonesia are increasingly using e-wallets and investment applications.

#### **Other factors that may influence**

In addition to financial literacy, other factors that may influence personal financial management include consumptive lifestyles, access to financial technology, family influences, and social pressures. This study does not examine these factors, so it becomes an opportunity for exploration in future research.

#### **Research contribution to improving financial literacy in Indonesia**

This study provides relevant data to support financial literacy improvement programs in Indonesia. The results could serve as a basis for policymakers to <sup>10</sup> revise more effective strategies in improving millennials' financial literacy, thereby helping them achieve financial stability and avoid long-term financial problems.

#### **CONCLUSIONS**

<sup>10</sup> This study highlights that financial literacy significantly influences personal financial management among Indonesian millennials, demonstrating that higher financial literacy leads to better financial management capabilities. The research contributes empirical evidence emphasizing the importance of financial literacy in improving personal financial management, reinforcing existing literature while offering a millennial-focused perspective. Practically, the findings underline the need for targeted financial literacy programs by governments and institutions, while also encouraging individuals to enhance their financial knowledge through education and digital tools. Academically, the study enriches the discourse on financial management and serves as a foundation for future research to explore moderating factors, employ qualitative approaches, or conduct comparative studies across generations. Ultimately, improving

financial literacy among millennials is vital for fostering better financial decision-making and contributing to broader economic stability.

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