

**PENGARUH GAYA HIDUP, KONTROL DIRI  
DAN SOSIAL EKONOMI KELUARGA  
TERHADAP PERILAKU MANAJEMEN KEUANGAN PRIBADI  
KARYAWAN PERUSAHAAN  
PT. INDONESIA TSHINGSANG STAINLESS STEEL (ITSS)**

**Hikmawati**

**ABSTRACT**

*This study aims to determine the effect of lifestyle, self-control and family socioeconomics on the personal financial management behavior of employees of PT Indonesia Tshingsang Stainless Steel (Case study of the ferro nickel department of the furnace division of PT ITSS B). This was quantitative research. The sampling technique was incidental sampling with 67 employees of PT. ITSS ferro nickel department furnace division. The analysis technique used is multiple linear regression analysis. Data analysis includes classical assumption test, multiple regression analysis and instrument test. The results showed that simultaneously lifestyle, self-control and family socioeconomics have a significant effect on the personal financial management behavior of PT ITSS employees. Partially, lifestyle has a significant effect on the personal financial management behavior of PT. ITSS employees, self-control has a significant effect on the personal financial management behavior of PT. ITSS employees and family socio-economics have no significant effect on the personal financial management behavior of PT. ITSS employee.*

**Key Word:** *Lifestyle, Self-Control, Family Socioeconomic, Personal Financial Management*

**INTRODUCTION**

Along with the development of information and communication technology, shopping activities can now be accessed very easily. Shopping activities can be accessed offline or online via various technologies, such as computers and smartphones.

Most families in Indonesia often use the income they earn only to finance short-term goals such as paying for telephone calls, shopping for personal needs and meeting living expenses or other short-term needs. However, whether they realize it or not, every family also has long-term goals such as preparing education funds, health funds, pension funds, investment needs and others (Senduk, 2000).

Employees with monthly salaries tend to be wasteful, because they believe that they will get another salary next month. Today's people prioritize their money in buying various kinds of branded goods just to follow the latest trends. The activity of following this trend encourages people to buy goods that are used to display this trend without thinking twice, causing mistakes in management

their personal finances. Personal financial management is a person's ability to manage starting from planning, budgeting, auditing, managing, controlling, searching for and storing daily financial funds (Obago, 2014).

In accordance with the results of observations and interviews with several employees of the company PT. Indonesia Tshingsang Stainless Steel (ITSS) in October 2022, there are several problems with personal financial management behavior, especially employees. According to them, if you look at the number of employees who are willing to spend money on all necessities without thinking about the benefits of purchasing the goods. They are more likely to buy things such as the latest model clothes, vehicle modification equipment, the latest model cellphones, and so on just for desire and pleasure and not because of necessity. Among them, they still do not understand and comprehend the extent of employees' knowledge and implementation in managing their personal finances.

**Financial Management Behavior**

Financial behavior is a person's or individual's ability to manage daily finances (Purwidiyanti, 2016). According to Sina (in Widyaningrum. S,

2018), financial behavior is related to a person's financial responsibility which is related to how they manage their finances.

According to Perry and Morris (in Yusanti, 2020), financial behavior is an individual's responsibility as a tendency that is assessed from three things, namely how individuals can control spending, make a budget and save money.

According to Mulyawan (2015), financial management is the activity of planning, budgeting, auditing, managing, controlling, searching and storing funds owned by a company or organization. Meanwhile, according to James Van Horne and John Wochowies (in Mulyawan, 2015), financial management is all activities related to the acquisition, funding and management of assets with several objectives.

Financial management behavior is a person's ability to manage, namely budgeting, planning, auditing, managing, controlling, searching and storing daily financial funds (Al-Kholilah & Iramani, 2013). A person's financial behavior will be seen from how well a person manages cash, savings, manages debt and other expenses.

To measure financial management behavior variables, you can use indicators from Perry and Morris's research (in Yusanti, 2020), namely:

1. Expenditure control
2. Payment of bills on time
3. Preparing financial plans for the future
4. Set aside money for savings
5. Fulfilling the needs of oneself and one's family

#### **Life Style**

Lifestyle is an art that is cultivated by everyone. According to the Big Indonesian Dictionary (KBBI), lifestyle is the daily behavior pattern of a group of people in society. Meanwhile, from an economic perspective, lifestyle is a person's behavior in spending their money and how they allocate their time.

According to Nugroho (2010), lifestyle is broadly a way of life that is identified by how people spend their time (activities), what they consider important in their environment (connectedness) and what they think about themselves and the world around them.

According to Kotler (2012), lifestyle is a person's way of living in the world which is expressed in their activities, interests and opinions. Lifestyle describes a person's whole self in interacting with his environment. Lifestyle

describes a person's entire pattern of reacting and interacting in the world.

Lifestyle better describes a person's behavior, namely how he lives, uses his money, and utilizes his time. Lifestyle is often described by a person's activities, interests and opinions (Sucihati, 2021). Lifestyle tends to classify consumers based on variables, namely activities, interests, and opinions. The concept of consumer lifestyle is slightly different from personality. Lifestyle is related to how a person lives, how they spend their money and how they allocate their time. Personality describes a person more from an internal perspective, which shows the characteristics of their thinking patterns, feelings and perceptions of things. The lifestyle desired by a person influences his or her purchasing behavior, and in turn will influence or even change that individual's lifestyle.

According to Kotler and Keller (2012), lifestyle indicators consist of three factors, including:

1. Activities, namely hobbies, work, entertainment, social events, holidays, community, club membership, sports and shopping.
2. Interest, namely personal factors that influence the decision making process.
3. Opinion, namely self, politics, business, social issues, education, economics, products, culture, future and culture.

#### **Self Control**

Self-control is an individual's ability to be sensitive in reading one's situation and the environment. Apart from that, the ability to control and manage behavioral factors according to the situation and conditions to present oneself in socialization, the ability to control behavior, the tendency to attract attention, the desire to change behavior to suit others, please others, always conform to others, and cover up his feelings.

According to Mahoney and Thoresen (in Lazarus, 1976), self-control is an integral (integrative) relationship that individuals make to their environment. Individuals with high self-control pay close attention to the appropriate ways to behave in varying situations. Individuals tend to change their behavior according to the demands of the social situation which can then regulate the impression created by their behavior by being more responsive to situational cues, more flexible,

trying to facilitate social interactions, being warm and open.

According to Goldfried and Merbaum (in Ghufon, 2010), self-control is the ability to organize, guide, regulate and direct forms of behavior that can lead individuals towards positive consequences. When interacting with other people, a person will try to display behavior that is considered most appropriate for him, namely behavior that can save the interaction from negative consequences caused by the response he makes. Self-control is needed to help individuals overcome their limited abilities and overcome various detrimental things that may occur from outside. Calhoun and Acocella (in Ghufon, 2010) put forward two reasons that require individuals to control themselves continuously. First, individuals live with groups so that in satisfying their desires, individuals must control their behavior so as not to disturb the comfort of other people. Second, society encourages individuals to constantly set better standards for themselves. When trying to meet demands, self-control is exercised in the process of achieving these standards, individuals do not do deviant things.

According to Ghufon (2010), indicators of self-control are as follows:

1. The ability to control behavior
2. The ability to control stimuli
3. The ability to control events

#### **Family Socio-Economic**

Each person's socio-economic situation is different from others, there are those with high, medium and low socio-economic conditions. According to Soekanto (2007), socio-economics is a person's position in society in relation to other people in terms of social environment, achievements, and rights and obligations related to resources. Meanwhile, according to (Abdulsyani, 1994) socio-economic family is a person's position or position in a human group which is determined by the type of economic activity, income, level of education, type of residence and position in the organization.

According to Suparyanto (2010), socio-economic status is a person's position or position in society, socio-economic status is a description of the condition of a person or a society from a socio-economic perspective, the description is such as level of education, income and so on. Economic status is most likely a shaper of family lifestyle. Adequate family income will support

children's growth and development, both primary and secondary.

Economic status is likely to shape a family's lifestyle. High family income will support children's growth and development, because high parental income can provide all children's needs, both primary and secondary (Soetjningsih, 2004).

Abdulsyani (1994) states that there are several indicators that are often used to measure family socio-economic status, namely:

1. Education level
2. Income level
3. Job level

#### **METHOD**

Researchers use quantitative methods. Because there are variables that want to be researched and the aim is to present descriptions of the relationships between the variables that want to be researched, the researcher applies a strategy with a descriptive research approach.

The population in this study were all employees of PT. ITSS ferro nickel furnace division department, namely 196 employees. In determining the number of samples to be selected, the researcher used an error rate of 10% and a confidence level of 90%. The number of samples in this study was 69 employees. The sampling technique uses an incidental sampling technique.

The data sources in this research are primary data and secondary data. Data collection in this research was carried out by distributing questionnaires to respondents. The questionnaire used is closed where respondents can choose freely based on their characteristics regarding the responses in the statements on the questionnaire by selecting a score of 1-5 using a Likert scale measurement.

The data analysis carried out applied research instrument testing in the form of validity and reliability tests. then the data that meets the instrument test requirements is tested for classical assumptions in the form of a normality test, heteroscedasticity test and multicollinearity test. then data that meets the requirements for the classical assumption test is applied using multiple linear regression analysis. The test models carried out are partial test (t test), simultaneous test (F test) and coefficient of determination test ( $R^2$ ).

## RESULT AND DISCUSSION

Based on the results of Multiple Linear Regression analysis using the SPSS 24 computer, research results were obtained from 67 respondents which suspected the influence of the three independent variables on the dependent variable.

**Tabel 1. Multiple Linear Regression Calculation Results**

	Koefisien Regresi B	Std. Error	t <sub>hitung</sub>	Sig.
(Constant)	-1,358	4,079	-0,333	0,74
Gaya Hidup	0,294	0,114	2,58	0,012
KontrolDiri	0,751	0,164	4,582	0,000
SosialEkonomiKeharga	0,143	0,141	1,014	0,314
R = 0,603		F statistik = 11,978		
R Square = 0,363		sig. F = 0,000		
Adjusted R Square = 0,333		std. error of the estimate = 1,839		

Source: Data is Processed (2023)

Based on the coefficient values in table I above, the regression model equation is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = -1358 + 0,294.X_1 + 0,751.X_2 + 0,143.X_3$$

1. The constant value of the equation above is -1.358. These figures show that the personal financial management behavior of PT employees. ITSS ferronickel furnace division had a value of -1.358. This means that if the value of the lifestyle, self-control and family socio-economic variables is 0, then the value of the personal financial management behavior variable decreases by 1.358.
2. Lifestyle (X1) with a regression coefficient of 0.294 means that there is a positive influence between lifestyle and personal financial management behavior. This means that the better a person's lifestyle, the higher the level of personal financial management.
3. Self-Control (X2) with a regression coefficient of 0.751 means that there is a positive influence between self-control on personal financial management behavior. This means that the better self-control a person has, the higher the level of personal financial management.
4. Family Socio-Economics (X3) with a regression coefficient of 0.143 means that there is a positive influence between family socio-economics and personal financial

management behavior. This means that the better a person's family's socio-economic status, the higher the level of personal financial management.

## Hypothesis Testing

### Simultaneous Hypothesis Test (F Test)

The results obtained based on statistical tests show that lifestyle, self-control and family socio-economic variables simultaneously have a significant effect on the personal financial management behavior of PT Company employees. ITSS Department of Ferronickel Furnace Division.

Lifestyle, self-control and family socio-economics are factors that play an important role in determining the level of improvement in employee personal financial management behavior. The better a person's lifestyle, the better the personal financial management behavior of PT company employees. ITSS. The better self-control, the better the personal financial management behavior of PT company employees. ITSS. Likewise with family socio-economics, the better the family's socio-economics, the better the personal financial management behavior of PT company employees. ITSS.

### Partial Hypothesis Test (t Test)

The results of this research show that lifestyle has a significant influence on personal financial management behavior. This means that if an employee has and implements a good lifestyle in his life, this will make the employee do positive things to be more prosperous financially. Among them are having the habit of managing income and expenses, and being able to choose life priorities between needs and desires correctly.

The results of this research show that self-control has a significant effect on personal financial management behavior. This means that if an employee has good self-control, this will encourage the employee to resist the urge to shop which is not too important, it can even make the employee choose to save money by saving from the income they earn rather than throwing away all their income for momentary happiness without thinking about it. future needs or more important needs.

Based on the results of this research, partially family socio-economics does not have a significant effect on employees' personal financial management. This proves that the family socio-economic indicators which are included in the

very good category are not supported by very good personal financial management behavior either. In this research it can be seen that the socio-economic status of PT employees. ITSS is in the medium category in terms of employee monthly income. Each person's socio-economic situation is different from others, there are those with high, medium and low socio-economic conditions. In this research, family socioeconomics had no effect on the personal financial management behavior of PT employees. ITSS, this is because not all employees with a good family socio-economic level have good financial management behavior. This is because there are still many employees who are still unable to meet their personal and family needs.

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

Based on the results of the coefficient of determination test, it is known that the adjusted R square value is 0.333 (33%). This means that the ability of the lifestyle, self-control and family socio-economic variables in this study influence the personal financial management behavior variable by 33% while the remaining 67% is influenced by other variables not included in the regression model.

#### **CONCLUSION**

Based on the results of the analysis that has been carried out, it can be concluded that:

1. simultaneously lifestyle, self-control and family socio-economics influence the personal financial management behavior of PT employees. ITSS.
2. partially, lifestyle influences the personal financial management behavior of PT employees. ITSS.
3. Partially self-control influences the personal financial management behavior of PT employees. ITSS.
4. Partially family socio-economics influence the personal financial management behavior of PT employees. ITSS.

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