

The Influence of Lifestyle and Financial Literacy on The Financial Management of Young Workers in The City of Tangerang

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Abstract. The objective of the research is to ascertain the impact of lifestyle and financial literacy on financial management, either partially or concurrently, with financial management acting as an intervening variable. The data analysis method employed is path analysis, which effectively illustrates the direction and amplitude of exogenous and endogenous variables on exogenous variables. This study employs SPSS for data analysis. The research sample comprised 88 students from the economics and business faculty of Muhammadiyah Tangerang University who served as responders. Data collection involved using a random sampling technique and a questionnaire to gather information. The research findings indicate that lifestyle has a favorable and substantial impact on financial management. Financial literacy also has a positive and significant influence on financial management. Furthermore, when lifestyle and financial literacy are considered together, they collectively positively and significantly affect financial management. This study investigates the correlation between lifestyle and financial literacy in connection to student workforce financial management, aiming to make novel contributions to the existing literature in this domain.

Keywords: Customer engagement, Convenience, Service quality, Rice agent satisfaction in West Java.

1 Introduction

The present epoch of globalization has resulted in economic advancement and expansion for all nations worldwide, including Indonesia, enabling them to make judicious and efficient selections about the utilization or allocation of funds. According to data from the Statistics Center (BPS), Indonesia's gross income per capita has generally been increasing. It was IDR

57.3 million in 2020 and reached IDR 62.2 million in 2021. Despite the rise in per capita income, society's overall well-being has also increased. The current conditions remain unfavorable and have not yet shown improvement.

Financial management is of utmost significance and must not be disregarded. Effective financial management, whether in personal or organizational contexts, ensures a solid and secure financial future. Nevertheless, many individuals fail to comprehend the significance of effective household administration, and even those who acknowledge its value still encounter difficulties.

A lack of experience and understanding in administration and management economy is a significant issue that contributes to difficulties in financial management. Many individuals fail to acquire the necessary skills to effectively and appropriately handle their financial matters, resulting in frequent challenges in meeting their daily needs.

Lifestyle is a determinant that can impact financial management, particularly among young individuals who prioritize technological understanding and choose expensive smartphones, purchase branded clothing and commodities, and dine at high-end establishments. Over time, their preference has shifted towards branded things with a relatively high price or value. High living expenses can be attributed to external influences or habits, such as following peculiar trends of the times. This can be exemplified by young individuals who want recognition by wearing expensive designer clothing. Adhering to customs in such an environment can provide challenges in effectively managing one's funds.

Financial literacy is crucial for effectively managing personal money since it enables individuals to make informed and prudent financial choices. Individuals can comprehend many financial concepts through sufficient financial literacy, such as loans, income, spending, investments, and more.

Financial literacy plays a crucial role in managing personal finances, enabling individuals to effectively handle their income, establish a sound financial budget, manage debt, and make intelligent investment decisions. Individuals with strong financial literacy are more adept at avoiding detrimental financial behaviors, such as uncontrolled credit card usage, excessive debt, and unsuccessful investments.

The findings of socio-economic surveys can demonstrate this. As per the Agency Center for Statistics (BPS), the mean monthly expenditure of an Indonesian individual on essential expenses is IDR 111,564, excluding utilities such as electricity, water, and gas. Most non-food commodities are consumed in metropolitan regions, accounting for 55.43% of total consumption, while the remaining portion is allocated to food purchases. In rural areas, 55.83% of the money is allocated to food expenses, while non-food costs account for only 44.17%. Data This demonstrates that individuals continue to maintain a luxurious standard of living regarding their non-food requirements.

Literature Review

Lia Putri Utami and Netti Natarida Marpaung conducted a study in 2022 named "The Influence of Financial Literacy and Lifestyle on Employee Financial Management (Study at PT. Mulia Boga Raya Tbk)". Financial literacy and lifestyle are factors that impact the financial management of PT Office Employees. Mulia Boga Raya Tbk indicates a direct correlation between the employee's level of financial literacy and the quality of financial management within PT Office Employees. The study conducted by [1], titled "The Influence of Lifestyle and Financial Literacy on the Financial Management of Young Workers in Jakarta," examined the impact of lifestyle and financial literacy on the financial management of young workers in Jakarta. States that lifestyle has a partial effect on financial management. Financial literacy has a limited impact on financial management. Both lifestyle and financial literacy have a simultaneous effect on the way individuals handle their finances.[2].

A study named "Financial Literacy, Income, and Lifestyle on Financial Management during the Pandemic" was undertaken by [3]. The financial literacy variable has no discernible impact on financial management behavior. Conversely, the lifestyle factor does not influence the financial management behavior of Pesat Cooperative members during the epidemic.

Management

In his book "Principles of Management," George Terry states. Management is a systematic procedure that involves the activities of planning, organizing, executing, and directing. It is conducted to establish and accomplish preset objectives by utilizing people and other resources [4].

Financial management

Financial Management is the practice of effectively and efficiently managing monetary resources. Financial management is a functional area of management inside the organization, alongside other functional areas like marketing management, production control, and human resource management [5].

Financial Management

Financial management refers to an individual's capacity to effectively control, plan, budget, review, monitor, search, and store financial resources [6].

Lifestyle

Lifestyle refers to an individual's manner of living, encompassing their activities, interests, attitudes, consumption patterns, and aspirations [7].

Financial Literacy

Lusardi and Mitchell define financial literacy as the cognitive abilities and knowledge related to finance that impact an individual's financial behavior and activities, ultimately leading to improved financial well-being [8].

H 1: Lifestyle Influences Financial Management

H 2: Financial Literacy Influences Financial Management

H 3: Lifestyle and Financial Literacy Influence Financial Management

2. Method

This study employs a descriptive research design utilizing a quantitative methodology. The quantitative approach is a research methodology that collects data in numerical values, written information, and visual representations. This data can be acquired through interviews, field notes, photographs, personal documentation, notes or memos, and other forms of documentation. This study aims to provide a clear depiction of how lifestyle and financial literacy impact the financial management of young employees in the city of Tangerang.

The research was conducted at Muhammadiyah University, Tangerang, from December 2022 to April 2023. The address is Jl. Pioneers of Independence 1/33 Cikokol – Tangerang 15118.

The participants in this study were enrolled in the Management Study Program at the Faculty of Economics and Business, Muhammadiyah University, Tangerang. The research had 88 participants, who were determined using the Slovin calculation formula. The responders fall within the age range of 20 to 30 years old.

The research utilized Microsoft Office Excel and SPSS V.25 software tools for data processing and hypothesis testing. The independent variables in this study are Lifestyle (X1) and Financial Literacy (X2), while the dependent variable is Financial Management (Y). The formulation of this equation involves multiple linear regression.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

Y = Dependent variable

A = Constant

β_1, β_2 = Regression line coefficient

X_1, X_2 = Independent variables (Lifestyle, Financial Literacy)

e = Error/nuisance variable

Based on the obtained regression findings, testing is conducted to determine the significance

of the obtained regression definition in terms of overall and individual impact. Additionally, the testing can also quantify the magnitude of the influence. The calculation of the partial correlation coefficient t test can be performed using the following formula:

$$t = \frac{r \sqrt{n-2}}{\sqrt{1-r^2}}$$

Information:

t_o = tcount

r = Correlation coefficient

n = Number of Samples

In this research, the SPSS V.25 program was used, and the basis for decision-making is :

- a) By comparing the calculated t and t table values.
 - 1) If $t_{table} > t_{count}$ then H_0 is rejected and H_a is accepted.
 - 2) If $t_{table} < t_{count}$ then H_0 is accepted and H_a is rejected.
- b) By using significance probability figures.

- 1) If the significance probability number is > 0.05 then H_0 is accepted and H_a is rejected.
- 2) If the significance figure is < 0.05 then H_0 is rejected and H_a is accepted.

The test criteria for F are as follows:

$$F_h = \frac{R^2/K}{(1 - R^2 / (n - k - 1))}$$

R = Multiple Correlation Coefficient

K = Number of independent variables

n = Number of samples

3. Result and Discussion

Data Analysis

Table 1. Statistic Descriptive
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Lifestyle	88	21	50	38.59	5,660
Financial Literacy	88	20	50	41.43	5,439
Financial Management	88	20	50	40.55	6,216

Valid N (listwise) 88

Gender, age, and education are some of the criteria used to describe the characteristics of respondents in this research. The following is an explanation of the characteristics of the respondents.

Table 1. Respondents' Characteristic

Gender	Frequency
Male	60
Female	70
Age	
15-30 years old	45
31-40 years old	30

41-50 years old	55
Education	
Elementary School	0
Junior High School	11
Senior High School	27
Bachelor	92
Total Respondent	130

3.2 Normality Test and Outlier

The normality test determines whether the data is normally distributed. Multivariate CR values are considered normal if they are in the range +/- 2.58. The normality test results of this research are shown in table 2.

Table 2. Normality Test

Variable	min	max	skew	c.r.	kurtosis	c.r.
x12	2,000	5,000	-,378	-1,761	-,630	-1,465
x11	2,000	5,000	-,229	-1,068	-,703	-1,636
x7	2,000	5,000	-,351	-1,635	-,802	-1,867
x6	2,000	5,000	-,125	-,580	-,720	-1,676
x5	2,000	5,000	-,446	-2,077	-,102	-,236
x4	2,000	5,000	-,010	-,047	-,766	-1,783
x8	2,000	5,000	-,152	-,707	-,676	-1,574
x9	1,000	5,000	-,467	-2,175	-,184	-,427
x10	2,000	5,000	-,119	-,554	-,697	-1,621
x1	2,000	5,000	-,368	-1,715	-,498	-1,158
x2	2,000	5,000	-,240	-1,118	-,751	-1,747
x3	2,000	6,000	-,014	-,065	-,233	-,541
y1	1,000	5,000	-,340	-1,582	-,350	-,815
y2	2,000	5,000	-,185	-,859	-,812	-1,891
y3	2,000	6,000	-,089	-,416	-,555	-1,291
y6	2,000	5,000	-,462	-2,151	-,330	-,768
y5	2,000	5,000	-,317	-1,474	-,551	-1,283
y4	2,000	5,000	-,296	-1,378	-,543	-1,264
Multivariate					11,366	2,415

The multivariate CR value is 2.415, which means it is still in the range of +/- 2.58, which shows that the data in this study are normally distributed, as shown by the normality test results in table 2. On the other hand, the Mahalanobis Distance benchmark value is used to test outliers. The chi-square value with a degree of freedom of 19 indicators at the p level of 0.001 is 36.19, which

indicates that in situations where the mahalanobis value does not exceed the chi-square value, the data does not contain outliers. Table 3 displays the results of the outlier test.

Table 3. Outlier Test

Observation number	Mahalanobis d-squared	p1	p2
155	35,942	,011	,363
74	34,551	,016	,389
102	33,701	,020	,368
134	32,308	,029	,519
69	30,867	,042	,733

As a result of the analysis carried out in table 3, it was found that the mahalanobis distance value in this study was 35.942, and there were no values that exceeded 36.19, so it can be concluded that the research data does not contain outliers.

3.3 Confirmatory Analysis

As a result of the analysis carried out in table 3, it was found that the mahalanobis distance value in this study was 35.942, and there were no values that exceeded 36.19, so it can be concluded that the research data does not contain outliers.

Table 4. Value of Loading Factors

			Estimate
y4	<---	Customer_Engagement	,831
y5	<---	Customer_Engagement	,775
y6	<---	Customer_Engagement	,856
y3	<---	Consumer_Satisfaction	,879
y2	<---	Consumer_Satisfaction	,829
y1	<---	Consumer_Satisfaction	,835
x3	<---	Comfort	,851
x2	<---	Comfort	,820
x1	<---	Comfort	,848
x10	<---	Service_Quality	,860
x9	<---	Service_Quality	,874
x8	<---	Service_Quality	,890
x4	<---	Comfort	,824
x5	<---	Comfort	,840
x6	<---	Comfort	,823
x7	<---	Comfort	,874

			Estimate
x11	<---	Service_Quality	,885
x12	<---	Service_Quality	,898

Indicators that had a filling factor value of less than 0.5 were not found, as shown in the results of table 4. After invalid indicators were discarded, it can be concluded that each indicator has the capacity to explain all the variables examined in this study. Next, the Goodness of Fit Index (GOFI) was used to test the suitability of the confirmatory model. [44] divided GOFI into three categories: absolute suitability index, increasing suitability index, and parsimony suitability index. There were twenty-five criteria in this study, two criteria from each type of GOFI—RMSEA and GFI—were used to indicate absolute fit; CFI and TLI show indications of incremental fit, and PGFI and PNFI show indications of parsimony fit. However, according to [45], SEM-Amos analysis does not have to fulfill all criteria; only 4 to 5 criteria are sufficient. All indicators meet the Conformity criteria.

Table 5. Goodness of Fit Test Results

Index Fit	Goodness of Fit	Cr	Cut off value
Absolute Fit	RMSEA	≤ 0.08	0,014
	GFI	≥ 0.90	0,901
Incremental Fit	TLI	≥ 0.90	0.998
	CFI	≥ 0.90	0.998
Parsimony Fit	PGFI	≥ 0.60	0.68
	PNFI	≥ 0.60	0.791

3.4 Hypothesis Test

One method of multivariate analysis is structural equation modeling (SEM), which is used to test and model the relationship between latent variables and observed variables in one framework. With SEM, researchers can evaluate complex theoretical models, discover causal relationships between variables, and measure and understand the direct and indirect effects of variables. Factor analysis, path analysis, and simultaneous hypothesis testing can be carried out with this method in addition to regression analysis. Because of SEM's ability to provide an in-depth and comprehensive picture of how variables interact with each other, this method has become very popular in economics, psychology, social research, and other fields.

Structural Equation Model (SEM) analysis was carried out on the model to test the hypothesis developed in this research. The following are the results of the regression test carried out in this research:.

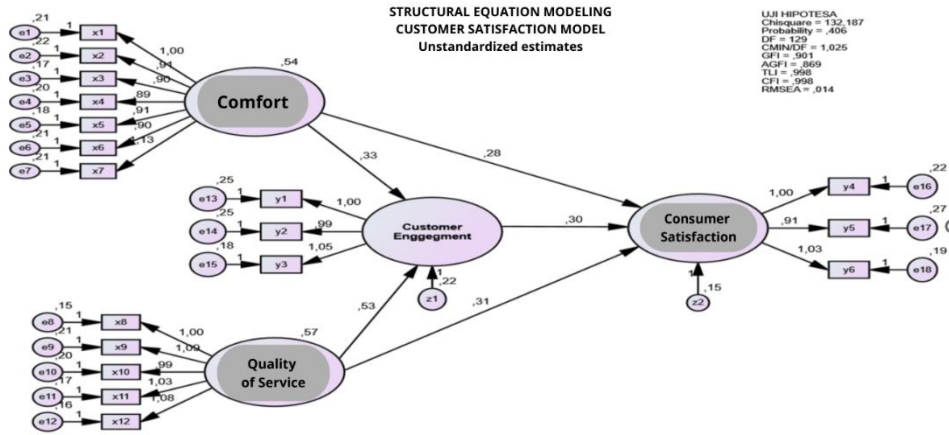


Fig. 1. Full Mode Path Diagram

Table 6. Test Results Goodness of Fit

		Estimate	S.E.
Customer_Enggement	<---	Comfort	,332
Customer_Enggement	<---	Service_Quality	,533
Consumer Satisfaction	<---	Comfort	,278
Consumer Satisfaction	<---	Customer Engagement	,298
Customer Enggement	<---	Service Quality	,308

The statistical criteria that have been determined indicate that the hypothesis proposed in this research has been successfully accepted. The research results show that the Critical Ratio (CR) value is greater than 1.96, which indicates that the effects or differences found in the research have high statistical significance. In addition, the probability (P) value of the study is also less than 0.05 or 5%, which indicates that there is less than a 5% chance that the research results are a coincidence or not significant. Therefore, this research hypothesis can be accepted based on the results of statistical tests:

1. The results of this study show that convenience can partially and positively influence customer engagement with a CR value of 3.397, greater than 1.96, and a P value of 0.000, lower than 0.05.

2. The results of this study show that Customer Engagement is partially influenced by service quality and is positive and significant. CR values that are greater than 1.96, 5.401, and P values that are below 0.05, 0.007

3. The results of this study show that comfort can partially influence customer satisfaction and is significant and positive. CR values that are greater than 1.96, 2.966, and P values that are below 0.05, 0.003,

4. The results of this study show that customer satisfaction is significantly and positively influenced by service quality. The CR value is greater than 1.96, namely 2.966, and the P value is below 0.05, namely 0.003.

5. Customer Engagement has a positive and significant impact on customer satisfaction. A CR value that is greater than 1.96, namely 2.676, and a P value that is below 0.05, namely 0.007, indicates this

Table 7. Customer Engagement Mediation Test

Independent Variable	Mediator Variable	Dependent Variable	Indirect Effect	Total effect
Service security	Customer Engagement	Consumer Satisfaction	0.050	0.361
Quality of service	Customer Engagement	Consumer Satisfaction	0.270	0.660

Testing Customer Engagement Mediation on the influence of service security and service quality on consumer satisfaction

The total effect of service comfort on consumer satisfaction through customer engagement is calculated based on Indirect + Direct = 0.050 + 0.311 = 0.361. So it can be concluded that customer value can mediate the effect of service comfort on customer satisfaction by 0.361 and is significant. The total effect of service quality on customer satisfaction through customer engagement is calculated based on Indirect + Direct = 0.270 + 0.390 = 0.660. So it can be concluded that customer engagement can mediate the influence of service quality on customer satisfaction by 0.660 and is significant.

Discussion.

Testing shows that convenience has a positive and significant impact on customer satisfaction and engagement. The research results show that consumer convenience (Rice Agent) continues to strive to improve services to increase consumer satisfaction. This will encourage better prospects in the future. [46] Service convenience is defined as how easy it is for customers to purchase or use a service. Additionally, the inconvenience of the service is intended to reduce the sacrifice or psychological stress associated with purchasing or using the service. When you use a service, you feel comfortable when making transactions, you feel comfortable when you get the main benefits from the service, and you feel comfortable when the service is completed. Several aspects of service comfort can be assessed.

The results of this research study show that service quality has a positive effect and significantly influences customer satisfaction and customer satisfaction. From the results of this research, it can be concluded that customer satisfaction can be generated by the quality of the services provided. Research in 2019 by [47] found that service quality has a positive and significant effect on Customer Engagement. The results of this study support the idea that service quality is determined by how customers rate the service they receive at a particular time. Service quality

is considered good if the service provided meets customer expectations and exceeds customer needs.

The results of this research study show that customer satisfaction has a positive and significant effect on customer satisfaction; this shows that customers feel that the value of the service can make them attached to the product they purchased.

4. Conclusion

In this research study, four variables were evaluated: convenience, service quality, customer satisfaction, and customer engagement. The results of the analysis show that all hypotheses tested in this study are valid. (1) Convenience influences consumer satisfaction partially and has a positive and significant value; (2) Service quality affects consumer satisfaction partially and has a positive and significant value to; and (3) Convenience partially influences customer satisfaction and has a positive and significant value on customer engagement

The research results show a positive relationship between convenience and customer engagement. Respondents said that convenience had a big influence on their choice to engage with a brand and purchase goods or services from that company. Convenience increases customer engagement through increased customer satisfaction, formation of emotional connections, and increased customer retention. Therefore, businesses must concentrate on providing customers with a comfortable experience so that they can maximize customer engagement potential and achieve long-term success in their business.

In times of dynamic market conditions, companies must ensure that they not only sell goods or services but also provide customers with a satisfying experience. The service provided by the company is an important component of the customer experience. Good service can play an important role in increasing customer engagement and engagement. This can occur through several mechanisms. First, responsive and reliable service can increase customer trust and loyalty. Second, empathetic and competent service can build an emotional connection between the company and customers, which in turn increases customer involvement and engagement. Service quality is very important in determining customer engagement. Companies that successfully improve their service quality can anticipate increased customer engagement, which in turn can result in benefits such as increased customer retention, sales, and better brand reputation. Therefore, businesses must prioritize investing in improving service quality as a way to increase customer engagement and achieve long-term success.

In today's competitive business world, customer satisfaction is an important part of a company's success. Customer contribution is one factor that is considered to have a significant influence on customer satisfaction. If consumers feel involved and connected with a brand or company, they tend to feel more satisfied with the goods or services they purchase. This is called consumer engagement, which refers to the level of involvement, interaction, and emotional connection they have with a brand or company.

That there is a positive relationship between customer engagement and customer satisfaction also suggests that businesses should concentrate on customer empowerment strategies, more personalized interactions, and establishing emotional connections with customers to increase customer satisfaction. Based on the research results, it can be concluded that customer involvement has a significant influence on customer satisfaction. Companies must understand

and implement approaches that can increase customer engagement to provide customers with a delightful experience, build strong relationships, and increase overall customer satisfaction. Companies can achieve long-term success and maintain and increase consumer loyalty through approaches such as consumer empowerment, more intimate interactions, and the formation of emotional relationships with consumers.

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