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Financial Knowledge Financial Attitudes and Personality as Key Determinants of Financial Management Behavior Among Young Adults

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Abstract: This study examines determinants of financial management behavior among Indonesian youth aged, a productive cohort that is central to economic resilience yet faces persistent challenges in budgeting, saving regularity, and long-term planning. Building on behavioral finance perspectives, the framework integrates financial knowledge, financial attitude, and personality to address a documented research gap in Indonesian youth contexts where cognitive explanations are often examined without sufficient integration of affective and psychological factors. Using a quantitative survey design with a five-point Likert scale, data were collected from 435 purposively selected respondents meeting criteria related to age, residence, income/allowance, and active financial management experience. Data were analyzed in SPSS (v25) through instrument testing and multiple regression procedures (validity, reliability, t-test, F-test, and model fit indices). The result is intended to inform youth-focused financial education and policy initiatives by emphasizing integrated interventions that strengthen literacy, cultivate constructive attitudes, and support self-regulatory development through practical learning.

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

INTRODUCTION

Young people play a pivotal role in national economic stability and growth, as they constitute the productive age group that drives socio-economic activities (Mancone et al., 2024; Renata & Saputra, 2021). The younger generation generally includes individuals aged 16 to 35 years, encompassing the late adolescent to early adulthood stages (Heppy & Puspita, 2023). Nevertheless, the 2023 OCBC NISP survey indicates that Indonesia's financial fitness index in 2023 stood at 41.16%, signaling weak financial habits among young people, particularly in budgeting, regular saving, and long-term financial planning. The Theory of Planned Behavior explains that individual intention is the primary determinant of the emergence of financial management behavior, referred to in this context as financial behavior (Dirsan & Arifin, 2023). Financial behavior suggests that behavioral intentions are shaped by beliefs about the consequences of behavior, the influence of social norms, and perceived self-control (Suhartono & Pratiwi, 2023). Financial behavior encompasses budgeting, expenditure control, debt management, and investment planning; thus, it is crucial for individual well-being and economic stability, especially considering that 61.7% of Indonesia's younger generation reportedly does not have an emergency fund due to constraints in cash flow management (Firli & Hidayati, 2021; Subaida, 2024; Treasury, 2023). Financial behavior reflects how individuals manage their financial resources, such as consumption, saving, and investment, as well as credit management and financial cash flows, and is simultaneously influenced by the level of financial knowledge (Pakpahan et al., 2024).

Financial knowledge refers to the understanding and ability to manage daily finances, which form the foundation of personal financial behavior for both short-term and long-term needs (Firli & Hidayati, 2021; Pakpahan et al., 2024). This is also consistent with the view that financial knowledge comprises understanding and skills accompanied by confidence to make prudent financial decisions for the sake of well-being (Tannia et al., 2022). Financial knowledge is a key determinant of financial management behavior, as it reflects mastery of financial concepts required for daily decision-making, particularly among young individuals amid the complexity of modern financial systems (Pakpahan et al., 2024). Indonesia's financial literacy rate in 2019 was recorded as low, at 38.03%, indicating that only about 38 out of 100 individuals were considered to have an adequate understanding of financial concepts (Lestari et al., 2023; OCBC NISP, 2023). Indonesia's level of financial literacy remains relatively low, as reflected in the 2019 global survey index of only 38.03%, and although an increase of 11.65% was observed in 2022, this level is still insufficient due to the low interest of the younger generation in seeking information and weak reading habits that tend to make them passive; therefore, enhancing financial literacy has become an important strategy to improve the financial behavior of young people (OJK, 2022).

In addition to knowledge, financial attitude influences financial behavior because it is associated with beliefs and values related to saving, spending, and investing, and determines the effectiveness of fund allocation for long-term needs (Moko et al., 2022). Financial attitude reflects individuals' perspectives and responses to financial situations based on beliefs about the consequences of financial behavior (Siratan & Setiawan, 2021). Thus, financial attitude represents individuals' views on risk, saving, and investment (Bajaj & Kaur, 2022; Rai et al., 2019). A positive financial attitude is an essential component of financial literacy, as it reduces transaction risk and enhances the quality of investment decisions; therefore, it needs to be developed alongside financial knowledge (Mahasanti & Asandimitra, 2024; Rai et al., 2019). Financial attitude influences money management and the use of financial products (Rai et al., 2019; Serido et al., 2013). Based on data from the Financial Services Authority (OJK) in 2023, the younger generation, particularly those aged 19 to 34 years, contributed to non-performing online loan credit reaching 44.14%, thereby underscoring the importance of education and increased financial awareness to foster healthier financial attitudes (Yonatan, 2023).

Personality influences financial management behavior because individual differences in character produce diverse patterns of financial management (Firli & Hidayati, 2021; Moko et al., 2022). Personality involves psychological conditions related to financial knowledge and attitudes, as individuals who are more open tend to be more willing to learn and to exhibit more positive attitudes toward financial management (Fenton-O'Creevy & Furnham, 2019; Kumalasari & Anwar, 2022). This is evidenced by traits such as openness and conscientiousness being associated with higher levels of financial knowledge through increased financial literacy learning behavior and greater openness to financial education (Németh & Zsótér, 2017; Widagdo & Roz, 2022), as well as by the Big Five dimensions, particularly agreeableness, stability, and openness; being related to more positive financial and investment attitudes and stronger motivation to learn financial management (Shanmugam et al., 2022; Widagdo & Roz, 2022). This is consistent with the view that personality in the context of financial management can be indicated by self-confidence, risk-handling ability, financial leadership, and effective strategic orientation (Firli & Hidayati, 2021). Understanding personality, especially self-control, discipline, future orientation, and risk propensity, is crucial for enhancing the effectiveness of financial management, given that many young people still tend to avoid investment risk (Fatimah et al., 2023; Viana, 2021). Thus, financial literacy programs that take personality factors into account can strengthen financial knowledge and foster more positive financial attitudes (Berlinger et al., 2025; Berlian et al., 2024).A number of studies indicate that financial knowledge, financial attitude, and personality influence financial management behavior, with positive and significant effects (Firli & Hidayati, 2021; Yuliani et al., 2024; Yusufina et al., 2022); however, other findings emphasize that the consistent influence stems from financial attitude and personality, whereas financial knowledge is not always found to be significant (Moko et al., 2022). Individual personality plays an important role in shaping financial management behavior; therefore, individuals with more favorable personality traits tend to demonstrate better financial management (Firli & Hidayati, 2021; Fatimah et al., 2023).

Thus, based on existing empirical findings, it can be concluded that financial management problems among the younger generation in Indonesia remain serious and multidimensional. National data indicate that the level of financial fitness among young people is still relatively low, as reflected in limited cash flow management capabilities, minimal ownership of emergency funds, and a high proportion of non-performing credit within the productive age group. This condition indicates that the transition of the younger generation toward financial independence has not been accompanied by adequate and sustainable financial management capacity. Previous studies have generally positioned financial knowledge as the primary determinant of financial management behavior, while integration with the dimensions of financial attitude and personality remains relatively limited. In fact, the behavioral finance literature emphasizes that individual financial decisions are not determined solely by cognitive aspects but are also influenced by affective and psychological factors that shape risk perception, future orientation, and decision-making patterns. Moreover, studies that simultaneously examine the effects of financial knowledge, financial attitude, and personality on financial management behavior, particularly among young people aged 16 to 35 years within the Indonesian empirical context, remain scarce. This condition indicates a significant research gap and underscores the urgency of conducting a comprehensive study to obtain a more holistic understanding of the determinants of financial management behavior among the younger generation. Accordingly, this study employs an empirical approach by examining the effects of financial knowledge, financial attitude, and personality on the financial management behavior of young people within a single comprehensive analytical framework. This research seeks to fill this gap by providing more systematic and contextual empirical evidence, thereby enriching the behavioral finance literature and offering practical implications for the formulation of more effective financial policies and education programs that are oriented toward the characteristics of the younger generation in Indonesia.

METHOD

This study focuses on financial management behavior, financial knowledge, financial attitude, and personality as the main variables (Ernawati et al., 2022). The study designates young people aged 16–35 years as the research subjects, as they were selected based on relevant criteria and face various financial management challenges; therefore, the findings are expected to provide insights into the development of more prudent financial management behavior (Amruddin et al., 2022). The study concentrates on the younger generation because they are in a transitional phase toward financial independence that is prone to the emergence of impulsive financial decisions; thus, examining the effects of financial knowledge, financial attitude, and personality on financial management behavior is expected to enrich understanding and contribute to improving their financial well-being. This research is a quantitative study that collects data through a questionnaire survey using a five-point Likert scale (1 = strongly disagree and 5 = strongly agree). The study population comprises all young people in Indonesia, while the sample was selected purposively through non-probability sampling based on the research criteria to obtain more relevant data (Sugiyono, 2022). The sample size was calculated using the Slovin formula, yielding 435 respondents who met the criteria of individuals aged 16–35 years, residing in Indonesia, having regular income or allowance, having experience in or currently managing finances (e.g., saving or investing), and possessing digital devices and internet access to complete the questionnaire. The research data were processed using SPSS version 25 through validity testing, reliability testing, *t*-tests, *f*-tests, and coefficient of determination.

RESULTS AND DISCUSSION

This study involved 435 respondents, comprising 232 females (53.3%) and 203 males (46.7%). The age group was dominated by respondents aged 21–25 years (244 individuals, 56.1%), followed by those aged 26–30 years (95 individuals, 21.8%), 16–20 years (50 individuals, 11.5%), and 31–35 years (46 individuals, 10.6%). In terms of occupation, the majority were students (216 individuals, 49.7%), followed by private-sector employees (129 individuals, 29.7%), entrepreneurs (54 individuals, 12.4%), and civil servants (31 individuals, 7.1%), while other categories each accounted for 0.2%. Regarding income, most respondents were in the range of IDR 1,000,000–IDR 3,000,000 (148 individuals, 34.0%), followed by more than IDR 5,000,000 (109 individuals, 25.1%), IDR 3,000,000–IDR 5,000,000 (92 individuals, 21.1%), and less than IDR 1,000,000 (86 individuals, 19.8%), indicating sufficient variation in demographic and economic characteristics for the analysis of financial management behavior.

Table 1. Validity Test

Variable	Item	Corrected ItemTotal Correlation
Financial Knowledge	FK1	0,543
	FK2	0,563
	FK3	0,680
	FK4	0,678
	FK5	0,548
	FK6	0,640
	FK7	0,691
	FK8	0,700
	FK9	0,678
	FK10	0,643
Financial Attitude	FA1	0,428
	FA2	0,429
	FA3	0,444
	FA4	0,616
	FA5	0,569
	FA6	0,570
	FA7	0,464
	FA8	0,757

	FA9	0,727
	FA10	0,684
	FA11	0,726
	FA12	0,639
	FA13	0,591
	FA14	0,644
	FA15	0,591
	FA16	0,598
Personality	PE1	0,785
	PE2	0,494
	PE3	0,637
	PE4	0,610
	PE5	0,706
	PE6	0,635
Financial Management Behavior	FB1	0,744
	FB2	0,709
	FB3	0,738
	FB4	0,665
	FB5	0,708
	FB6	0,689
	FB7	0,682
	FB8	0,716
	FB9	0,717
	FB10	0,739
	FB11	0,764
	FB12	0,661
	FB13	0,707
	FB14	0,704
	FB15	0,635
	FB16	0,620

Source: Data processed by the author (2025).

Based on the validity test results presented in Table 1, all indicators in this study are confirmed to be valid, as the corrected item total correlation values for each indicator exceed the minimum threshold of 0.40. These findings indicate that the 48 questionnaire items employed in this research adequately capture the intended constructs and demonstrate satisfactory measurement accuracy, thereby confirming the appropriateness of the instrument for subsequent analysis (Sugiyono, 2022).

Table 2. Reliability Test

Cronbach's Alpha	N of Items
0,970	48

Source: Data processed by the author (2025).

According to Machali (2021), data are considered reliable when the Cronbach's Alpha coefficient exceeds the threshold of 0.60. Referring to the reliability test results presented in Table 4.11, the data in this study can be classified as highly reliable, as the obtained Cronbach's Alpha value reaches 0.970, substantially surpassing the recommended minimum criterion.

Table 3. Coefficient of Determination

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,928	0,861	0,860	4,291

Source: Data processed by the author (2025)

According to Sihotang (2023), an R-squared value that approaches 1 indicates a stronger explanatory power of the model. As reported in Table 4.17, the R-squared value of 0.861 suggests that 86.1% of the variance in the dependent variable, namely financial management behavior, is explained by the three independent variables; financial knowledge, financial attitude, and personality. Consequently, the remaining 13.9% of the variance is attributable to other factors not examined within the scope of this study.

Table 4. T-Test

Model	B	Std. Error	Standardized Coefficients (Beta)	t	Sig.	Collinearity Statistics (Tolerance)	Collinearity Statistics (VIF)
(Constant)	0,182	1,299	,	0,140	0,889		
FKTOTAL	0,833	0,058	0,488	14,272	0,000	0,276	3,623
FATOTAL	0,121	0,036	0,117	3,388	0,001	0,271	3,694
PETOTAL	0,982	0,097	0,376	10,177	0,000	0,237	4,215

Source: Data processed by the author (2025).

In the partial hypothesis testing (t-test), a hypothesis is considered accepted when the significance value is below 0.05 (Machali, 2021). As shown in Table 4.15, the significance levels for financial knowledge (X1), financial attitude (X2), and personality (X3) are 0.000, 0.001, and 0.000, respectively, all of which fall below the 0.05 threshold. These results indicate that financial knowledge, financial attitude, and personality each have a statistically significant effect on financial management behavior (Y).

Table 5. F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	49035,732	3	16345,244	887,852	,000[b]
Residual	7934,658	431	18,410		
Total	56970,391	434			

Source: Data processed by the author (2025)

In the simultaneous hypothesis testing (F-test), an effect is considered statistically significant when the significance value is below 0.05 (Machali, 2021). As presented in Table 4.16, the obtained significance value of 0.000 is well below the specified threshold, indicating a highly significant result. Accordingly, it can be concluded that financial knowledge, financial attitude, and personality jointly exert a significant influence on financial management behavior, thereby supporting the acceptance of the proposed hypothesis.

This study shows that financial knowledge significantly influences financial management behavior (Firli & Hidayati, 2021; Yusufina et al., 2022) and underscores the importance of strengthening financial literacy among Indonesian youth through curricula, training, and practical learning to curb consumptive behavior and reduce the risk of non-performing loans. This result is consistent with Bandura's self-efficacy framework, which emphasizes that individuals' beliefs in their capability to act effectively strengthen as their competencies and knowledge improve (Aristya et al., 2022). In the financial domain, stronger mastery of core financial principles can enhance perceived self-efficacy, thereby increasing confidence to make accurate and efficient financial management decisions. In support of theory of planned behavior, financial understanding may improve personality, attitudes, perceived social norms, and perceived behavioral control, which in turn increases the likelihood of prudent financial management decisions (Firdayanti et al., 2024). Hence, literacy in key financial concepts, loan management, interest rates, saving, and investing; provides a critical basis for sound financial decision-making. When young people understand the risks associated with credit card use and the long-term value of investing, they tend to manage spending more carefully and plan their finances more strategically over time. Overall, stronger financial understanding supports the formation of more responsible and financially healthy behavioral patterns.

Among young people, a positive financial attitude is associated with stronger financial management behavior, rtends to foster better financial management behavior in youth by strengthening spending prioritization and reducing overconsumption. The results of this study are consistent with previous research showing that financial attitudes have a significant effect on financial management behavior (Firli & Hidayati, 2021; Yuliani et al., 2024). Also research suggests that youth financial conduct is shaped not only by knowledge but also by mindset, habits, and social comparison processes, with implications for targeted public campaigns promoting prudent spending (Pakawaru, 2022). Personality plays a role in financial management behavior among young people. In this case, an individual's characteristics influence how they manage money in daily activities. The stronger a person's positive traits, such as self-control, responsibility, and a future-oriented focus; the more likely they are to practice wise and efficient financial management. The present findings align with prior research indicating that personality appears to be a stable factor shaping financial decisions across groups, supporting youth empowerment policies that develop interpersonal skills, self-management, and character (e.g., discipline, perseverance, and decision-making) to strengthen financial behavior (Firli & Hidayati, 2021; Fatimah et al., 2023; Moko et al., 2022; Yuliani et al., 2024; Yusufina et al., 2022). It is also Consistent with the Big Five perspective, traits such as conscientiousness, openness to experience, and agreeableness can shape youth financial behavior by strengthening self-control, planning, and openness to long-term strategies such as saving and investing (as cited in Santoso & Arifin, 2023). Hence the more mature personality may also encourage young people to explore new financial opportunities, such as investing and preparing long-term financial plans. Therefore, positive character traits are important in forming more planned, healthy, and responsible financial behavior.

Consistent with prior evidence, a multidimensional framework shows that financial knowledge, financial attitude, and personality jointly shape youth financial management behavior, supporting integrated public programs that build knowledge, foster positive attitudes, and strengthen character to promote healthy long-term financial practices (Firli & Hidayati, 2021). Because knowledge, attitudes, and personality jointly underpin and translate financial intentions into action, youth financial interventions should integrate financial education, attitude-building, and character development to promote consistent long-term financial behavior.

CONCLUSION

To enhance youth financial capability in a sustainable manner, stakeholders may prioritize integrative interventions that simultaneously strengthen knowledge, attitudes, and self-regulatory traits. Youth financial knowledge can be improved through structured financial literacy programs covering core competencies such as simple interest calculation, responsible credit use, budgeting strategies, and introductory investment principles, delivered via interactive workshops, scenario-based simulations, or short applied modules that enable immediate practice; program quality may be reinforced through multi-stakeholder collaboration involving schools, universities, and financial institutions, complemented by learning evaluations (e.g., quizzes or competency tests) to track gains. Positive financial attitudes can be cultivated through exposure to credible role models, such as teachers, lecturers, alumni, practitioners, and public figures; who consistently demonstrate prudent financial practices (e.g., purposeful spending, simplicity, and self-control), implemented through mentoring, sharing sessions, and public awareness campaigns that promote reflective decision-making. In parallel, personality-related capacities relevant to financial self-management may be strengthened through experiential learning activities such as small-scale entrepreneurship projects, investment simulations, long-term saving challenges, and goal-based budgeting exercises designed to build responsibility, discipline, and calibrated risk confidence. At the institutional level, government and educational stakeholders may encourage the establishment of extracurricular finance clubs or student communities that support routine practice (e.g., tracking income–expenses, constructing personal budgets, understanding credit, and developing saving habits) through regular meetings, institutional visits, and practical projects, thereby enabling the simultaneous and sustained development of financial knowledge, attitudes, and character among students.

This study contributes to the behavioral finance and youth financial capability literature by framing financial management behavior among Indonesian youth as a multidimensional outcome shaped by financial knowledge, financial attitude, and personality within a single analytical lens. The study positions financial behavior as closely tied to underlying beliefs, perceived social influence, and perceived self-control that jointly support the formation of responsible budgeting, saving, debt management, and longer-term planning (Dirsan & Arifin, 2023; Suhartono & Pratiwi, 2023). Beyond cognition, the study also reinforces the importance of affective and psychological components in financial decision-making, where attitudes guide preferences toward saving, spending restraint, and investment orientation, while personality-related tendencies (e.g., discipline, future orientation, and risk processing) influence how consistently young people translate intentions into day-to-day financial practices (Fenton-O'Creevy & Furnham, 2019; Rai et al., 2019; Shanmugam et al., 2022). Several limitations should be recognized and directly inform future research. First, the cross-sectional design limits temporal inference, purposive non-probability sampling and online administration may constrain representativeness and introduce selection effects linked to digital access (Sugiyono, 2022; OJK, 2022), also self-reported Likert measures may be vulnerable to social desirability and common method bias; furthermore, the model does not fully incorporate contextual drivers such as financial socialization, income volatility, fintech exposure, or access constraints (Pakpahan et al., 2024; Treasury, 2023). Accordingly, future studies should prioritize longitudinal and experimental designs, operationalize TPB pathways more explicitly by incorporating intention, subjective norms, and perceived behavioral control, and triangulate self-reports with behavioral or objective indicators, such as, budgeting logs, saving regularity, repayment patterns using mixed-method approaches (Dirsan & Arifin, 2023; Serido et al., 2013; Suhartono & Pratiwi, 2023). Expanding subgroup analysis across age bands, occupations, regions, and income stability, and integrating behavioral finance constructs such as present bias, time preference, and impulsivity would further refine explanatory power and support more context-sensitive youth financial education and policy programs (Fenton-O'Creevy & Furnham, 2019; Shanmugam et al., 2022; Widagdo & Roz, 2022).

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