

## THE INFLUENCE OF FINANCIAL LITERACY AND THE UNDERSTANDING OF TRI PANTANGAN ON THE MANAGEMENT OF PERSONAL FINANCIAL IN ACCOUNTING STUDENTS

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**Abstract:** Financial management is a method to manage owned funds related to individual responsibility in managing finances. The young generation is currently required to have the skills and knowledge to manage their personal finances effectively. As part of the young generation, students must have knowledge of the personal financial field from an early age. Therefore, this study aims to examine whether of financial literacy and the understanding of *tri pantangan* (Tamansiswa's teaching) have significant influence on managing students' personal finances. The method used in this study was quantitative method. Samples used in this study were Accounting students in the Faculty of Economics Universitas Sarjanawiyata Tamansiswa Yogyakarta. The sampling technique used convenience sampling. The samples used were 104 respondents. This study used primary data by disseminating questionnaires in the form of Google Form links via Whatsapp and Telegram applications. The level of research significance used 0.5 or 5%. Testing was conducted using the IBM SPSS Statistic 20 program. Data analysis in this study used multiple regression analysis. The results of the study showed that financial literacy had a significant influence on student financial management, while there was no influence of the understanding of *tri pantangan* Tamansiswa on student financial management.

**Keywords:** Student Financial Management, Financial Literacy, *Tri Pantangan*

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### INTRODUCTION

The era of Industrial Revolution 4.0 brings the world to increasingly sophisticated technological changes. The development of technology that is getting more sophisticated day by day facilitates everyone in doing various activities using digital media (Zuniarti, 2021). Besides making various activities easier by using digital media, the spread of shopping centers everywhere facilitates making transactions. Society is growing in the middle of a consumptive lifestyle (Rindi & Adiputra, 2022). If not balanced with sufficient income or capital, this condition will cause serious problems. Therefore, good financial management is required to not cause unwanted financial problems, such as being unable to differentiate between needs and desires or excessive spending (Nurlaila & Haryono, 2021).

The college period is the first time for most students to manage their finances without monitoring from their parents (Sakinah & Mudakir, 2018). One of the intelligence students must have is financial intelligence, which is intelligence in managing personal financial assets (Wardani et al., 2022). The phenomenon related to students' financial problems is that they do not have income yet. The source of students' income still depends on their parents. As part of the young generation, students must have the skills

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and knowledge to manage their personal finances effectively (Saraswati & Nugroho, 2021).

The COVID-19 Pandemic has shocked the economies of various countries around the world, one of which is Indonesia. Economically, Indonesian society is unprepared to face economic paralysis (Prabowo, 2021). Some of the community's unpreparedness is caused by the lack of financial literacy. Financially illiterate individuals are susceptible to unscrupulous formal and informal financial institutions (Muñoz-Murillo et al., 2020).

A study conducted by Chotimah & Rohayati (2015) with samples of 71 students in Surabaya Province showed that most students have financial problems caused by a lack of ability to control personal money from their parents, not being used to making financial plans, and a habit of gathering or going out with friends. These habits unconsciously cause an increase in students' monthly expenses (Saraswati & Nugroho, 2021).

Cases of students who did not manage their finances properly occurred among students in the Program of Economic Education Universitas Mulawarman. Students who did not manage their finances properly and had little pocket money/allowance were 13.33%. Students who did not manage their finances properly and had more pocket money/allowance were 36.67%. Students who managed their finances properly and had little pocket money/allowance were 6.67% (Ratnaningtyas et al., 2022). From these cases, students who manage their finances properly are fewer than students who do not manage their finances properly. Moreover, 14 out of 150 students in the Faculty of Economics and Business Universitas Sam Ratulangi did not have good personal financial management yet (Natalia et al., 2019).

From this phenomenon, several factors that can influence accounting students in managing personal finances emerge: financial literacy and the understanding of *tri pantangan*. The first factor influencing accounting students in managing finances is financial literacy. Financial literacy is closely related to the management of students' personal finances (Hariyani, 2022). Good financial management skills can be obtained through financial literacy (Jannah et al., 2022). Financial literacy is confidence, knowledge, and skills that impact behavior and attitudes to provide quality in making the right decisions and managing finances to achieve prosperity (Otoritas Jasa Keuangan, 2017). Financial knowledge and skills in personal financial management are very important in the daily life of a student. Making wrong financial decisions can occur due to low financial knowledge (Margaretha & Pambudhi, 2015).

Students with financial literacy in managing their finances properly will demonstrate wise decision-making behavior about finances. Students with an understanding of financial literacy will be able to properly allocate their income and finances, such as when the right time to invest, save, and use a credit card is. This is in line with the study by Napitupulu et al. (2021), which stated that financial literacy has a positive influence on financial management behavior in students. This suggests that students' financial understanding has a role in generating good behavior in financial management, including general knowledge about finances, savings and loans, insurance, and investment. This shows that students master the required knowledge and skills so that wise behavior in managing their finances emerges. This differs from Hidayat and Nurdin (2020), who stated that financial literacy did not influence financial management behavior. The study conducted by Gahagho et al. (2021) stated that the relationship between financial literacy and a student's financial management behavior is unclear. This means that there are many factors influencing students in making financial decisions, so even though students

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have high financial knowledge or financial literacy, they may not make the right financial decisions because they are influenced by other factors.

The second factor that can influence accounting students in managing their finances is the understanding of *tri pantangan*. *Tri pantangan* is the three prohibitions from the thoughts of Ki Hajar Dewantara (Trisharsiwi et al., 2020). The understanding of *tri pantangan* includes the prohibition of violating morality, misusing finances, and abusing authority or power. *Tri Pantangan* Tamansiswa, according to Wijayanti (2018), is the prohibition against violating morality. A virtuous person should uphold norms so she/he does not commit fraud. The second is the prohibition of misusing finances. Money must be used properly for prosperity so that committing corruption is not permitted (Wardani, Prihatni, et al., 2022). The third is the prohibition of abusing authority or power, in which students are given authority from their parents to use pocket money/allowance properly and are not allowed to act dishonestly. Students who understand *tri pantangan* teaching will manage their finances properly because they always prioritize discipline, honesty, and transparency in every financial planning. Implementing Tamansiswa's teaching of *tri pantangan* in student financial management will make life safe, peaceful, and happy. Someone with authority and power is not allowed to abuse power and finances to act dishonestly (Wijayanti, 2018).

Attribution theory is a theory introduced by Fritz Heider in 1958. Attribution theory is a theory explaining factors influencing someone to do an action (Wismanjaya & Werastuti, 2022). Attribution theory is a theory used to explain a person's financial behavior in managing finances wisely (Arianti, 2020). This theory explains that a person's action arises from outside and within him/her (Suardana & Musmini, 2020). The perspective of attribution theory explains that situations causing a person's behavior in social perception are situational attribution and dispositional attribution (Richard & Epin, 2023). Situational attribution is the external causes referring to the surrounding environment that can influence behavior, such as societal perspectives, conditions, and values. Dispositional attribution refers to internal causes, which refer to aspects of individual behavior within a person, such as motivation, abilities, personality, and self-perception. Related to this study, attribution theory explains how a person's intention to make financial management planning is caused by environment or personal circumstances (Dwinanda et al., 2021).

The relationship between financial literacy and student financial management can be based on dispositional attribution theory, which argues that an individual will be forced to behave due to internal factors within a person. Internal factors can be measured through the financial literacy variable that describes a person's knowledge, abilities, and behavior according to their level of financial literacy (Rachmawati et al., 2023). The more the students understand financial literacy, the more they can allocate their income and finances properly, such as when is the right time to invest, save, and use a credit card.

Attribution theory explains that a person's perception regarding the level of ease and difficulty in behaving can influence a person's motivation to do something. The emergence of a person's perception is influenced by the stimulus, which is the understanding of *Tri Pantangan* (Wardani et al., 2022). The understanding of *Tri Pantangan* is included in dispositional attribution, where internal causes refer to the aspects of individual behavior within a person that are caused by motivation and self-perception. *Pantangan* (abstinence) in the context of financial management is, for instance, committing corruption. The more the students understand the *Tri Pantangan*

teachings, the better their financial management will be because they always prioritize discipline, honesty, and transparency in their financial planning.

The difference between this study and the previous study is the research object and independent variable used. The research object used was students in the Accounting Program Universitas Sarjanawiyata Tamansiswa of 2019, 2020, 2021, and 2022 who have obtained financial management and *ketamansiswaan* subjects. This study was conducted at Universitas Sarjanawiyata Tamansiswa, the first university to get Tamansiswa teaching from Indonesia, so it is important to study. Moreover, this study added the understanding of *the tri pantangan* variable as an independent variable so that the study was more comprehensive.

## METHODS

The method used in this study was the quantitative method. The research objects were Accounting students in the Faculty of Economics Universitas Sarjanawiyata Tamansiswa Yogyakarta academic year of 2019-2022. This study was conducted via social media, namely WhatsApp and Telegram, by disseminating Google Form links to the Accounting students with 104 respondents. The data source in this study was primary data. Primary data is data obtained directly by the researcher by disseminating questionnaires about samples that have been feasible and chosen by the researcher. The data collection technique used in this study was the convenience sampling method. Convenience sampling is a sampling technique based on chance, where the members of the population found by the researcher and willing to be the respondents can be used as samples (Wardani et al., 2021). Testing was conducted using the IBM SPSS Statistic 20 program. Data analysis in this study used multiple regression analysis.

**Table 1. Operational Definition of Variables and Variable Indicators**

Operational Definition	Indicator	Research Questionnaire
Dependent Variable: Student financial management is a technique of balancing human lifestyle, such as a consumptive lifestyle with a productive lifestyle, such as investment, savings, or business (Natalia et al., 2019)	Financial planning	I don't invest for the long term I try to make money every month I make a budget for expenses and spending (daily, weekly, and monthly) Before I shop, I do a price survey at the place where I want to shop
	Saving money	I save money regularly I prepare money for unexpected needs in the future
	Using finances	I took out a loan because I was experiencing financial difficulties I pay my bills on time (for example: rent, electricity, debt, etc) When I want something, I will not rush to but it

<p>Independent Variable: Financial literacy is a set of knowledge and skills that enables individuals to make decisions effectively with all sources they have (Natalia et al., 2019)</p>	Financial recording	<p>I make and record expenses (daily, weekly, and monthly)</p> <p>Income is the main factor in influencing consumption levels</p> <p>College is part of the investment</p> <p>Expenditures represent a reduction in balance due to mandatory payments that cause a reduction in assets</p>
	Basic knowledge of personal finance	<p>Keeping money in a bank is a safe way</p> <p>Investment is long-term investment capital with the expectation of gaining profits in the future</p>
	Knowledge of savings and investment	<p>The repayment period is something that must be considered when borrowing money from a financial institution</p> <p>By buying an insurance policy, the insurance company as the insurer will protect us from losses that may occur in the future</p>
	Skills in using financial products and services	<p>I prioritize tertiary needs first in the shopping budget</p> <p>I consider the amount of expenses incurred</p> <p>I prepare money for unexpected needs</p>
<p>Independent Variable: <i>Tri Pantangan</i> is an understanding of teachings of violating morality, misusing finances, and abusing authority or power (Wardani et al., 2022)</p>	Knowledge of money management	<p>I always keep a good name for myself and others</p> <p>As a future accountant, I will always be honest and comply with the norms of decency</p>
	Abstain from violating morality	<p>As a future accountant, I am encouraged to commit fraud</p> <p>I feel that I have a high position, so I feel free to commit fraud and behave unfairly</p> <p>If I have a high position in the organization, I will still obey the rules and set a good example</p>
	Abuse power	

Misusing finances	As an accounting student, I can find out how to misuse finances easily I will implement an anti-corruption attitude in myself As an accounting student, I will manage my finances as best as possible and appropriately
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Source: Natalia et al (2019) and Wardani et al (2022)

## RESULTS AND DISCUSSION

### Validity Test

The following are the results of the questionnaire validity test on research data according to independent and dependent variables:

**Table 2. Validity Test**

No	Variables/Indicators	Pearson Correlation	R Table	Sig. (2-tailed)	Explanation
1.	Student Financial Management				
	PKM1	0.687**	0.1927	0.000	Valid
	PKM2	0.528**	0.1927	0.000	Valid
	PKM3	0.589**	0.1927	0.000	Valid
	PKM4	0.602**	0.1927	0.000	Valid
	PKM5	0.723**	0.1927	0.000	Valid
	PKM6	0.709**	0.1927	0.000	Valid
	PKM7	0.677**	0.1927	0.000	Valid
	PKM8	0.603**	0.1927	0.000	Valid
	PKM9	0.693**	0.1927	0.000	Valid
	PKM10	0.570**	0.1927	0.000	Valid
2.	Financial Literacy				
	LK1	0.508**	0.1927	0.000	Valid
	LK2	0.629**	0.1927	0.000	Valid
	LK3	0.722**	0.1927	0.000	Valid
	LK4	0.584**	0.1927	0.000	Valid
	LK5	0.644**	0.1927	0.000	Valid
	LK6	0.613**	0.1927	0.000	Valid
	LK7	0.614**	0.1927	0.000	Valid
	LK8	0.686**	0.1927	0.000	Valid
	LK9	0.733**	0.1927	0.000	Valid
	LK10	0.577**	0.1927	0.000	Valid
3.	The Understanding of <i>Tri Pantangan</i>				
	PTP1	0.615**	0.1927	0.000	Valid
	PTP2	0.600**	0.1927	0.000	Valid
	PTP3	0.679**	0.1927	0.000	Valid
	PTP4	0.669**	0.1927	0.000	Valid
	PTP5	0.685**	0.1927	0.000	Valid
	PTP6	0.638**	0.1927	0.000	Valid

Submitted: December 11, 2023; Revised; April 04, 2024; Accepted; April 13, 2024;

Published: April 30, 2024; Website: <http://journalfeb.unla.ac.id/index.php/jasa>

No	Variables/Indicators	Pearson Correlation	R Table	Sig. (2-tailed)	Explanation
	PTP7	0.668**	0.1927	0.000	Valid
	PTP8	0.611**	0.1927	0.000	Valid

Source: SPSS output results, processed (2023)

The table above showed that all statement items had  $r_{\text{count}} > r_{\text{table}}$  (0.1927) and was supported by a significance of  $< 0.05$ . Thus, it can be concluded that all statement items in this study were valid.

### Reliability Test

The following are the results of the questionnaire reliability test on variables of financial literacy, the understanding of *tri pantangan* Tamansiswa, and students' financial management:

**Table 3. Reliability Test**

Variables	Cronbach's Alpha	Explanation
Student Financial Management	0.835	Reliable
Financial Literacy	0.826	Reliable
The Understanding of <i>Tri Pantangan</i>	0.798	Reliable

Source: SPSS output results, processed (2023)

The table above showed that all research variables had Cronbach's Alpha value of  $> 0.06$ , which means that all variables used in this study were reliable.

### Descriptive Statistical Test

**Table 4. Descriptive Statistical Test**

	N	Range	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	104	20	30	50	44.70	3.731
The Understanding of <i>Tri Pantangan</i>	104	16	24	40	36.06	2.862
Student Financial Management	104	19	31	50	44.24	4.219
Valid N (listwise)	104					

Source: SPSS output results, processed (2023)

The descriptive statistical test above showed that (N) represented the sample amount, which was the number of Accounting students at Universitas Sarjanawiyata Tamansiswa Yogyakarta. The range shows the difference between maximum value and minimum value. The minimum value represents the lowest value, while the maximum value represents the highest value of each variable. The mean value represents the central value of each variable, while the standard deviation shows the standard of data

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deviation to the mean value.

### Normality Test

**Table 5. Normality Test**

		Unstandardized Residual
N		104
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	3.70017577
Most Extreme Differences	Absolute	.067
	Positive	.067
	Negative	-.058
Kolmogorov-Smirnov Z		.683
Asymp. Sig. (2-tailed)		.739

Source: SPSS output results, processed (2023)

The table above shows *Asymp. Sig (2-tailed)* value of 0.739, which was higher than the alpha value of 0.05. Thus, it can be concluded that residual data were normally distributed, so they strengthen normality in this study's regression model.

### Multicollinearity Test

**Table 6. Multicollinearity Test**

Model		Collinearity Statistics	
		Tolerance	VIF
1	Financial Literacy	.766	1.305
	The Understanding of <i>Tri Pantangan</i>	.766	1.305

Source: SPSS output results, processed (2023)

The table above shows that this study was free from multicollinearity problems. This was proven by a tolerance value of > 0.1 and a Variance Inflation Factor (VIF) value of < 10. The financial literacy variable had a tolerance value of 0.766 and a VIF value of 1.305. The understanding of the *tri pantangan* variable had a tolerance value of 0.766 and a VIF value of 1.305.

### Heteroscedasticity Test

**Table 7. Heteroscedasticity Test**

Model		Unstandardized Coefficients		Unstandardized Coefficients		T	Sig.
		B	Std. Error	Beta			
1	(Constant)	6.174	3.276			1.884	.062
	Financial Literacy	-.107	.070	-.171		-1.524	.131
	The Understanding of <i>Tri Pantangan</i>	.041	.091	.050		.444	.658

Source: SPSS output results, processed (2023)

The table above showed no heteroscedasticity in this study's regression model. This is proven by the significance value of each independent variable > 0.05 of 0.131 and 0.658.



## F Statistical Test

**Table 8. F Statistical Test**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	422.786	2	211.393	15.140	.000 <sup>b</sup>
	Residual	1410.204	101	13.962		
	Total	1832.990	103			

Source: SPSS output results, processed (2023)

Table f statistical test above showed that one of the independent independents affected dependent variables. This was proven by a significance value of  $0.000 < 0.05$  and  $f_{count}$  s of  $15.140 > f_{table}$  of  $3.08$ . Thus, the model in this study can be stated fit. Simultaneously financial literacy and the understanding of *tri pantangan* Tamansiswa have a significant influence on student financial management.

## Coefficient of Determination ( $R^2$ )

**Table 9. Coefficient of Determination ( $R^2$ )**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.480 <sup>a</sup>	.231	.215	3.737

Source: SPSS output results, processed (2023)

The table above shows that the Adjusted R Square value was  $0.215$  or  $21.5\%$ . This showed that independent variables were able to contribute  $21.5\%$  to the dependent variable. This problem confirmed that there were many other factors influencing student financial management, which was  $78.5\%$  that have not been discussed in this study.

## T Statistical Test

**Table 10. T Statistical Test**

Model		Unstandardized Coefficients		Unstandardized Coefficients Beta	T	Sig.
		B	Std. Error			
1	(Constant)	16.527	5.271		3.135	.002
	Financial Literacy	.437	.113	.387	3.879	.000
	The Understanding of Tri Pantangan	.226	.147	.154	1.540	.127

Source: SPSS output results, processed (2023)

The results of the partial test (t-test) obtained a  $t_{count}$  value of  $3.879 > t_{table}$  value of  $1.98350$ , standardized coefficients (beta) of  $0.387$ , and significance of  $0.000 < 0.05$ . Thus, financial literacy had a significant influence on student financial management. Meanwhile, the understanding of *the tri pantangan* variable obtained a  $t_{count}$  value of  $1.540 < t_{table}$  of  $1.98350$ , standardized coefficients (beta) of  $.154$ , and significance of  $0.127 > 0.05$ . Therefore, the understanding of *tri pantangan* did not influence students' financial management.

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## DISCUSSION

### The Influence of Financial Literacy on Student Financial Management

Hypothesis 1 proposed in this study was financial literacy on student financial management. The results of hypothesis 1 testing showed that financial literacy had a positive influence on student financial management. This was proven by a  $t_{count}$  value of 3.879 and standardized coefficients (beta) of 0.387. Therefore, H1, stating that financial literacy had a significant influence on student financial management, was supported.

The results of this test are in line with attribution theory, which explains that an individual will be forced to behave due to internal factors in a person, where the internal factors encourage students to gain knowledge about finances so that financial management carried out will run properly (Hariyani, 2022). This opinion is strengthened by the responses of most respondents, who strongly agree with the statement, "Investment is long-term investment capital with the expectation of gaining profits in the future." This means that students know and understand that investing can be long-term capital so that financial management in the future will be more guaranteed.

The result of this study is in line with the study conducted by Napitupulu et al. (2021), which stated that financial literacy had a positive influence on student financial management. Financial literacy is very important to enable students to manage personal finances systematically and use money wisely.

### The Influence of the Understanding of *Tri Pantangan* on Student Financial Management

Hypothesis 2 proposed in this study was the understanding of *tri pantangan* on student financial management. The results of hypothesis 2 testing showed that the understanding of *tri pantangan* did not affect the student financial management. This is proven by the  $t_{count}$  value 1.540 and standardized coefficients (beta) of 0.154. Therefore, H2, stating that the understanding of *tri pantangan* had a significant influence on student financial management, was not supported.

This result is not in line with attribution theory, which states that the understanding of *tri pantangan* can encourage students' positive attitudes in managing their finances properly because they always prioritize discipline, honesty, and transparency in every financial planning. The understanding of *tri pantangan* is the understanding of three prohibitions in violating morality, misusing finances, and abusing authority or power (Wardani et al., 2022). The results of this study showed that the understanding of *tri pantangan* did not affect the students' financial management. This means that the level of understanding of *tri pantangan* does not affect the quality of student financial management. This can indicate that some students do not have a good understanding of *tri pantangan*, so they cannot implement *tri pantangan* teachings in managing their personal finances. If students can understand *tri pantangan* teachings, they can act wisely in managing their personal finances so that the quality of student financial management improves.

This can be seen from the respondents' answers, who answered neutrally to the question, "As an accounting student, I will manage my finances as best as possible and appropriately." This means that students are still uncertain about how to manage their personal finances properly. Furthermore, respondents also answered neutrally to the question, "I, as a future accountant, I will always be honest and comply with the norms of decency." This means that students are still uncertain and do not understand how

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important it is to be honest and implement an anti-corruption attitude within themselves. This is as stated by Solikah (2022) that students are not yet guided by the concept of *tri pantangan* to act wisely with three self-controls, namely spirit of morality, control, and self-control towards actions that lead to fraud.

### CONCLUSION

Based on the results of the study and discussion, it can be concluded that financial literacy has a significant influence on student financial management, so students will manage their finances wisely because they have adequate financial literacy. Understanding *tri pantangan* Tamansiswa does not influence the student's financial management. This shows that the values instilled have not been properly internalized, so that they are not implemented in daily life.

Based on the limitation of the study above, the researcher provides suggestions for the next researcher to be able to add other methods in data collection, such as conducting direct interviews with respondents. Further study is expected to add other variables that have not been studied in this study to find out what factors can influence student financial management. Moreover, further study can also use the teachings of *Tri Pantangan* Tamansiswa as a moderating variable.

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