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Parental Income and Financial Attitudes towards Financial Management Behaviour Moderated by Financial Knowledge

Ni Luh Darmasanti Aprilia Ulandari, Rini Anggriani*, Restu Alpiansah, Stevany Hanalyna Dethan, Susilo Talidobel
Universitas Bumigora, Mataram, Indonesia

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Abstract

Financial management behavior can be implemented to attain a satisfactory standard of living. Their financial attitude and parental income influence a person's perspective on saving. Financial knowledge can potentially influence the relationship between parental income and financial attitude toward financial management behavior. This study aims to examine the influence of parental income and financial attitude on financial management behavior, moderated by financial knowledge. The study concentrated on 250 respondents from Generation Z in Mataram City, who were selected through purposive sampling techniques using a questionnaire data collection method. The data analysis is conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 3.0 software. The findings indicated that parental income and financial attitude positively and significantly affected financial management behavior. However, financial knowledge has failed to mitigate the relationship between parental income and financial management behavior. Financial knowledge was unable to moderate the relationship between financial attitude and financial management behavior. Thus, the findings highlighted the significance of parental income and financial attitude in influencing financial management behavior in Generation Z. Therefore, the findings enhance the comprehension that parental income and financial attitude significantly influence an individual's future financial status.

Keywords: Financial Attitude; Financial Knowledge; Financial Management Behavior; Parental Income.

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*Corresponding author. Tel: +6281236566153, E-mail: rinianggriani@universitasbumigora.ac.id
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I. Introduction

Indonesia's economic growth in the fourth quarter of 2023 reached 5.03% year-over-year. The primary driver of this growth is the rise in household consumption. Household spending constituted the predominant element of Indonesia's Gross Domestic Product (GDP), which experienced a growth of 4.82% in 2023. A rise in the minimum wage and governmental social support propelled this expansion. Thus, the contribution of each generation was crucial for sustaining economic stability in Indonesia. The survey's findings indicate that the predominant generational makeup in Indonesia comprises the Millennial Generation and Generation Z. The demographic composition of Mataram City is predominantly comprised of Generation Z. Students and recent graduates are classified within Generation Z. Generation Z refers to those born between 1997 and 2012, who have matured in an age characterized by swiftly advancing digital technologies [1]. Convenient access to many financial resources led Generation Z to have a diminished inclination toward saving or investing [2]. A survey by the Financial Health Index revealed that the community's financial stability remained inadequate, with spending surpassing savings or investments [3]. Generation Z presently has a limited comprehension of suitable and successful financial management behavior [4].

Financial management behavior reflects how individuals manage their finances, from the stage of income to expenditure [5]. One effort that can be made to achieve a good quality of life is to implement wise financial management by prioritizing the fulfillment of needs over desires [6]. One factor that influenced financial management behavior was parental income [7–10]. Parental income was derived from commercial or entrepreneurial operations conducted to fulfill household necessities [11]. Differences in parental income among individuals were highly associated with a person's financial conduct and attitude [12]. Financial attitude refers to an individual's perception of money, which influences their view of it as a source of empowerment and guides their behavior in terms of saving and spending [13]. Several studies indicate that financial attitude influences financial management behavior [4, 14, 15]. In addition, sound financial management behavior is significantly influenced by the level of financial knowledge an individual possesses. Financial knowledge serves a critical role as a foundation for developing structured financial planning, deepening the understanding of financial management principles, and enabling informed financial decision-making, including the ability to avoid impulsive spending [3]. Several studies show that financial knowledge has a positive effect on financial management behavior [14, 16].

Numerous studies have previously examined financial management behavior, including its relationship with parental income and financial attitude. Several findings suggest that parental income influences financial management behavior [8, 10]. However, other studies contradict this and have found no significant influence of parental income on financial management behavior [5, 17]. Similarly, financial attitudes have been identified as an influential factor in financial management behavior [14, 15]. Nevertheless, other studies report conflicting findings, indicating no significant relationship between financial attitudes and financial management behavior [1, 14]. These inconsistencies highlight a research gap and underscore the need for further investigation to develop a more comprehensive understanding of these relationships. In addition, prior studies have not incorporated moderating variables, presenting an opportunity for novelty in the present study.

The primary objective of this study is to conduct an in-depth analysis of the influence of parental income and financial attitude on the financial management behavior of Generation Z, with financial knowledge serving as a moderating variable. This research aims not only to identify the direct relationships among these variables but also to examine the extent to which financial knowledge moderates the effects of parental income and financial attitude on financial management behavior. Therefore, this study offers a significant contribution to the existing literature by enhancing the understanding of the factors that shape the financial behavior of Generation Z, a cohort currently undergoing a transitional phase toward financial independence. The results of this study are expected to serve as a foundation for developing a more effective and contextually relevant financial education strategy tailored to the younger generation.

II. Method

This study employed a quantitative research design with an associative descriptive approach. Data were collected using a purposive sampling technique by distributing questionnaires as the primary data collection instrument. The respondent criteria are those aged 17 and over (Generation Z, born

1997-2007), receiving income from parents, and domiciled in Mataram City.
The sample comprised 250 respondents from Generation Z residing in Mataram City. The sample size was determined based on the Lemeshow formula (see Equation (1)).

$$\begin{aligned} n &= \frac{Za^2 \times\ P\ \times\ Q}{d^2} \\ n &= \frac{1{,}96^2 \times 0{,}8 \times (1-0{,}8)}{0{,}05^2} = 245,86 \end{aligned} \tag{1}$$

The explanation for Equation (1) is as follows: (1) n represents the minimum required sample size; (2) Z denotes the standard value from the normal distribution at a 5% significance level, which is 1.96; (3) P indicates the expected prevalence or proportion of events, set at 80% in this study due to the absence of actual data; (4) Q is the complement of P, calculated as $1 - P$; and (5) d refers to the desired level of precision or margin of error, set at 5%.

This study examined two independent variables: parental income and financial attitude. One moderating variable was financial knowledge. The dependent variable analyzed was financial management behavior. Data collected for this study is analyzed using the Partial Least Squares (PLS) approach. The analysis included validity and reliability assessments, hypothesis testing, and moderation analysis to evaluate the effects of the independent variables on financial management behavior and examine the moderating role of financial knowledge.

III. Results and Discussion

1. Respondent Profile

This study was conducted by distributing questionnaires to 250 respondents classified as members of Generation Z in Mataram City. Table 1 presents the gender distribution of respondents, which was analyzed to assess the proportional representation of male and female participants. Additionally, the analysis based on year of birth aims to explore how variations in age may influence the financial behavior of the respondents.

Table 1. Respondent Profile

Respondent Profile		**Frequency (People)**	**Percentage (%)**
Gender	Male	75	30
	Female	175	70
Birth Year	1997-2000	29	12
	2001-2004	170	68
	2005-2007	51	20

Based on Table 1, the majority of respondents were female, comprising 175 individuals (70%) of the total sample, while male respondents accounted for 75 individuals (30%). These results indicate that female participants predominantly completed the questionnaire. In terms of year of birth, 170 respondents (68%) were born between 2001 and 2004, followed by 51 respondents (20%) born between 2005 and 2007, and 29 respondents (12%) born between 1997 and 2000. These findings suggest that the largest proportion of respondents were individuals born between 2001 and 2004.

2. Outer Model Testing

The analysis of the outer model was conducted through validity and reliability testing. In Smart-PLS, the outer model was assessed using three main criteria: convergent validity, discriminant validity, and reliability.

2.1. Convergent Validity

Convergent validity was assessed to determine how well each indicator reflects its underlying construct or latent variable [18]. An indicator was considered to demonstrate adequate convergent validity and thus high validity if it exhibited an outer loading value greater than 0.70. Additionally, the Average Variance Extracted (AVE) value should exceed 0.50 to meet the validity criteria. The results of the outer loading analysis in this study are presented in Table 2.

Table 2. Outer Loading Results

Variable	Indicator	Outer Loading	Explanation
Moderating Effect 1	Z*X1	0.969	Valid
Moderating Effect 2	Z*X2	1.048	Valid
Parental Income (X1)	X1.1	0.799	Valid
	X1.2	0.798	Valid
	X1.3	0.788	Valid
	X1.4	0. 796	Valid
	X1.5	0.780	Valid
	X1.6	0.757	Valid
	X1.7	0.764	Valid
	X1.8	0.777	Valid
	X1.9	0.797	Valid
	X1.10	0.779	Valid
	X1.11	0.814	Valid
	X1.12	0.752	Valid
	X1.13	0.784	Valid
	X1.14	0.783	Valid
	X1.15	0.765	Valid
Financial Attitude (X2)	X2.1	0.736	Valid
	X2.2	0.762	Valid
	X2.3	0.739	Valid
	X2.4	0.737	Valid
	X2.5	0.774	Valid
	X2.6	0.744	Valid
	X2.7	0.750	Valid
	X2.8	0.719	Valid
	X2.9	0.721	Valid
	X2.10	0.706	Valid
	X2.11	0.752	Valid
	X2.12	0.746	Valid
	X2.13	0.770	Valid
Financial Knowledge (Z)	Z.1	0.804	Valid
	Z.2	0.781	Valid
	Z.3	0.795	Valid
	Z.4	0.799	Valid
	Z.5	0.815	Valid
	Z.6	0.809	Valid
	Z.7	0.815	Valid
	Z.8	0.834	Valid
	Z.9	0.799	Valid
	Z.10	0.807	Valid
	Z.11	0.808	Valid
	Z.12	0.844	Valid
	Z.13	0.810	Valid

Variable	Indicator	Outer Loading	Explanation
	Z.14	0.820	Valid
	Z.15	0.825	Valid
	Z.16	0.788	Valid
Financial Management Behavior (Y)	Y.1	0.781	Valid
	Y.2	0. 746	Valid
	Y.3	0.763	Valid
	Y.4	0.801	Valid
	Y.5	0.715	Valid
	Y.6	0.722	Valid
	Y.7	0.729	Valid
	Y.8	0.740	Valid
	Y.9	0.764	Valid
	Y.10	0.805	Valid
	Y.11	0.785	Valid
	Y.12	0.754	Valid
	Y.13	0.722	Valid
	Y.14	0.725	Valid
	Y.15	0.755	Valid
	Y.16	0.762	Valid
	Y.17	0.734	Valid

Based on Table 2, the indicators for each research variable exhibited factor loading values > 0.70. These results indicate that the statement items have met the criteria for convergent validity and are suitable for subsequent analysis. Accordingly, all indicators utilized in this study were considered valid. The Average Variance Extracted (AVE) values are presented in Table 3.

Table 3. Average Variance Extracted (AVE) Results

Variable	Average Variance Extracted (AVE)
Parental Income (X1)	0.612
Financial Attitude (X2)	0.552
Financial Knowledge (Z)	0.655
Financial Management Behavior (Y)	0.568

Based on Table 3, the Average Variance Extracted (AVE) value for each variable was greater than 0.50. Therefore, it can be concluded that all factors in this study about the impact of parental income and financial attitude on financial management behavior, with financial knowledge serving as a moderating factor, were valid.

2.2. Reliability

This study employed two methods to assess reliability: Cronbach's Alpha and Composite Reliability. Cronbach's Alpha was used to measure the lower bound of a variable's reliability, while Composite Reliability was used to measure the actual reliability value of a variable. It is considered reliable if the Cronbach's Alpha value is > 0.60 [19]. The rule of thumb is that the alpha or Composite Reliability is greater than 0.7 [20]. Table 4 presents the results of the Cronbach's Alpha and Composite Reliability calculations.

Table 4. Cronbach's Alpha and Composite Reliability Results

Variable	Cronbach's Alpha	Composite Reliability	Explanation
Moderating Effect 1	1.000	1.000	Reliabel
Moderating Effect 2	1.000	1.000	Reliabel
Parental Income (X1)	0.955	0.959	Reliabel
Financial Attitude (X2)	0.932	0.933	Reliabel
Financial Knowledge (Z)	0.965	0.968	Reliabel
Financial Management Behavior (Y)	0.952	0.954	Reliabel

Based on Table 4, the results indicate that Cronbach's Alpha and Composite Reliability for each variable exceed 0.7. Thus, it can be asserted that all variables in this study exhibit reliability.

3. Hypothesis Testing

The decision to accept or reject a hypothesis in this study was based on the significance value of the path coefficient, p-value, and t-statistic. The path coefficient, ranging from 0 to 1, signifies a positive relationship, whereas values between -1 and 0 indicate a negative one. At a significance level of 5%, a relationship between variables is considered statistically significant if the t-statistic exceeds 1.96 and the p-value is less than 0.05. The results of the R-squared calculations are presented in Table 5.

Table 5. Hypothesis Test Results

Relationship Between Variables	Path Coefficient	T-Statistic	P-Value	Description
Parental Income (X1) → Financial Management Behavior (Y)	0.269	3.636	0.000	Positive and significant (Hypothesis accepted)
Financial Attitude (X2) → Financial Management Behavior (Y)	0.421	5.231	0.000	Positive and significant (Hypothesis accepted)
Financial Knowledge (Z) → Parental Income (X1) → Financial ManagementBehavior (Y)	0.043	0.684	0.494	Positive and not significant (Hypothesis rejected)
Financial Knowledge (Z) → Financial Attitude (X2) → Financial Management Behavior (Y)	-0.122	2.109	0.035	Negative and significant (Hypothesis rejected)

The first hypothesis revealed that parental income (X1) has a positive and significant effect on financial management behavior (Y), as indicated by a path coefficient of 0.269 and a p-value of 0.000 ($p < 0.05$). This finding suggests that more stable parental income is associated with better financial management behavior among individuals. Parents with stable financial conditions are generally more capable of ensuring their children's access to education, reducing the risk of school dropout and enhancing financial literacy. Furthermore, higher-income parents are often better positioned to provide financial support, which can foster savings habits and promote responsible financial behavior [8, 9].

The second hypothesis indicated that the financial attitude variable (X2) has a positive and significant effect on financial management behavior (Y), with a path coefficient of 0.421 and a p-value of 0.000 ($p < 0.05$). This result implies that individuals with stronger financial attitudes tend to exhibit better financial management behavior. The finding is further supported by questionnaire responses, highlighting Generation Z's perception in Mataram City regarding the importance of financial attitude in cultivating sound financial habits. Therefore, financial attitude is confirmed as a significant factor influencing financial management behavior, consistent with previous research [21].

The third hypothesis revealed that the effect of parental income (X1) on financial management behavior (Y), when moderated by financial knowledge (Z), was not statistically significant. This is

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evidenced by a t-statistic of 0.684, lower than the critical value of 1.969, and a p-value of 0.494, which exceeded the 0.05 significance threshold. Although the path coefficient of 0.043 indicates a positive relationship, the moderation effect is weak, contributing only 4.3%. Based on these findings, it can be concluded that financial knowledge does not serve as a moderating variable in the relationship between parental income and financial management behavior among Generation Z in Mataram City. This result aligns with the findings of [22], which suggests that while financial knowledge may exhibit a positive association, its impact on financial management behavior is not statistically significant.

The fourth hypothesis examined the influence of financial attitude (X2) on financial management behavior (Y), with financial knowledge (Z) serving as a moderating variable. The analysis yielded a t-statistic of 2.109, which exceeds the critical value of 1.969, and a p-value of 0.035, which falls below the 0.05 significance threshold. Although this interaction is statistically significant, the path coefficient of -0.122 indicates a negative moderating effect. Based on these results, it can be concluded that financial knowledge does not strengthen the relationship between financial attitude and financial management behavior among Generation Z in Mataram City. In fact, the findings suggest that higher levels of financial knowledge may attenuate the influence of financial attitude on financial behavior. These results are consistent with the findings of [23], which indicate that financial knowledge may directly impact financial management but does not serve effectively as a moderating variable.

IV. Conclusion

Based on the analysis presented in the previous section, this study concludes that parental income has a positive and significant effect on financial management behavior. Additionally, financial attitude was found to positively and significantly influence financial management behavior. However, financial knowledge did not significantly moderate the relationship between parental income and financial management behavior, nor did it moderate the relationship between financial attitude and financial management behavior. These findings contribute to a deeper understanding of how income, financial attitude, and financial knowledge influence individuals' financial management capabilities. The results may be a foundation for developing more targeted financial education strategies or programs. Although financial knowledge has generally been considered advantageous, the absence of a moderating effect, especially the negative interaction observed with financial attitude, indicates the necessity for educational strategies to foster a healthy financial attitude. Future research is encouraged to explore the roles of financial attitude and knowledge in different demographic or professional contexts, such as among employees in the private versus public sectors, given the potential for differing financial behavior patterns between these groups.

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