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## Financial Behavior of Housewives in Selosari Village and Influential Factors

### *Perilaku Keuangan Pada Ibu Rumah Tangga di Kelurahan Selosari dan Faktor yang Berpengaruh*

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### Abstract

*The research was conducted with the aim of knowing the effect of financial attitudes, external locus of control, and self-control on financial behavior on housewives in Selosari Village, Magetan City. The population in the study were all housewives in Selosari Village, Magetan City, whose numbers were not known with certainty. The technique in the study for determining the sample is seen based on the specified criteria, namely using accidental sampling method. The number of research samples was 105 housewives. The data collection method is done through a questionnaire with a Likert scale in measuring the answers to the questionnaire distributed. Partial Least Square (PLS) analysis method with the help of the SmartPLS application as a data analysis method. The type of research used is quantitative research method. The results found that financial attitudes and self-control have a significant effect on financial behavior, while external locus of control has no influence on the financial behavior of housewives in Selosari Village, Magetan City.*

**Keywords :** Financial Attitude, External Locus of Control, Self-Control, Financial Behavior

### Abstrak

Penelitian dilakukan dengan tujuan mengetahui pengaruh sikap keuangan, external locus of control, dan kontrol diri terhadap financial behavior pada ibu rumah tangga di Kelurahan Selosari Kota Magetan. Populasi pada penelitian yaitu semua ibu rumah tangga di Kelurahan Selosari Kota Magetan yang jumlahnya tidak diketahui secara pasti. Teknik dalam penelitian untuk penentuan sampel dilihat berdasarkan kriteria yang ditentukan yaitu menggunakan metode accidental sampling. Jumlah sampel penelitian adalah 105 ibu rumah tangga. Metode pengambilan data dilakukan melalui kuesioner dengan skala likert dalam mengukur jawaban kuesioner yang disebar. Metode analisis Partial Least Square (PLS) dengan **memanfaatkan** bantuan dari aplikasi SmartPLS sebagai metode analisis data. Jenis penelitian yang dipakai yaitu metode penelitian kuantitatif. Hasil penelitian menemukan bahwa sikap keuangan dan kontrol diri berpengaruh signifikan

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terhadap financial behavior, sedangkan external locus of control tidak memiliki pengaruh pada financial behavior ibu rumah tangga di Kelurahan Selosari Kota Magetan.

**Kata Kunci:** Sikap Keuangan, *External Locus of Control*, Kontrol Diri, Perilaku Keuangan

**Kode JEL:**

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## 1. Introduction

Technological advances have brought changes to Indonesia, one of which is very rapid economic growth (Melyaningrum & Hidayati, 2023). According to data from the Central Bureau of Statistics, Magetan Regency in 2023 also experienced economic growth of 4.47%, indicating an increase in 2022 of 3.89%. The economic growth that occurs also has an influence on the poverty rate in Magetan Regency. Based on data from the Central Bureau of Statistics, Magetan Regency experienced a decrease in the poverty rate. The number of poor people in Magetan Regency decreased by 0.16 thousand people. Seen from 2022 as many as 66.65 thousand people or 9.84% to 62.49 thousand people or 9.80% in 2023.

Financial behavior is knowledge about the behavior of managing the economy related to finance appropriately (Kusuma et al., 2023). Financial behavior is related to a person's responsibility in managing their finances (Anisa et al., 2021). Good financial behavior is reflected in good financial planning, management and control (Elicia & Widjaja, 2021). Financial behavior will make a person more responsible for decisions made regarding financial matters and more effective in managing the money they have (Astaginy et al., 2023). A person's financial behavior can be determined from their financial attitude (Baptista & Dewi, 2021). In addition, using money wisely with self-control can show that someone has implemented good financial behavior (Khoirunnisa & Rochmawati, 2021). According to previous research, financial behavior can be influenced by several factors such as financial attitudes (Astaginy et al., 2023), external locus of control (Putri & Pamungkas, 2019), and self-control (Utami & Isbanah, 2023).

Financial attitude is a person's mindset in assessing everything related to finance (Alfitra et al., 2023). Financial attitudes can encourage a person to manage, budget, and choose the right decisions related to finance, thus creating good financial behavior (Anwar & Leon, 2022). Attitudes towards the way housewives spend money vary, this is due to differences in meeting household needs. Financial attitudes are needed in households, managing finances with a good financial attitude will make housewives responsible for financial behavior and achieve success in their financial aspects (Utami & Isbanah, 2023). Research on the effect of financial attitudes on financial behavior has been conducted by Hidayat & Paramita (2022) which explains that there is a positive and significant impact of financial attitudes on financial behavior.

External locus of control is a condition that occurs due to a sense of belief in external influences that cannot be controlled (Wijayanti & Kartawinata, 2023). External locus of control tends to be influenced by external factors related to fate, the influence of others, and success (Harianto & Isbanah, 2021). Housewives with a high external locus of control can allow a high level of financial behavior vulnerability, this is due to a belief in external influences in managing finances so that it affects financial behavior (Hampson

et al., 2021). Housewives need to understand and consider external influences that will be beneficial or detrimental, such as accepting the influence of family members to fulfill household needs first compared to non-urgent desires. So that external locus of control plays an important role in determining the financial behavior of housewives. Putri & Pamungkas (2019) conducted research on the effect of external locus of control on financial behavior which found that external locus of control external has a positive and significant effect on financial behavior.

Self-control is the ability to control and restrain oneself in behavior that leads to positive behavior (Soliha et al., 2023). Low self-control owned by housewives can pose a risk to their finances, but if housewives have high self-control and are careful in managing finances, housewives will get used to having responsible financial behavior (Raaij et al., 2023). Self-control encourages housewives to have good financial behavior, such as choosing savings over debt, being able to control spending, and avoiding impulsive attitudes when shopping. Thus, self-control is very necessary for housewives in optimizing financial management in the household. Research on the effect of self-control on financial behavior has been conducted by Ekofani & Paramita (2023) with the results of the study that self-control has a significant positive effect on financial behavior.

The economic growth that has occurred in Magetan Regency has caused the poverty rate in Magetan Regency to decline. Although the poverty rate has decreased, one of the villages in Magetan, Kelurahan Selosari, is still a concern, as shown by the deliberation on poverty experienced by the community in Kelurahan Selosari. Efforts to maintain economic stability require the role of the government and the community, as well as housewives in Selosari Village. Actions to reduce and anticipate poverty can be done by optimally managing finances carried out by the community, especially in households. Therefore, it is important for every household in Selosari Village to improve their understanding of financial behavior.

Housewives are in control of managing family finances in addition to educating children, taking care of husbands, and homes (Anisa et al., 2021). Managing household finances is a challenge for housewives and requires special attention, strategies, and discipline to keep financial conditions healthy (Anisa et al., 2021). Based on data from the Central Bureau of Statistics, in 2023 the economic structure in Magetan Regency in terms of expenditure was dominated by the household consumption expenditure component (PK-RT), which amounted to 76.65%. Therefore, housewives in Selosari Village must play an active role in managing household finances as a form of anticipation in the face of poverty that still exists in Selosari Village and high household consumption expenditure. Housewives can help improve social welfare with wise financial behavior. Housewives who have good financial behavior can be applied through wise financial attitudes, such as when making expenditures prioritizing needs rather than desires to avoid excessive spending. In addition, housewives must be more selective in managing their finances by considering external influences such as accepting the encouragement of others who make housewives get used to saving regularly. The wise financial behavior of housewives is also through high self-control, such as avoiding consumptive attitudes by getting used to controlling their finances properly, so that the management of money owned in the household can be more optimal.

This phenomenon is the reason why researchers chose housewives as the object of research on financial behavior. This is thought to be due to several factors such as a less wise financial attitude, the existence of an external locus of control, and a lack of self-

control from housewives. In addition to the phenomenon of the gap on the object, the research gap is also the basis for this study where research has been conducted from Astaginy et al (2023) which found a significant effect of financial attitudes on financial behavior, different results were obtained from the research of Alfitra et al (2023) where the findings found that there was no significant effect of financial attitudes on financial behavior. Research on external locus of control has been conducted by Putri & Pamungkas (2019) where external locus of control has a significant effect on financial behavior, but according to Baptista & Dewi (2021), it explains that external locus of control has no significant effect on financial behavior. The results of research on self-control have also been carried out by Utami & Isbanah (2023) where self-control has a significant effect on financial behavior, but according to Gunawan & Syakinah (2022), it explains that self-control has no significant effect on financial behavior. Based on the phenomenon gap and research gap, researchers know that there are inconsistencies so that further research is needed.

## **2. Methodology**

### **2.1. Model Development**

#### ***Financial Attitude on Financial Behavior***

Financial attitude is a form of a person's implementation when making financial-related decisions with their financial management (Elicia & Widjaja, 2021). Financial attitude is a manifestation of attitudes towards finance that are owned by assessing, arguing, or thinking (Putri & Siregar, 2022). Financial attitudes are opinions or thoughts and evaluations of finance that are realized through attitudes (Handayani et al., 2022). Indicators of financial attitudes according to Fatmawati & Fahriani (2023) are recording financial expenses, making financial plans, setting financial goals, and money security.

A person can be helped when deciding on attitudes and ways of behaving in relation to his finances, both in how to manage, budget personal money, or make decisions related to the money he has with a financial attitude (Astaginy et al., 2023). Thus, a person's financial attitude can affect the way he manages financial behavior (Harianto & Isbanah, 2021). The better the financial attitude, the better the financial behavior that a person has in managing finances wisely. Research result by Anwar & Leon (2022) support this statement that financial behaviour is significantly influenced by financial attitudes. Based on this explanation, the hypotheses proposed are:

*H1 : Financial attitude has a significant impact on financial behavior*

#### ***External Locus of Control on Financial Behavior***

External locus of control is individual's belief that all events experienced are influenced by external factors such as chance or luck (Pradiningtyas & Lukiastuti, 2019). External locus of control external is a person's condition where it can be influenced from outside and not influenced by himself (Budiono, 2020). Indicators of external locus of control according to Hidayah & Bowo (2018) consist of socioeconomic status, the influence of others, and luck.

External locus of control tends to lack the effort needed to direct responsible financial behavior (Ahmad et al., 2020). A person with an internal or external locus of control can

cause differences in behavior, so that the lower external locus of control, financial behaviour that a person applies will be higher, on the contrary, the higher external locus of control, financial behaviour that a person applies will be lower. This is supported by Muhidia (2019) who found that financial behaviour is significantly influenced by external locus of control. Based on this explanation, the following hypothesis is proposed:

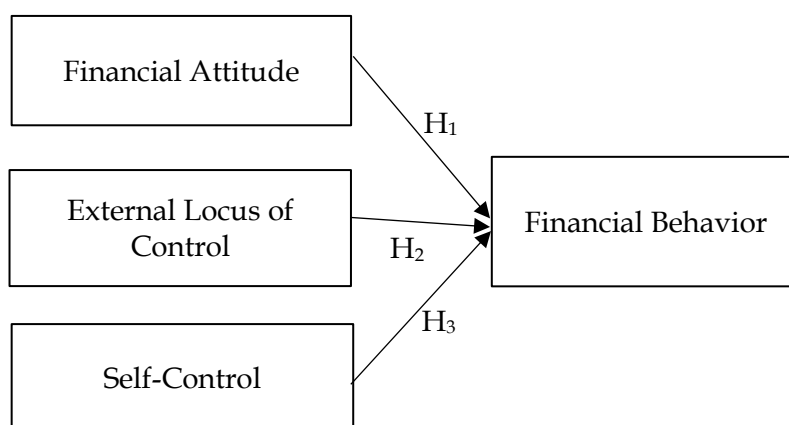
*H2 : External locus of control has a significant influence on financial behavior*

### **Self-Control on Financial Behavior**

Self-control is a thought related to belief in himself with the ability to regulate and restrain himself to deal with situations that occur (Ekofani & Paramita, 2023). Self-control is an encouragement from oneself to take self-control actions towards something good or bad (Zuniarti & Rochmawati, 2021). Self-control is measured by indicators according to Nofsinger (2005) in Sampoerno & Asandimitra (2021), preparing an emergency fund, comparing prices, feeling uncomfortable without making financial plans, the ability to control expenses.

The ability to make the right decisions about your finances can avoid financial problems in the future and this shows healthy financial behavior by prioritizing needs over wants. The better the ability to control oneself, the better the financial behavior. This is supported by Gunawan & Syakinah (2022) research which found that financial behaviour is significantly affected by self-control. Based on the existing explanation, the proposed hypothesis is:

*H3: Self-control has a significant effect on financial behavior*



Source: Data processed by researchers, 2024

Figurs 1. Conceptual Framework

## **2.2. Data Collection**

This research was conducted on housewives in Selosari Village, Magetan City. The scope of this research focuses of financial attitudes, external locus of control, and self-control so that the influence of these variables on financial behavior is known. The population used for this research is all housewives in Selosari Village, Magetan City, whose numbers are not known with certainty. This data collection technique uses accidental

sampling. Accidental sampling is a technique for determining samples based on confusion, anyone who happens to meet can be used as a sample, if they have a match with the data source (Sugiyono, 2019).

Determination of the number of samples taken with the considerations those determined by Hair et al. (2010). The minimum sample size based on this formula states that what is taken in this study for the appropriate SEM analysis model is between 100-200 (Fatimah & Trihudyatmanto, 2021). Determination of the sample size by the number of indicators multiplied by the minimum sample of 5-10. The number of indicators used was 15 ( $15 \times 7 = 105$ ), so the number of samples used from this study was 105 housewives. The data collection method was carried out by observation and questionnaire using a Likert scale in measuring the questionnaire answers. The Partial Least Square (PLS) method was employed as data analysis for this study with by utilizing the SmartPLS application.

### 2.3. Analysis Method

The analysis method explains what and how the data analysis is performed. Presented here Partial Least Square (PLS) method is used as data analysis for research with the use of SmartPLS application. The analysis techniques carried out are as follows: 1) Measurement Model Analysis (Convergent Validity, Composite reliability, Cronbach's Alpha); 2) Structural Model Analysis (Path coefficient and R-Square); 3) Hypothesis Testing

## 3. Results

### 3.1. Respondent Characteristics

Based on the results of distributing questionnaires to respondents, the characteristics of the respondents of this study are known:

Table 1. Respondent Characteristics

	Characteristics	Total	Percent (%)
Age	- 21-30 Years	6	5,7
	- 31-40 Years	27	25,7
	- 41-50 Years	53	50,5
	- 51-60 Years	19	18,1
Occupation-	Housewife (IRT)	50	47,6
	- Entrepreneur	24	22,7
	- Civil Servant (PNS)	8	7,8
	- Private	19	18,1
	- Farmer	2	1,9
	- Casual Laborer	2	1,9
Revenue	- < Rp 1.000.000	48	48,7
	- Rp 1.100.000-Rp 2.000.000	21	20
	- Rp 2.100.000-Rp 3.000.000	19	18,1
	- > Rp 3.100.000	17	16,2

Source: Data processed by researchers, 2024

Table 1 shows that the majority of housewives in Selosari Village, Magetan City, are aged 41 years to 50 years. The work as a housewife only dominates, so the housewife chooses not to work in addition to prioritizing domestic work only. In addition, the majority of housewives have an income for one year of < Rp 1,000,000 because of the dominance of housewife work so that they do not have their own income, it will be different from housewives who have their own income.

### 3.2. Outer model analysis

The results of the outer test used for validity and reliability testing are presented in table 2.

Tabel 2. Outer Model

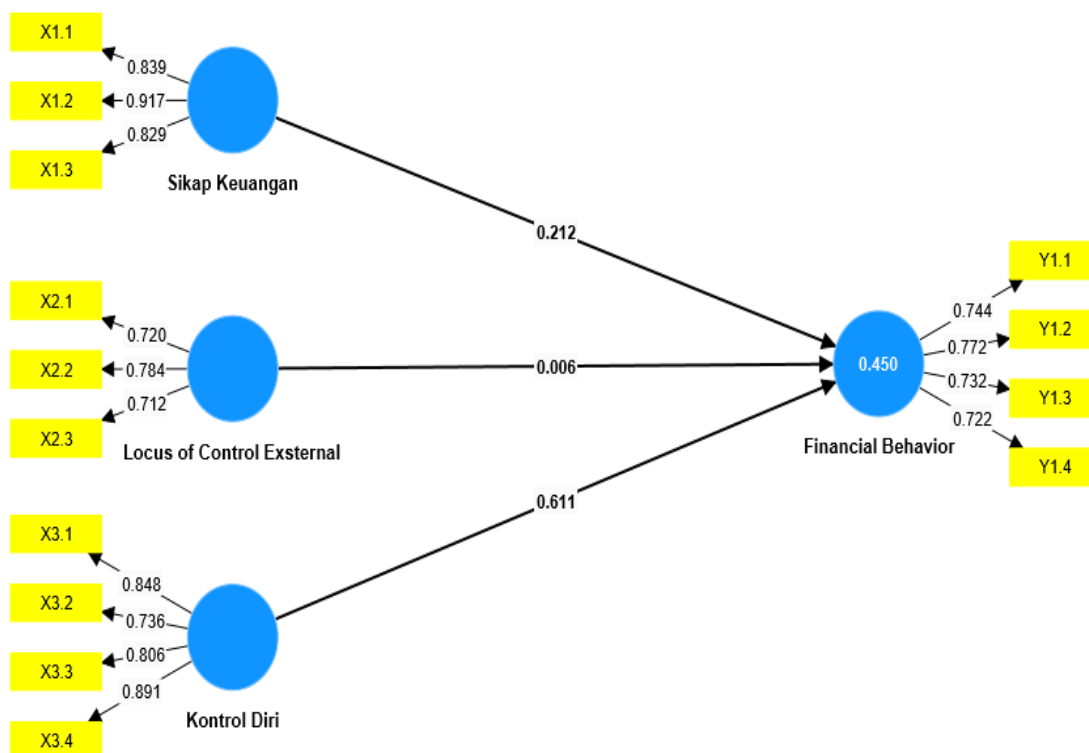
Variable/Indicators	Outer Loading	Cronbach's Alpha	Composite Reliability	Description
Financial Attitude		0,824	0,877	Reliable
- Recording financial expenses	0,839			Valid
- Making financial plans	0,917			Valid
- Setting financial goals	0,829			Valid
External Locus of Control		0,603	0,789	Reliable
- Socio-economic status	0,720			Valid
- Influence of others	0,784			Valid
- Luck	0,712			Valid
Self-Control		0,840	0,893	Reliable
- Setting up an emergency fund	0,848			Valid
- Comparing prices	0,736			Valid
- Feeling uncomfortable without financial planning	0,806			Valid
- Ability to control spending	0,891			Valid
Financial Behavior		0,730	0,831	Reliable
- Paying bills on time	0,744			Valid
- Making a budget	0,772			Valid
- Setting aside some money for frugality	0,732			Valid
- Saving	0,722			Valid

Source: Data processed by researchers, 2024

The results of the table above describe the outer loading factors of the indicators on each variable with an outer loading value of > 0,70 which is declared valid. It can be concluded in table 2 that the results of each variable are reliable because the composite reliability value owned is > 0,70. This means that variables of financial behavior, financial attitudes, external locus of control, and self-control have met the composite reliability (financial attitude 0,877; external locus of control 0,789; self-control 0,893; financial behavior 0,831). Cronbach's alpha value for each variable has met the Cronbach's alpha value, which is > 0,60 (financial attitude 0,824; external locus of control 0,603; self-control 0,840; financial behavior 0,730), so it is concluded that each variable is reliable.

### 3.3. Inner Model Analysis

The R-Square results in the table above show that the structural model (inner model) value is 0,450. Based on the R-Square criteria, the value of 0,450 shows that it is in the moderate or moderate category, which means that the financial attitude variable, external locus of control, and self-control are able to influence financial behavior by 45% and the remaining 55% can be influenced by other variables from outside this research model.



Source: Data processed by researchers, 2024

Image 2. Inner Model Results

Table 3. R-Square Value

Variable	R-Square	R-Square Adjusted
Financial Behavior	0,450	0,434

Source: Data processed by researchers, 2024

### 3.4. Hypothesis Test

The first hypothesis by testing financial attitudes towards financial behavior, shows a P-value of 0,047 < 0,05 and a T-statistic of 1,984 > T-table 1,96. So the financial attitude variable has a significant effect on financial behavior, so the first research hypothesis is accepted. The second hypothesis by testing the external locus of control on financial behavior, the results of the P-values are 0,946 > 0,05 and the T-statistic is 0,067 < T-table 1,96. So there is no significant effect of the external locus of control variable on financial behavior, therefore the second research hypothesis is rejected. The third hypothesis by



testing self-control on financial behavior, it is known that the results of the P-values value are  $0,000 < 0,05$  and the T-Statistic is  $6,960 > T\text{-table } 1,96$ . So the self-control variable can significantly influence financial behavior, so the third research hypothesis is accepted.

Tabel 4. Path Coefficient Results

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STD EV )	P values	Description
Financial Attitude → Financial Behavior	0,212	0,223	0,107	1,984	0,047	Significant
External Locus of Control → Financial Behavior	0,006	0,019	0,085	0,067	0,946	Not Significant
Self Control → Financial Behavior	0,611	0,603	0,088	6,960	0,000	Significant

Source: Data processed by researchers, 2024

## 4. Discussion

### 4.1. The Effect of Financial Attitudes on Financial Behavior

Financial attitudes have an influence on financial behavior with a positive direction, namely 0,047. These results explain that the better the financial attitude will make the better the financial behavior (Aditya & Azmansyah, 2021). Proven from the results of descriptive analysis on financial attitude variables shown through indicators of recording financial expenses, making financial plans, setting financial goals, and money security can have a significant effect on the financial behavior of housewives in Selosari Village, Magetan City.

This is reinforced by the results of questionnaire data collection which states that the indicator "Setting financial goals" includes the first highest average answer of 4,10 so that housewives will record their needs based on their goals as an effort to make a family financial budget to avoid unnecessary expenses and in accordance with the money they have. In addition, the respondent's answer with the second highest average of 3,86 on the indicator "Safety of money" shows that the majority of housewives choose to save money at the Bank rather than saving it themselves because they believe that the money will be safer so that the attitude of saving money prioritizes safety, recording financial expenses, and compiling financial goals can encourage housewives' behavior in saving money and managing finances more wisely.

Financial attitudes can affect financial behavior because a good financial attitude indicates that decision making, budgeting, and financial management have been carried out properly, so that it can make financial behavior wiser. These results support the research proposed by Saputra et al (2022) which states that financial attitude has a

positive and significant effect on financial behavior. This is relevant to the research of Astaginy et al (2023) which explains the positive and significant effect of financial attitudes on financial behavior.

#### **4.2. The Effect of External Locus of Control on Financial Behavior**

External locus of control has a positive and insignificant effect on financial behavior of 0,946. This means that high or low external locus of control has no impact on financial behavior. This is seen through respondents' responses from the external locus of control variable through indicators of social economic status, the influence of others, and luck cannot affect financial behavior in housewives in Selosari Village, Magetan City.

Based on the results of questionnaire data collection, it can be seen that the indicators “Luck” and “Influence of others” include answers in the neutral category. This shows that the majority of housewives in Selosari Village, Magetan City consider luck to have nothing to do with the behavior of paying bills on time or making a budget that reflects financial behavior. In addition, indicators of the influence of others are also considered not to affect financial behavior in housewives. As research found by Udiarti et al (2022) also states that housewives are not easily influenced. So that external locus of control cannot directly affect financial behavior, there are other factors that may be more dominant in influencing financial behavior.

This is not relevant to research conducted by Wijayanti & Kartawinata (2023) which states that external locus of control has a significant effect on personal financial management. However, this result is supported by research from Putra et al (2022) which explains that external locus of control has no significant effect on work performance.

#### **4.3. The Effect of Self-Control on Financial Behavior**

Self-control has a positive and significant effect on financial behavior of 0,000. This means that high and low self-control will have an impact on financial behavior. The higher self-control makes financial behavior better (Utami & Isbanah, 2023). This is evidenced by respondents' responses to the self-control variable as measured by indicators of preparing an emergency fund, comparing prices, feeling uncomfortable without making financial plans, the ability to control expenses can significantly affect the financial behavior of housewives in Selosari Village, Magetan City.

This result can be seen through the results of questionnaire data collection, which shows that the indicator “Comparing prices” includes the first highest average answer of 4,26 so that the majority of housewives have the principle to save money by comparing prices as an effort to control themselves over their finances so as not to overdo it which causes consumptive behavior. In addition, the second highest average answer was 3,83 on the indicator “Ability to control expenses” so that housewives have an awareness to purchase goods according to their needs not based on desires which result in impulse purchases, this will make housewives' expenses well controlled and get used to choosing frugality and prioritizing savings.

Financial behavior is influenced by self-control because if self-control is high, it means that expenses can be controlled in accordance with the income or money owned. These conditions keep housewives' financial management under control so that financial behavior can be controlled appropriately. These results are in accordance with Utami &

Isbanah (2023) who say self-control has a positive and significant effect on financial behavior. These results are also relevant to research from Nasihah & Listiadi (2019) which states that self-control has a positive and significant effect on financial behavior.

## 5. Conclusion

Through the results of the analysis that has been tested, it can be concluded that the variables of financial attitudes, and self-control have a positive and significant influence on financial behavior in housewives in Selosari Village, Magetan City, while external locus of control is known to have no significant effect on financial behavior in housewives in Selosari Village, Magetan City.

Housewives are expected to pay attention to financial attitudes and self-control because they have an influence on financial behavior. Housewives must have good financial attitudes, so that they can help manage finances in their households properly. Likewise, the self-control that housewives have can help housewives to minimize the occurrence of financial problems in the household. In addition, it is recommended to provide training related to proper financial management for housewives, this training can be organized by Selosari Village through community organizations such as family welfare empowerment (PKK) in order to anticipate in the face of poverty and high household consumption expenditure. So that it will have a good impact on the financial behavior of housewives. Future research is expected to use other variables and objects that affect financial behavior in order to increase the accuracy of the research.

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