
STUDENTS' FINANCIAL MANAGEMENT BEHAVIOR: POTENTIAL FACTOR AND UNDERSTANDING OF THE TRI PANTANGAN TEACHINGS

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ABSTRACT

Many students tend to be less aware of financial responsibility and the need to manage finances efficiently. This is often influenced by various factors, including the culture of debt and the consumer lifestyle that is common among today's teenagers. This research aims to examine the influence of financial attitudes and understanding of the teachings of the tri pantangan on Student Financial Management Behavior. The respondents of this research were 100 students of the Accounting Study Program at Bachelorwiyata Tamansiswa University. Data was collected through surveys using questionnaires, and data quality was analyzed through validity and reliability. Data analysis includes testing classical assumptions, normality, multicollinearity and heteroscedasticity. The hypothesis was tested using the T test, F test, and R2 test with the help of SPSS version 23 software. The research results showed that Financial Attitudes and Understanding of the Tri pantangan Teachings had a positive and significant effect on students' financial management behavior. Apart from that, these two factors also simultaneously have a positive and significant effect on students' financial management behavior.

Keywords: Financial Attitudes, Understanding the Teachings of the "Tri Pantangan", Student Financial Management Behavior

INTRODUCTION

Students as valuable assets of the nation have great potential to contribute to the economy in the future. Their skills and independence in managing finances after entering the world of work will be an important factor in achieving sustainable economic progress. The study period is a crucial moment for students to develop an independent spirit, including in financial matters. Releasing oneself from full parental supervision and starting to be responsible for personal expenses is the first step towards a prosperous future (Nuryana & Rahmawati, 2020). Managing finances is like the art of directing money in daily activities. This can be done both

individually and in groups, with the main aim of achieving financial prosperity. To achieve financial prosperity, good financial management is also required, so that funds can be allocated according to needs and avoid waste. To build a correct financial management process, financial responsibility is key. Financial responsibility encourages us to manage money and assets wisely and positively (Youla et al., 2021).

In the modern era dominated by consumerist culture and expensive lifestyles, it is not surprising that many teenagers are trapped in a cycle of minimal financial responsibility when entering the world of college. Driven by expensive lifestyles in the modern era,

students are required to have intelligence in financial planning. This ability is the key to surviving and achieving success amidst the onslaught of financial demands. The results of a survey of 50 students in Samarinda showed interesting findings. The majority of 98% or 49 students understand the benefits of prioritizing needs. They realize that this can help them manage their finances more effectively. However, only a handful of 10% or 5 students actually apply the order of needs scale in everyday life. This shows a significant gap between awareness and action. Even more worrying, the survey showed that 32% or 16 students allocated their biggest expenses to fulfill wants, not needs. This shows that the consumer lifestyle has trapped many students, causing them to ignore their needs for the sake of momentary pleasure. (Napitupulu et al., 2021). The inability to manage finances carefully can result in errors in determining priorities and trigger uncontrolled spending. It is important for individuals to have financial knowledge and literacy to be skilled in planning and managing their finances responsibly. Students need to equip themselves with good financial management knowledge and behavior to be able to manage their finances effectively (Nuryana & Rahmawati, 2020).

Financial management skills are one of the main keys to achieving success in life. Understanding this encourages every individual to have a wise attitude in managing their finances to avoid financial difficulties and avoid failure. Our behavior in managing our daily finances is influenced by various things, one of which is financial

knowledge and attitudes. Financial knowledge or financial literacy can be obtained from various references, including education, books, training and the like. On the other hand, financial attitudes are formed from within us, influenced by our state of mind and emotions. (Napitupulu et al., 2021). Emotional intelligence is not just an innate talent, but also a set of abilities that can be honed over time. This ability includes understanding oneself, meaning recognizing one's own emotions and feelings, as well as how these emotions and feelings influence thoughts and behavior. By developing emotional intelligence, we can improve the quality of life in various aspects, including managing finances (Erawati, 2023).

The ability to manage finances includes preparing financial plans, preparing budgets, managing daily funds, and financial supervision. One of the main aspects of financial management is budgeting, which aims to help individuals maintain their finances well. However, while good financial management behavior is important, it is not enough. Students need to understand financial concepts in depth so they can manage their finances well and make responsible financial decisions (Zulfikri & Hidayat, 2017).

Factors that influence a person's financial management patterns can be financial attitudes. According to Amanah *et al.*, (2016), Understanding of finance, attitudes towards finance, and locus of control are several aspects that influence individual financial management behavior. In general, financial attitudes refer to the way individuals behave with the money they

own. Money as a basic need can influence a person's behavior, and can even encourage him to think irrationally. The power of money as an important element in life can trigger feelings of suspicion and distrust, depending on the individual's attitude towards funds directly. Therefore, it is important for us to develop an optimistic financial outlook for a better life. (Youla et al., 2021). Starting efficient and appropriate personal financial management practices can begin by adopting a positive and appropriate financial attitude. The approach to personal finance plays an important role in achieving financial well-being because this attitude will influence the way we make daily financial decisions (Wahida, 2019).

An additional factor that can influence a person's financial behavior is the principle of the "tri pantangan" taught by Ki Hadjar Dewantara. This principle mandates individuals to avoid abuse of power or authority, avoid financial abuse, and comply with decency and moral norms. (Wardani & Farin, 2023). These "tri pantangan" are three prohibitions that originate from Ki Hajar Dewantara's conception, namely the prohibition of abuse of power, the prohibition of financial abuse, and also the prohibition of violating decency. One of the three taboo in the Tri pantangan teachings is the prohibition against wasting money in vain. By adhering to this taboo, individuals are reminded to value money and not spend it on unnecessary things. This can help individuals become wiser in shopping, prioritizing more important needs over unnecessary desires (Erawati, 2023). Thus, several of these factors can influence and encourage

students' financial management actions and help students manage their finances well.

The difference between this research and previous research entitled "The Influence of Financial Literacy and Financial Attitudes on Student Financial Management Behavior in Samarinda City" lies in the independent variable, where in this research an independent variable was added, namely Tamansiswa's teachings on understanding the tri pantangan. Apart from that, previous research was conducted in Samarinda, while this research was conducted in Yogyakarta. The author's contribution in this research, in this research the author contributed by conducting comprehensive research regarding the influence of understanding the Tri Pantangan teachings and financial attitudes on students' financial management behavior. This research aims to provide a deeper understanding of the aspects that influence the way students manage their finances, as well as the role of the Tri Pantangan teachings and financial attitudes in this matter.

LITERATUR REVIEW

Behavioral Theory of Finance

The theory used to explain the relationship between financial attitudes and financial management actions among students is the Theory of Planned Behavior (TPB) which highlights perceived behavioral control factors regarding the level of ease or difficulty in carrying out certain behaviors. This factor is interpreted as a reflection of past experiences that help in anticipating obstacles and barriers. In a financial context, this refers to understanding how a person makes

financial decisions, including allocation, acquisition, and financial management (Ajzen, 1991).

The Theory of Planned Behavior (TPB) is a precursor to the Theory of Reasoned Action which was developed by Ajzen in 1980 to predict individual behavioral intentions at a certain time and place (Ariyani & Ayu, 2023). This theory is assumed to be able to describe all behavior where individuals have the ability to control themselves. The main component of this model is behavioral intention, which is influenced by attitudes that influence behavioral tendencies and judgments based on personal opinions regarding the potential harm and positive value of the behavior. In line with the Theory of Planned Behavior, behavior is influenced by attitudes, subjective norms, and behavioral control. In the context of this research, financial attitudes are attitudes and behavioral control, while understanding the teachings of the Three Precepts is observed behavior (Dewi et al., 2021).

The influence of financial attitudes on students' financial management behavior

The relationship between financial attitude variables and financial management behavior is mutually supportive, that is, when someone has a good understanding of the importance of managing finances wisely, they tend to be more disciplined in managing expenses, making budgets and controlling debt. Financial attitudes reflect an individual's personal perspective, income, and assessment of how they manage their finances. People who have a rational and confident attitude towards their finances tend to have better self-control (Zulfikri & Hidayat, 2017). This research uses

Behavioral Financial Theory. Based on the TPB concept, self-control is a reflection of perceived behavioral control. Perceived behavioral control refers to a person's self-control. Students who have high behavioral control abilities tend to have good attitudes or self-control in managing finances. The better someone carries out self-control behavior in managing personal finances, the wiser they will be in managing finances (Wardani & Farin, 2023). This is in line with research conducted by Triani and Wahdiniwati (2019) and Ruikmana and Azib (2020) which states that financial attitudes have a positive influence on financial management behavior. Based on this understanding, it is known that financial attitudes have an influence on financial management behavior. Based on the previous explanation, the hypothesis that can be proposed is:

H1: Financial attitudes have a positive effect on students' financial management behavior.

The influence of understanding the teachings of the tri pantangan on students' financial management behavior

The relationship between the tri pantangan teaching variables and students' financial management behavior can be seen from one of Tamansiswa's teachings, known as tri pantangan, which was inspired by the idea of Ki Hajar Dewantara's tri pantangan, namely abusing authority and abusing money and breaking decency (Trisharsiwi et al., 2020). The Three Precepts can have a positive influence on financial management behavior because these teachings encourage intuitive individuals to have a wise and responsible financial attitude. One of the taboos in the

teachings of the Three Precepts is the prohibition against wasting money in vain. By adhering to this taboo, individuals are reminded to value money and not spend it on things that are not necessary.

This research is in line with the theory of planned behavior (TPB). According to the theory of planned behavior, actions are influenced by attitudes, subjective norms, and behavioral control. In the context of this research, attitudes are measured through financial attitudes, while subjective norms and behavior are represented by understanding the teachings of the tri pantangan (Dewi et al., 2021). The connection between the prohibition on violating decency and financial management is that when students consciously understand the importance of managing finances based on moral norms, then individuals will not commit fraud in any form, including deviant behavior in managing personal finances. This is in accordance with the research results of Rohayati, (2021) that financial knowledge has positive consequences and influence on the management of students' personal finances and this is also in line with the research of Wardani & Herlicia, (2023) namely "The Influence of Prevention and the Teachings of the Tri Pantangan on the Tendency of Cheating Behavior." The research results show that the higher the level of implementation of these tri pantangan, the lower the fraudulent behavior carried out by students, including cheating and misuse of money. The higher the level of implementation of these tri pantangan, the lower the possibility of student cheating behavior occurring. From the

explanation above, a hypothesis can be put forward that:

H2: The teachings of the Tri pantangan have a positive influence on students' financial management behavior.

METHOD

Population and Sample

The approach method used in this research is a quantitative approach with primary data types with research variables financial attitudes (X1), understanding of the teachings of the tri pantangan (X2) and students' financial management behavior (Y). Sugiyono (2018) states that population is a general area consisting of objects or subjects that have certain characteristics that researchers choose for research purposes and then draw conclusions. The population in this study were active students at Bachelorwiyata University Tamansiswa Special Region of Yogyakarta.

As stated by Sugiyono (2018), the sample is a small portion of the population both in terms of quantity and attributes. The sample in this research were students from the economics faculty for the 2020 to 2023 academic year at Bachelorwiyata Tamansiswa University, Yogyakarta. The sampling technique that the author uses is convenience sampling. By distributing questionnaires, the researchers managed to collect 102 respondents which the researchers distributed in September 2023. The results collected in this research were through distributing questionnaires which the authors distributed to students at the Faculty of Economics, Bachelorwiyata University, Tamansiswa Yogyakarta class 2020-2023 via Google from the data and then

testing them. using the SPSS 23 software application.

Operational Definitions and indicators

a. Financial Attitude

Financial attitudes are psychological tendencies expressed when evaluating recommended financial management practices with a certain degree of agreement and disagreement (Rustiaria, 2017). Indicators of financial attitudes: orientation towards personal finance, financial philosophy, security of money, assess personal finances

b. Tri Pantangan

These tri pantangan are one of Tamansiswa's teachings regarding the prohibition of abuse of power,

prohibition of financial abuse, and prohibition of violations of morality. Indicators of tri pantangan: abstain from abusing power, abstain from abusing finances, and abstain from violating morality (Wijayanti, 2018).

c. financial management behavior

Financial management behavior is a way of managing owned funds which is related to a person's responsibilities in managing finances. Financial responsibility is the process of managing money and financial assets. indicators of financial management behavior: spend money according to need, paying obligations on time, planning finances for future needs, save, and set aside money for personal needs (Wijayanti, 2018).

RESULT and DICUSSION

Table 1. Data collection results

Information	Amount
Total Respondents collected via Google from	100
Respondents who are outliers	(2)
Processed respondents	100

Source: Primary Data (2024), processed

Table 2. Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Understanding the	100	29	44	35.47	3,841
Teachings of the Three	100	32	60	47.88	7,020
Abstinences	100	41	75	61.66	7,692
Financial Attitude					
Financial Management					
Behavior					

Source: SPSS data, processed 2024

Based on table 3, it can be seen that the number of data (N) is 100. Financial attitude (X1) has an average value of 47.88 with a standard deviation of 7.020 with a maximum value of 60 and a minimum value of 32. This explains that some respondents answered agreeing regarding financial attitudes. Financial

management behavior (Y) is seen from a minimum value of 41 and a maximum value of 75, a standard deviation of 7.682 and an average value of 61.66. This explains that some respondents answered agreeing regarding financial management behavior. Understanding of the Tri Pantangan Teachings (X2) has

an average value of 35.47 with a standard deviation of 3.841, a maximum value of 44 and a minimum value of 29.

This explains that some respondents answered agreeing regarding the tri pantangan teachings.

Table 3 Normality Test results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std.	5,05235438
	Deviation	,073
Most Extreme Differences	Absolute	,043
	Positive	-,073
	Negative	,073
Kolmogorov-Smirnov Z		,200 ^{c,d}
Asymp. Sig. (2-tailed)		

Source: SPSS 2024 data, processed

Based on Table 3, it can be concluded that the understanding of the Tri Pantangan teachings and Financial Attitudes towards students' financial management behavior shows an asymp

sig. value of 0.200 which is greater than the threshold value of 0.05. Thus, it can be concluded that the data shows a normal distribution.

Table 4 Multicollinearity Test
Coefficients ^a

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Understanding the Teachings of the Three Abstinences	,845	1,184
Financial Attitude	,686	1,458

a. Dependent Variable: Student Financial Management (Y)

Source: SPSS 2024 data, processed

Based on the table above, it explains that the value of each independent variable (0.845, and 0.686) which means that both independent variables have a tolerance value of > 0.01, in addition, the VIF value of all

variables in sequence (1.184, 1.458) which means <10.00. Based on the values above, it can be concluded that this study does not show any indication of multicollinearity.

Tabel 5. Heteroscedasticity Test Results
Coefficients ^a

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	7,844	3,701	2,120	,037

Understanding the Tri Pantangan Teachings	,013	,092	0.15	,138	,890
Financial Attitude	,008	,056	,018	,148	,883

a. Dependent Variable: Abs_RES

Source: SPSS 2024 data, processed

Based on the table above, the resulting significance value for each independent variable shows >0.05 .

Based on this, it can be concluded that this test obtained independent variables that were free from heteroscedasticity.

Table 6. T Test Results
Coefficients^a

Model	Unstandardized Coefficients		t	Sig
	B	Std. Error		
(Constant)	11,862	2,102	5,634	,000
Financial Attitude(X1)	,029	,045	4,621	,000
1 Understanding the Teachings of the Three Abstinences (X2)	,414	,033	12,523	,000

a. Dependent Variable: Student Financial Management Behavior (Y)

Source: SPSS data processed, 2024

Based on the results of data processing for the t test in the table above, it can be concluded as follows:

Based on the table above, the financial attitude variable (X1) obtained a t count of 4.621, with a significance of less than 0.05, namely 0.000, obtained a t table of 1.984. This shows that t count $4.621 > t$ table 1.984. It can be concluded that H1 has an influence on students' financial management behavior because it has a significance value of $0.000 < 0.05$ and the calculated t value of 4.621 is greater than the t table of 1.984. Based on the description above, it can be concluded that H1 is supported. This means that financial attitudes have a positive influence on

students' financial management behavior.

The variable understanding the teachings of the tri pantangan (X2) obtained a t count of 12.523 with a significance of less than 0.05, namely 0.000, obtained a t table of 1.984. This shows that t count $12.523 > t$ table 1.984. It can be concluded that H2 influences students' financial management behavior because it has a significance value of $0.000 < 0.05$ and the calculated t value of 12.523 is greater than the t table of 1.984. Based on the data it can be concluded that H2 is supported. This means that understanding the teachings of the tri pantangan has a positive influence on students' financial management behavior.

Table 7. F Test Results
ANOVA^a

Model	Sum of squares	Df	Mean Square	F	Sig.
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Regression	3315,338	3	1105,113	41,981	,000 ^b
Residual	2527,102	96	26,324		
Total	5842,440	99			

Source: SPSS 2024 data, processed

Based on Table 7 and the results of the F test carried out using the SPSS program, it can be stated that the F-calculated value is 41.981, exceeding the F-table at a significance level of 0.05. As a result, the hypothesis is accepted. This indicates that there is a significant

influence between the variable Financial attitude (X1) and understanding of the teachings of the tri pantangan (X1) on financial management behavior (Y) in students at the Faculty of Economics, Bachelorwiyata Tamansiswa University.

Table 8. Coefficient of Determination Test Results (R²)

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	,753	,567	,554		5,131

Source: SPSS 2024 data, processed

From this table it is known that the adjusted r square figure reaches 0.554. This shows that the variables of financial attitude and understanding of the teachings of the three taboos have a strong influence of 55.4% on financial management behavior. The remaining 44.6% is influenced by other variables not examined in this research.

DISCUSSION

The influence of financial attitudes on students' financial management behavior

In this study, the hypothesis test 1 proposed is financial attitude. Based on the findings of the hypothesis test 1 that has been carried out, the results show that the financial attitude variable has an influence on financial management behavior. This can be seen in table 8, namely the significance value <0.05 with the calculated t value> t table, then the B value shows a positive number so that H1 is accepted, which means that financial attitudes have a positive effect on students' financial management behavior. Financial

attitudes can be seen as psychological tendencies that are expressed together with the level of agreement and uncertainty in evaluating recommended financial management practices. Financial attitudes play an important role in determining a person's financial behavior. A person's financial attitude helps determine attitudes and actions towards financial problems, both in relation to how a person makes decisions about financial management and personal financial planning and the types of investments made by an individual (Ristati et al., 2022).

The results of this study are in line with previous findings, Yap et al., (2018) who concluded that financial understanding and financial attitudes play an important role in individual financial management behavior. This study is also in line with the results of Napitupulu et al., (2021) which stated that positive financial attitudes have a positive effect on financial management behavior.

The influence of understanding the teachings of the tri pantangan on students' financial management behavior

Hypothesis 2 proposed in this study is that understanding the teachings of "Tri Pantangan" has a positive effect on students' financial management behavior. The results of the hypothesis test concluded that understanding the teachings of "Tri Pantangan" has a positive effect on students' financial management behavior. This is evidenced by the results of a significant value <0.05 and a calculated t value $> t$ table, so that H2 in this study is accepted. The results of this study indicate that understanding the teachings of "Tri Pantangan" has a significant positive effect on students' financial management behavior. The teachings of Tamansiswa provide a basic understanding for individuals in implementing good financial management. Understanding the teachings of "Tri Pantangan" explains three main things that a person must have in managing their finances. According to Wardani (2022) Tamansiswa's "Tri Pantangan" includes not abusing power or authority, not abusing finances, and not committing moral violations. The relationship between the teachings of the three prohibitions, the first is the prohibition of abusing power or authority with financial management, namely students who have an understanding of the abuse of power for personal gain. The Tri Pantangan theory can also be applied to students' self-control so that they have a wise attitude in managing their personal finances.

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This is in accordance with the research findings of Wardani & Herlicia, (2023) namely "The Influence of Preventing and the Teachings of Tri Pantangan on the Tendency to Cheat". The results of this study state that the higher the implementation of the teachings of Tri Pantangan, the lower the cheating behavior of students, including cheating in financial misuse.

CONCLUSION

Potential Factors (financial attitudes) have a significant and positive influence on students' financial management behavior. Improving optimal attitudes is very important in improving the right decisions in financial management, especially in developing financial skills for the future. Students can hone their habits in recording expenses, so they can control their finances better and pay off their obligations on time.

Understanding the Tri Pantangan Teachings has a positive influence on students' financial management behavior. The Tri Pantangan Tamansiswa teachings provide a strong moral foundation for students in managing their finances responsibly, honestly, and wisely. One of the prohibitions in the Tri Pantangan teachings is the prohibition of using funds dishonestly or detrimentally, such as corruption or bribery, which is emphasized as part of the principles of the Tri Pantangan Teachings, which means that students are expected not to use money inappropriately. A good understanding of the Tri Pantangan can help students achieve financial stability and realize financial goals in the future.

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