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# The Effect of Personal Financial Education on Knowledge, Attitude, and Behaviour Finance Student Cenderawasih University Jayapura

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**Abstract**

This research aims to analyze the influence of personal financial education on the Knowledge, Attitude, and behaviour of finance students at Cenderawasih University, Jayapura. This type of research is explanatory research to test the hypothesis between personal financial education variables on Knowledge, Attitude, And behaviour finance. The population of this study was students at Cenderawasih University in the fourth semester, with a sample of 65 respondents. The research sample was tested using multivariate analysis with the help of SmartPls Ver software. 3. The research results show that personal financial education affects Knowledge, Attitude, And behaviour in finance. The research model can explain the influence of personal financial education on Knowledge by 29.2 %, personal financial education on attitudes by 18.2%, and personal financial education on financial behaviour by 19.2%.

## Introduction

Personal financial management is a person's way of managing his finances optimally to reach objective finance. It can also be interpreted as activities in managing resources by controlling expenditures made by both individuals and groups.

Knowledge about management finance is very needed moment. This is because managing finances is a fact that a person must go through in his life. Effective financial management behaviour is very important for somebody applying Knowledge of finances in everyday life so that the risk of financial problems such as failure in financial management can be avoided. Consumerism and consumptive behaviour are increasing in society, including among students. This is supported by the statement of Kasali, a teacher at the University of Indonesia, which States that A severe problem that occurs in our society is consumerism, namely the tendency to buy that is driven more by desire than need, quoted from https://lampung.tribunnews.com.

Financial literacy is closely related to financial management, where the higher a person's level of financial literacy, the better a person's financial management will be. Financial management includes planning, management and financial control activities, which are really important For reaching welfare. Activity planning includes activities to plan the allocation of income obtained for what it will be used for. Management is an activity to regulate or manage finances efficiently, while control is to evaluate whether financial management is by what was planned or budgeted (Khovivah & Muniroh, 2023).

Chen, H., & Volpe (2002) suggest further investigation into literacy finance in students majoring in business or management and differences in financial Knowledge between male and female students with the same major (Khovivah & Muniroh, 2023).

Education finance is a big challenge for Indonesia, as stated by Muliaman, Deputy Governor of Bank Indonesia, who said that Bank Indonesia and the banking sector have a moral responsibility to increase financial literacy to support the decision-making process.

The Financial Services Authority (O.J.K.) is actively educating the public with financial literacy efforts to increase public Knowledge of investment products and personal financial management. Efforts to improve literacy finance, Which F.S.A. covers, increase the Knowledge, skills *and* confidence *of* consumers and the broader community so that they can manage personal finances (Sudrajat & Azib, 2022)

Individuals who can make correct decisions will not have financial problems in the future and will have good financial behaviour, more prioritized needs, and no desire. Modern humans should have intelligence to meet their needs. One of the intelligence modern humans must possess is *financial intelligence*, namely intelligence in managing personal finances. *Financial management behaviour* or behaviour management finance is considered one of the fundamental concepts of financial discipline. Financial management combines a person's intelligence to realize, analyze, control, and communicate personal finances towards financial well-being (Studi et al., 2023).

Teenagers are now called the millennial generation, who are creative and dare to take risks. According to *digital lifestyle* observers quoted in (cnnindonesia.com, 2018), the millennial generation has many exciting ideas and has a very productive character. However, they are also very consumptive because they are influenced by digital culture and internet use. The millennial generation uses the internet to carry out all types of transactions, from transportation, buying food, and travelling to shopping for *fashion* and daily necessities. This digital development has had a negative impact on para teenagers, that is, making them more consumptive. Introducing the difference between needs and desires in children will make them accustomed to self-control in spending money (Mayasari, 2022).

A person's behaviour in spending money depends on their Knowledge owned. A lack of Knowledge of finance from an early age can cause poor personal financial management behaviour. For this, Knowledge is needed in management finance, Which is Good so students can make financial determinations regarding financial expenditures. Poor financial decisions will have a negative impact and will continue in the long term. Based on the background above and Seeing this recent phenomenon, especially in the tertiary environment, especially among Yapis Papua University students who tend to have consumptive behaviour in managing finances due to a lack of understanding of financial education, this affects aspects of their financial Knowledge, attitudes and behaviour.

## Literature Review and Hypothesis

### Theory of Planned Behavior (TPB)

Theory of Planned Behavior, was introduced by Icek Ajzen in the article "From Intention to Action: Theory of Planned Behavior." This theory developed from the theory of rational action, which was also introduced in 1975 by Icek Ajzen and his colleague Martin Fishbein. The Theory of Planned Behavior is a theory of rational action. And action theory. Development of the theory of planned behaviour, namely Reasoned *Action Theory by* Ajzen & Fishbein (2021). Based on the theory of planned behaviour, the intensity of each person's behaviour can be explained by three predictors that can influence that intensity. These predictors include subjective norms, attitudes toward the behaviour, and perceived behavioural control. According to him, a person's behaviour is determined by whether he is allowed to do something. These various considerations shape behaviour. The more Knowledge and intelligence a person has, the better his actions will be.

According to (Azizah, 2020), the theory of planned behaviour explains that the behaviour of each individual is not only controlled by himself but also requires control so the concept of behavioural control (*perceived behaviour control*) emerges and can influence the desired behaviour and behaviour carried out according to the TPB concept. , behaviour is influenced by attitudes towards the behavio*ur,* subjective norms *and* perceived behavioural control. Behavioural attitudes are reflected in the financial attitude variable, and perceived behavioural control is reflected in the financial knowledge variable. The theory of planned behaviour states that Attitude, subjective norms, and perceived behavioural control influence a person's behaviour.

**Personal Finance Education**

According to the O.J.K. (Financial Services Authority), because education is the ability to understand, financial education is the ability to manage finances to develop and improve life in the future. Finance is an important aspect that becomes part of each individual. Financial Knowledge helps individuals use Money more wisely. Personal finance management is part of financial management.

The most essential thing in managing personal finances is to consume no more than the resources you have. This statement shows that individuals should be able to fulfil their needs. The money you have now is certainly for more than just current needs. There are many ways to manage expenses with Good Wrong, the only one that shares various needs and desires and arranges them using a priority scale. Financial education is the ability to make sound judgments and effective decisions regarding the use and management of money. Financial education is also a combination of personal skills, Knowledge, attitudes, and ultimately, personal behaviour regarding money and the ability to distinguish between needs and wants. People with low financial education also have low financial Knowledge. This is very important to ensure that individuals maintain their finances. Insufficient financial Knowledge can result in individuals experiencing losses due to financial mismanagement. Examples include inappropriate use of credit/debt, unwise use of credit cards, inappropriate financial planning, etc. Financial constraints can cause stress and low self-confidence. Personal finance education includes a variety of strategies and approaches. There are several ways to provide personal financial education: workshops and seminars, formal education, online materials, financial mentors or advisors, financial simulations, books and reading resources, and internship or training programs.

**Financial Management Behavior**

Funds originating from these sources are tied to several uses, namely fixed assets used to produce goods or services, inventory for production purposes and sales, receivables in the frame of giving credit to customers, cash and securities used for transactions, and objective liquidity. This means management finance regulates the budget for sources of funds *(income*) and the budget for allocation of funds, which are directed in accordance with the plan, namely to obtain maximum wealth.

According to Cahyani & Rochmawati (2021) personal financial management behaviour is an individual's ability to organize, plan, manage, control, pay and save money in everyday life. The emergence of personal financial management behaviour influences a person's desire to fulfil life's needs according to the income earned Silaya & Joseph (2021). To optimize personal financial management behaviour, everyone must be responsible for planning and realizing their financial future (Siloy, 2020). Therefore, a person's financial management behaviour is related to their ability to manage their money effectively to achieve financial success.

Behaviour refers to the decisions and actions individuals or groups make when managing their finances. Behavioral finance research integrates traditional economics, psychology, and sociology concepts to understand how emotions, beliefs, and the social environment influence financial decisions.

Some of the main aspects of financial behaviour are Cognitive bias, Which refers to the human tendency to make decisions based on irrational or incomplete thinking. Examples include overconfidence (excessive belief in one's abilities), anchoring (excessive reliance on initial information), and confirmation bias (seeking information that confirms existing beliefs). Risk Perception: How individuals perceive and evaluate risk in financial decision-making. Some people have a high-risk tolerance, while others are risk-averse. Uncertainty and Ambiguity: People feel uncomfortable with uncertain and ambiguous situations.

Financial behaviour can be influenced by the desire to reduce uncertainty, especially when making investment decisions. Attitudes towards debt: How individuals view and manage debt can be influenced by their attitudes towards risk and their understanding of future financial stress. Some people use debt as a leverage tool in their investments, while others are more cautious. Consumer Behavior: Includes consumer decisions regarding purchases, spending, and spending habits.

Cultural, social, and psychological factors can influence how a person manages their finances regarding consumption. Investment Psychology: Explains investors' reactions to market changes, buying and selling decisions, and long-term investment strategies. Emotions such as greed and fear can influence investment decisions.

**Financial Knowledge**

Knowledge results from curiosity through sensory processes, especially the eyes and ears, regarding particular objects. Knowledge is an essential domain in the formation of open *behavio*ur. Knowledge is the result of human sensing or a person's Knowledge of an object through his or her five senses. The five human senses for sensing objects are sight, hearing, smell, taste and touch. Sensing to produce Knowledge is influenced by the intensity of attention and perception of the object. A person's Knowledge is mainly obtained through the sense of hearing and the sense of sight (Rokhamah & Sayuti, 2023). Financial Knowledge can be obtained from formal education and informal sources. This formal education includes high school or college programs, seminars, and training classes outside of school. Meanwhile, informal sources can be obtained from the surrounding environment, such as parents, friends and co-workers, or one's experience.

Financial Knowledge *refers* to an individual's understanding of financial concepts and principles. This includes Knowledge of managing money, making investment decisions, managing debt, and planning personal or family finances. A good understanding of these aspects of finance can provide a solid foundation for making wise financial decisions and planning for the financial future. Financial Knowledge helps individuals make smarter financial decisions, better manage risk, and build long-term financial security.

Education and financial literacy are vital to increasing financial Knowledge, and many countries and organizations are working to increase public awareness and understanding of finance. Good financial Knowledge is an essential step towards financial security and prosperity.

**Financial Attitude**

Attitude is a person's expression that reflects his or her likes or dislikes for an object. Attitude means a view or a tendency to express something, whether an object or a person, in the form of likes or dislikes. It can be interpreted that Attitude means a human tendency to react to something he sees. The human reaction can be feelings of indifference or indifference, liking or disliking, accepting or not accepting. Attitude is a form of feeling, namely a feeling of supporting or taking sides (*favourable* ) or a feeling of not supporting (*unfavourable*) towards an object. Attitude is a pattern of behaviour, a tendency or anticipatory readiness, a predisposition to adapt to social situations, or simply a response to coordinated social stimulation. Attitude can also be interpreted as a positive or negative aspect or assessment of an object (Saputra et al., 2024)

*Security* refers to a person's very old-fashioned views about money, such as the opinion that money is better just kept for yourself without saving in the bank or for investment. Thus, financial attitudes can be defined as personal subsystem variables, and financial behaviour can be defined as managerial subsystem variables. A person's financial Attitude will help that individual determine their Attitude and behaviour in financial matters, both in financial management, personal financial budgeting, or how individuals make decisions about the form investment will take. The more positive Attitude towards financial management and excellent financial Knowledge, the more financial management activities can be implemented.

Finance is an essential aspect of every individual. Financial Knowledge helps individuals spend money more wisely. Personal financial management is part of financial management. The most important thing when managing your finances is not to use more than your available resources. Research conducted by Sri Fitri Wahyuni, Radiman, and Dini Kinanti in 2022 titled "The Influence of Financial Literacy, *Hedonic Lifestyle* and Personal Financial Attitudes on Student Financial Behavior."

This research shows that financial literacy (X1) has a positive and significant effect on financial behaviour (Y). In addition, Johan, KR, and Lindsey A. (2021) research found that personal finance courses have a statistically significant positive impact on financial Knowledge even when other factors are controlled. Based on this research, this research formulates a hypothesis.

H1: Personal financial education influences student knowledge University Yep Papua

Financial attitudes can be defined as personal subsystem variables, and financial behaviour can be defined as management subsystem variables. A person's financial Attitude also determines his Attitude and behaviour towards financial matters, both in terms of financial management and what investments will be made. These results indicate that personal finance course education has a positive and significant influence on financial Knowledge, taking into account other factors. However, there is no statistically significant effect on economic attitudes or behaviour. They are also supported by research by Akhmad Darmawan and Firda Ardianti Pratiwi (2020), The Influence of Family Financial Education, Financial Learning in Higher Education, Financial Attitudes and Peers on Financial Literacy. Students' financial attitudes do not affect financial literacy, and peers have an insignificant negative effect on financial literacy. Amila Syaliha, Entar Sutieman, MR Pasolo & Victor Pattiasina (2022) *The Effect of Financial Literacy, Life Style, Financial Attitude and Locus of Control to Financial Management Behavior*

The research results show that financial literacy and self-control positively and significantly impact financial management behaviour among accounting students at Yapis University, Papua. On the other hand, lifestyle and financial attitudes do not significantly influence financial management behaviour in accounting students.

H 2: Personal financial education influences the attitudes of students at Yapis University, Papua

H3: Personal financial education influences the financial behaviour of Yapis University Papua students

**Research Methods**

Type study This uses a method with an approach. Quantitative research is research with research data in numerical form and analyzed using statistics. This principle assumes that some laws or regularities can be generalized to all social phenomena. Therefore, this research requires researchers to distance themselves from the studied subject or reality. Research that is subjective or contains the researcher's personal bias should separated from conclusion researchers (Thahir et al., 2023, p. 12).

The research plan used by researchers in this research is a case study. A case study is a research method that involves an in-depth and comprehensive analysis of a single case or several related cases to understand a particular phenomenon in a natural context. This approach is often used in various scientific disciplines, including social sciences, education, and business, to explore complex dynamics that may not be uncovered by other research methods (Ardyan et al., 2023, p. 11).

The population is all individuals or objects that have specific characteristics that are the focus of research or study (Tahir et al., 2023, p. 23). The population size used by researchers in this study cannot be known with certainty. A sample is a small portion of the population chosen to represent the entire population in a study. Samples are taken using specific methods to ensure that the data obtained can be generalized to the entire population (Tahir et al., 2023, p. 24). The sampling method used by researchers in this research is the heirs method because the number of samples is not yet known with certainty. The formula for the heir's method is several indicators x 5. The number of indicators used by researchers in this study was 13 indicators, so the number of respondents used was 13 x 5 = 65 respondents.

**Results and Discussion**

**Evaluation of Measurement Model (Outer Model)**

According to Ghozali (2015:39), the aim of evaluating the outer model is to assess validity through *convergent validity* and *discriminant validity*, as well as the reliability of the model, which is evaluated by *composite reliability* and *Cronbach's alpha* for the indicator block.

*Convergent validity* testing is performed on each construct indicator. According to Chin (2015), an indicator is valid if its value exceeds 0.70, while *a loading factor* of 0.50 to 0.60 can be considered sufficient. Based on this criterion, if the *loading factor is* below 0.50, it will be dropped from the model.

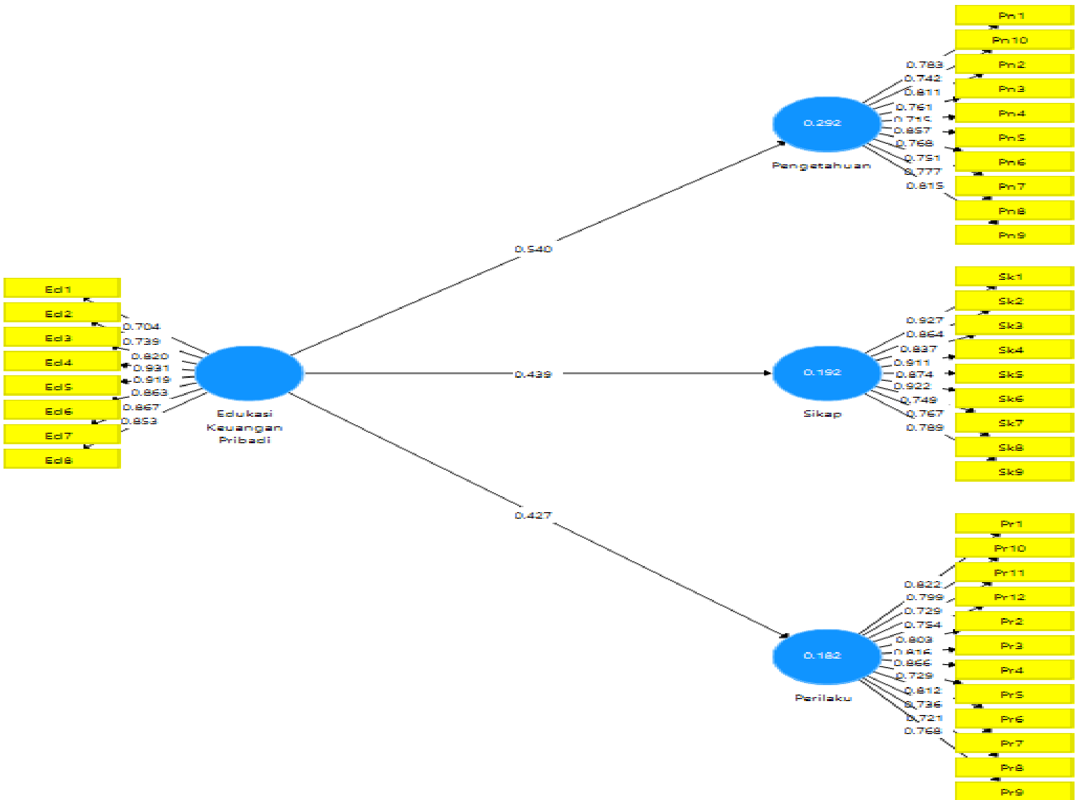


**Figure 1**
**SmartPLS 3.0 Algorithm Results**
Source: Processing Output with smartPLS 3.0

The image above shows that all indicators of this research variable are declared valid because the *Outer loading value* of each indicator is more significant than 0.7. Thus, the questionnaire items can be used in subsequent analyses.

## Discriminant Validity

The subsequent examination compares the correlation between variables with the root AVE ($\sqrt{\boldsymbol{AVE}}$). The measurement model has good $\sqrt{\boldsymbol{AVE}}$ *discriminant validity if* each variable is greater than the correlation between variables. The value $\sqrt{\boldsymbol{AVE}}$ can be seen from the *Fornell Larcker Criterion Smart* -PLS 3.0 output, which is presented in Table 1

**Table 1**
**Discriminant Validity Test Results (Fornell Larcker Criterion)**

| | Personal Finance Education | Knowledge | Behaviour | Attitude |
|---|---|---|---|---|
| **Personal Finance Education** | 0.840 | | | |
| **Knowledge** | 0.540 | 0.779 | | |
| **Behaviour** | 0.427 | 0.295 | 0.781 | |
| **Attitude** | 0.439 | 0.288 | 0.614 | 0.851 |

Source: SmartPLS 3.0 processing results, 2024

Based on Table 1, the square root of *the Average Variance Extracted* for each construct is greater than the correlation between one construct and the other constructs in the model. Mark Based on the statement above, the construct in the estimated model meets the *discriminant validity criteria*.

***Average Variance Extracted* (AVE)**

The AVE value aims to measure the level of variation of a construct component, which is collected from the indicators by adjusting the error rate. Testing with AVE values is more critical than *composite reliability*. The minimum recommended AVE value is 0.50. The AVE output obtained from Smart PLS 3.0 is presented in Table 2.

**Table 2**
**Average Variance Extracted (AVE) Test Results**

| | Average Variance Extracted (AVE) |
|---|---|
| Personal Finance Education | 0.706 |
| Knowledge | 0.607 |
| Behaviour | 0.610 |
| Attitude | 0.725 |

Source: SmartPLS 3.0 processing results, 2024

Table 2 above shows that the AVE value is greater than 0.50, which means that all these indicators have met the established criteria and have potential reliability for further testing.

***Composite Reliability* and *Cronbach's Alpha***

The final step in evaluating the outer model is to test its reliability to ensure that there are no problems related to measurement. Reliability testing was carried out using *Composite Reliability* and *Cronbach's Alpha indicators*.

*Composite Reliability* and *Cronbach's Alpha* testing aims to test the reliability of instruments in a research model. Suppose all latent variable values have *Composite Reliability* or *Cronbach's Alpha values* ≥ 0.70. In that case, this means that the construct is reliable or that the questionnaire used as a tool in this research is consistent.

**Table 3**
**Composite Reliability and Cronbach's Alpha Test Results**

| | Cronbach's Alpha | Composite Reliability |
|---|---|---|
| Personal Finance Education | 0.940 | 0.950 |
| Knowledge | 0.928 | 0.939 |
| Behaviour | 0.942 | 0.949 |
| Attitude | 0.952 | 0.959 |

Source: SmartPLS 3.0 processing results, 2024

Based on Table 3 above, *the Composite Reliability* and *Cronbach's Alpha test results* show satisfactory values, namely that all latent variable values are reliable because all latent variable values have *Composite Reliability* and *Cronbach's Alpha values* ≥ 0.70. So, it can be concluded that the questionnaire used as a research tool is reliable and consistent.

**Structural Model Testing (*Inner Model*)**

After the estimated model meets the *Outer Model criteria*, the next step is testing the structural model (*Inner Model*). Inner model testing is developing a concept-based model from theory to analyze the influence of exogenous and endogenous variables described in a conceptual framework. The testing stages of the structural model (inner model) are carried out with the following steps:

**R-Square Value (R2)**
Look at the R-Square value, which is a model *of the Goodness of Fit test*.

**Table 4**
**R-Square Value Test Results (R2)**

| | R Square | R Square Adjusted |
|---|---|---|
| **Knowledge** | 0.292 | 0.272 |
| **Behaviour** | 0.182 | 0.160 |
| **Attitude** | 0.192 | 0.170 |

Source: SmartPLS 3.0 processing results, 2024

The R Square value for the model that tests Knowledge is 0.292, while the Adjusted R Square is 0.272. This indicates that the variables included in the model can explain around 29.2% of the variation in Knowledge. This explanation is more conservative with Adjusted R Square, which corrects the R Square value for the sample size and number of variables used in the model.

The R Square value for Behavior is 0.182, with an Adjusted R Square of 0.160. This shows that the model used can explain about 18.2% of the variation in respondent behaviour. Even though it is lower than Knowledge, it still shows the model's ability to explain variations in behaviour quite well.

The R Square test results for Attitude show an R Square value of 0.192, with an Adjusted R Square of 0.170. This means that the model used can explain around 19.2% of the variation in respondents' attitudes. Even though it is lower than Knowledge, these results show that the model can reasonably explain variations in respondents' attitudes.

**Hypothesis Testing Results (Path Coefficient Estimates)**

The estimated value for the path effect in the structural model must be significant. This significant value can be obtained using the bootstrapping procedure. The significance of the hypothesis can be assessed by examining the parameter coefficient values and the significant t-statistic values in *the bootstrapping report algorithm*. To find out whether it is significant or not, look at the t-table at alpha 0.05 (5%) = 1.96. Then, the t-table is compared with the t-count (t-statistics).

**Table 5**
**Hypothesis Testing Results**

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (S.T.D.E.V.) | t Statistics | P Values |
|---|---|---|---|---|---|
| Personal Finance Education -> Knowledge | 0.540 | 0.586 | 0.074 | 7,292 | 0,000 |
| Personal Finance Education -> Behavior | 0.427 | 0.472 | 0.165 | 2,584 | 0.010 |
| Personal Finance Education -> Attitude | 0.439 | 0.455 | 0.152 | 2,894 | 0.004 |

The results of testing the hypothesis of the influence of Personal Financial Education on Knowledge show a T Statistics value of 7.292 with a P-value of 0.000. This indicates that Personal Financial Education has a significant effect on Knowledge. Personal Financial Education on Behavior shows a t statistics value of 2.584 and a P value of 0.010. Even though the t statistics value is lower than the Knowledge test, it still shows a significant relationship between Personal Financial Education and Behavior. The influence of personal financial education on attitudes shows a t statistics value of 2.894 and a P value of 0.004. This shows that Personal Financial Education significantly influences Attitude, although not as strongly as Knowledge.

## Conclusion

The conclusion of the results of this research explains that Knowledge, attitudes and Behavior have a significant positive effect on the personal financial education of university students. This shows that the more knowledge you have, the more your financial education will improve. It is also the same: the better the Attitude, the better the personal financial education. Meanwhile, better behaviour and personal financial education will also encourage a person's financial behaviour to be better. Suggestions for future researchers include social and environmental variables as independent variables to expand Knowledge about the factors that influence financial education. As an Undergraduate Accounting Student at Cenderawasih University, it is best to frequently take part in financial education held by both the campus and external parties to gain Knowledge so that you can become financially educated.

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