



The Influence of Parents' Attitudes, Knowledge and Income on Students' Financial Management Behavior

Aisyah Norma Ruslita Batubara¹, Isnaini Harahap¹, Siti Aisyah¹

¹Universitas Islam Negeri Sumatera Utara, Indonesia

 aisyahbatubara2302@gmail.com *

Abstract

This study examines the influence of parents' attitudes, knowledge, and income on the financial management behavior of students at a university in Indonesia. The approach used is quantitative with a survey method conducted over a period of time. A sample of 100 respondents was selected from a population of 4,018 students using simple random sampling. Data were collected using a five-point Likert scale questionnaire that had been assessed as valid and reliable, then analyzed using multiple linear regression after all basic assumptions were met, such as normality, no excessive relationships between predictors, and homogeneity of residual variance. The results show that the model constructed is feasible overall and can explain approximately seventy-four point two percent of the variation in student financial management behavior. Separately, financial attitudes and financial knowledge have a positive and significant effect, indicating that students with better attitudes and stronger understanding tend to be more capable of budgeting, recording expenses, saving, and controlling spending. Conversely, parental income did not show a significant effect, suggesting that financial behavior is determined more by internal factors than by family economic conditions. These findings emphasize the importance of structured financial literacy programs at the faculty and study program levels to instill healthy financial practices among students.

Article Information:

Received August 23, 2025

Revised September 25, 2025

Accepted October 24, 2025

Keywords: *Attitudes, knowledge, parental income, financial management, students*

INTRODUCTION

The ability to manage personal finances is a basic skill that students entering the phase of independence need to have. In the campus environment, academic demands and social needs go hand in hand with the ease of digital transactions and consumption promotions, so that expenses often increase without careful planning. In this situation, financial literacy and the habit of practicing healthy financial management are prerequisites for preventing future financial problems (Koraag & Pratita, 2024; Suwarno et al., 2022). Although economics and finance have been taught, several studies show a gap between theoretical understanding in the classroom and students' daily financial practices;

How to cite:

Batubara, A. N. R., Harahap, I., Aisyah, S. (2025). 'The Influence of Parents' Attitudes, Knowledge and Income on Students' Financial Management Behavior. *International Journal of Multidisciplinary of Higher Education (IJMURHICA)*, 8(4), 859-869.

E-ISSN:

2622-741x

Published by:

Islamic Studies and Development Center Universitas Negeri Padang

this indicates that cognitive knowledge alone is not enough to change behavior (Suwarno et al., 2022). The national picture also confirms this urgency. The Financial Services Authority reports a financial literacy index of 49.68; this figure shows progress but also indicates that nearly half of the population does not yet have adequate understanding to manage their finances responsibly (OJK, 2022).

Students who rely heavily on family support are not immune to issues such as trend-based consumption, the tendency to prioritize wants over needs, and poor record-keeping and budgeting that lead to wasteful spending (Sabrina et al., 2024). In the context of a study of students at one of Indonesia's universities, mapping the factors that determine financial behavior is important as a basis for targeted campus interventions (Sandi et al., 2020).

Theoretically, the Theory of Planned Behavior (TPB) explains that behavioral intentions are shaped by attitudes toward behavior, subjective norms, and perceived behavioral control. In the realm of personal finance, students' financial management behavior is the result of the interaction between internal factors, such as attitudes toward money and financial knowledge, and external factors, such as family support and household economic conditions (Sartika, 2020). Referring to this framework, the study focuses on three key constructs: financial attitude, financial knowledge, and parental income as a proxy for family economic capacity. A number of empirical findings reinforce this relationship. Positive financial attitudes are associated with disciplined saving, budgeting, prudent borrowing, and targeted investment interests; family values and role models from an early age also shape these attitudes (Gunawan & Marliyah, 2022; Naufalia et al., 2022; Putri & Andarini, 2022). Financial knowledge helps individuals understand financial concepts and products, manage risk, build emergency funds, and make rational decisions in line with their goals (Sulistiyowati & Pratiwi, 2022). On the other hand, family economic capacity affects the availability of funds and flexibility of allocation for consumption and savings; the more adequate the parents' income, the greater the space for learning and practicing financial management (Driana & Sitorus, 2022; Frisnoiry et al., 2024). Recent literature in Indonesia also emphasizes the role of literacy and attitudes in explaining students' financial behavior (Rapina et al., 2023; Wahyuni et al., 2023).

In addition to the internal factors discussed above, recent evidence confirms that the process of financial socialization in families and schools shapes financial attitudes and habits from adolescence and into early adulthood. A study of Hong Kong adolescents shows that parental financial norms influence children's attitudes and self-control; strengthening literacy programs in schools reinforces this influence (especially on attitudes), while also adding a different nuance to the relationship between direct parental teaching and behavioral control (Zhu, 2019). Entering early adulthood, explicit financial teaching from parents is proven to be related to healthier financial practices, from budgeting and saving to debt management, so that families play a major role in socialization that often exceeds the influence of schools and the media (LeBaron et al., 2020). In the context of Indonesian Muslims, religiosity and Islamic financial literacy contribute to financial behavior and well-being; however, the influence of Islamic financial literacy tends to be greater than religiosity, making the agenda of Sharia-based financial education very strategic on campus (Wijaya et al., 2024). At the same time, the emergence of buy-now-pay-later (BNPL) services in digital wallet channels has expanded students' access to consumption but presents the risk of unsustainable debt behavior. Recent research shows that financial parenting increases financial

self-efficacy and reduces the intention to use BNPL, while social media intensity can moderate this relationship (Aisjah, 2024).

In Indonesia, recent empirical evidence also confirms that financial literacy and financial attitudes influence students' financial management intentions and behaviors, with some mediating pathways being limited, so that curricular interventions need to sharpen practical learning (Wahyuni et al., 2023). Beyond the personal realm, good financial literacy and behavior even encourage entrepreneurial motivation among accounting students, indicating a spillover effect on future economic capabilities (Rapina et al., 2023). The synthesis of these six references enriches the scientific rationale that strengthening financial attitudes and knowledge with the support of family socialization, sharia-based literacy, and awareness of digital credit products is key to shaping resilient financial behavior among students in the digital economy era.

Based on this context, this study focuses on examining the influence of financial attitudes, financial knowledge, and parental income on the financial management behavior of students in the context of a study of students at a university in Indonesia. The testing was conducted both partially and simultaneously while maintaining methodological accuracy (validated instruments, adequate reliability, and model prerequisites fulfilled). The expected result is a more complete picture of the determinants of student financial behavior, as a basis for developing campus financial literacy programs that are adaptive to the dynamics of the digital economy and Islamic values. Within the TPB framework, attitudes reflect individuals' evaluations of the consequences of behavior; positive attitudes toward saving, budgeting, and debt caution are expected to increase the intention to engage in these practices (Sartika, 2020).

Financial knowledge serves as cognitive capital that enables students to understand options, assess risks, and make decisions that are in line with their financial goals (Suwarno et al., 2022). Parental income represents resource support, which theoretically can expand opportunities for practice (Driana & Sitorus, 2022). However, in early adulthood groups who are building independence, internal factors are often more dominant than family economic support. Recent evidence from Indonesian students and similar populations also shows that literacy and attitudes are often strong determinants of financial behavior (Rapina et al., 2023; Wahyuni et al., 2023; Wijaya et al., 2024).

To ensure operational clarity and facilitate replication, variable indicators are used as summarized in table 1. The conceptual framework places financial attitudes (X1), financial knowledge (X2), and parental income (X3) as predictors of financial management behavior (Y), with a positive direction of influence assumed both partially (H1–H3) and simultaneously (H4). In the context of students moving towards independence, the influence of X1 and X2 is expected to be strong, while the influence of X3 may vary according to students' financial experiences and access to resources. In terms of contribution, this article offers novelty in its emphasis on the dominance of internal factors in the context of campuses in Indonesia in the digital era; methodological and reporting standardization; and explicit linking of findings with TPB and sharia-based financial values. Theoretical implications are expected to enrich evidence on the role of attitudes and knowledge as the main drivers of financial behavior; practical implications encourage structured financial literacy programs, budget clinics, digital record-keeping, emergency fund habits, and responsible debt/BNPL education with stakeholder support.

Table 1. Research variable indicators

Variable	Brief definition	Operational indicator
Financial Attitude (X1)	Evaluation of financial actions	Awareness of spending, discipline in saving, financial planning, interest in investment, caution regarding debt/credit.
Financial Knowledge (X2)	Understanding financial concepts/products/principles	Fundamentals of management, budgeting, product knowledge, understanding debt risk, awareness of emergency funds
Parental Income (X3)	Family economic capacity	Monthly income category
Financial Management Behavior (Y)	Practices of planning, budgeting, recording, controlling, saving, investing	Budget compliance, consistent saving, debt & emergency fund management, investment initiation

As summarized in table 1, each variable has been operationally defined through a series of observable indicators ranging from attitudes (spending awareness, savings discipline, planning, debt caution), knowledge (management basics, budgeting, understanding of products and risks, emergency fund awareness), to family resource capacity represented by parental income. The formulation of these indicators ensures that latent constructs can be measured consistently at the respondent level.

Next, these indicators are mapped into figure 1 to form a logical flow of the conceptual framework: financial attitude (X1) and financial knowledge (X2) are expected to encourage better financial management practices, while parental income (X3) provides the resources for the implementation of healthy financial behavior. The direction of arrows H1–H3 represents the positive influence of each predictor on financial management behavior (Y), while H4 confirms the simultaneous influence of all three in accordance with the Theory of Planned Behavior.

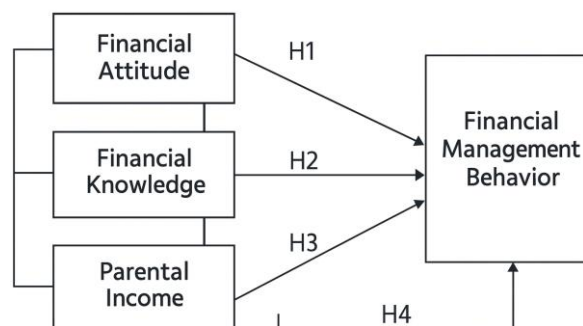


Fig 1. Conceptual framework and research hypothesis direction

METHODS

This study uses a quantitative approach with a survey method conducted over a single period of time (Damri et al., 2020; Elkhaira et al., 2020; Eriyanti

et al., 2020; Yusnita et al., 2018). The research subjects are students at a university in Indonesia. The population consists of 4,018 students in the even semester, and the sample size is set at 100 respondents using the Slovin formula with a ten percent margin of error to ensure that it is representative of the population (Ghozali, 2016). Respondents were selected using simple random sampling so that each student had an equal chance of participating. Primary data were collected using a five-point Likert scale questionnaire that captured four key variables, namely financial attitude, financial knowledge, parental income, and financial management behavior. The item indicators were compiled from a synthesis of relevant literature and adapted to the student context: the attitude construct refers to Fajrin & Purwastuti, (2022), the knowledge construct refers to Suwarno et al., (2022), the parental income construct refers to Driana & Sitorus, (2022), while the behavior construct refers to Parmitasari et al., (2020). Secondary data in the form of institutional statistics and national references, such as OJK financial literacy reports and recent studies related to student financial behavior, were used to provide analytical context (OJK, 2022; Sabrina et al., 2024).

Respondent characteristics were recorded to aid in interpreting the results. Of the one hundred respondents, fifty-eight percent were female and forty-two percent were male, with the majority aged between nineteen and twenty-three years old. Sixty-two percent lived in boarding houses or rented accommodation, and thirty-eight percent lived with their parents. The main sources of income included parental support (40%), a combination of parental support and scholarships (23%), a combination of parental support and work (18%), independent work (8%), and scholarships (6%). Respondents were spread across semesters II, IV, VI, and VIII in five economics and finance study programs.

Data processing was performed using SPSS software version 26. The quality of the instruments was tested through validity testing using corrected item-total correlations with a threshold of r greater than zero point three and reliability testing using Cronbach's alpha coefficient with a minimum criterion of zero point six to zero point seven (Ghozali, 2016). Before estimation, basic assumption tests were conducted, including normality using Shapiro –Wilk test for sample sizes below two hundred, multicollinearity through tolerance values greater than zero point one and VIF below ten, heteroscedasticity using the Glejser test, and autocorrelation using Durbin–Watson statistics in a reasonable range (Ghozali, 2016). After the prerequisites were met, the data were analyzed using multiple linear regression to assess the influence of financial attitudes, financial knowledge, and parental income on financial management behavior. The results were reported in accordance with the seventh edition of the APA guidelines. All participants gave their informed consent, their identities were disguised, and the data were used only for academic purposes. This design allows for hypothesis testing consistent with the Theory of Planned Behavior while producing empirical evidence useful for designing practice-based financial literacy programs on campus (Sartika, 2020).

RESULT AND DISCUSSION

The effect of attitude on student financial management behavior

Partial test results show that financial attitudes (X1) have a positive and significant effect on financial management behavior (Y). A positive unstandardized coefficient ($\beta \approx 0.420$; $t(96) = 7.85$; $p < .001$) indicates that a one-unit increase in attitude scores is followed by an improvement in students' financial behavior. Operationally, better attitude indicators such as the ability to

distinguish between needs and wants, discipline in saving, the habit of recording expenses, budget planning, and caution regarding debt/credit correlate with more orderly money management practices in daily life (Fajrin & Purwastuti, 2022; Gunawan & Marliyah, 2022). These findings are consistent with the Theory of Planned Behavior (TPB), which places attitude as the main determinant of intention and behavior; a positive evaluation of an action encourages the intention to do it and facilitates the execution of the behavior (Sartika, 2020).

The relationship between attitudes and financial practices has been repeatedly noted in the context of Indonesian students: positive attitudes predict saving habits, budgeting, and expenditure control (Naufalia et al., 2022). Cross-cultural evidence adds to the explanation of the mechanism: family financial norms and parental role models shape attitudes and self-control from adolescence and carry over into college age (LeBaron et al., 2020). In other words, attitudes are not born suddenly, but are nurtured through family interactions and daily experiences. The strong findings on the attitude variable are also in line with the conditions of the digital economy ecosystem, where students are faced with ease of transactions and consumption promotions; attitudes act as an internal “brake” to restrain impulsive spending and maintain financial priorities.

In terms of values, Islamic economic principles reinforce the findings. The Quran in Surah Al-Isra' verses 26 prohibits wastefulness and encourages wise management of wealth.

تَبْذِيرًا تَبْذُرَ وَلَا السَّبِيلِ وَابْنِ وَالْمَسْكِينِ حَقَّهُ الْقُرْبَىٰ ذَا وَآتِ

Meaning: *And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully* (QS. Al-Isra': 26)

This verse encourages the attitudes of *al-iqtiṣād* (simplicity), *amānah* (responsibility), and *hifẓ al-māl* (preservation of wealth). Attitudes illuminated by these values support realistic budgeting practices, honest transaction recording, reasonable debt limits, and the establishment of emergency funds. Thus, strengthening these attitudes is not only a cognitive issue, but also a matter of repeated and valuable habits, such as keeping a weekly expenditure journal, implementing a 24-hour pause rule before non-essential purchases, and setting consistent savings targets (Nisa & Haryono, 2022; Parmitasari et al., 2020).

Methodologically, the significance of attitude forms the basis for habit-building programs on campus. Interventions that emphasize repetitive practices (e.g., monthly budget clinics and digital spending journals) tend to be more effective than informative lectures alone, as they reduce the knowing-doing gap that often arises among young people (Sulistyowati & Pratiwi, 2022). With the support of this strategy, the findings on the role of attitudes not only answer H1 but also present measurable practical policy directions.

The effect of knowledge on student financial management behavior

The partial test shows that financial knowledge (X2) has a positive and significant effect on financial management behavior (Y). A positive unstandardized coefficient ($\beta \approx 0.375$; $t(96) = 8.20$; $p < .001$) indicates that increased knowledge has a direct impact on the quality of financial behavior. The knowledge referred to includes the basics of financial management, budgeting, introduction to products/instruments (savings, insurance, low-risk investments), understanding debt risks, and establishing an emergency fund. In line with previous studies, financial literacy enables students to manage cash flow, maintain savings ratios, prevent unproductive debt, and make rational decisions (Budiono, 2020; Suwarno et al., 2022).

Within the FIC framework, knowledge strengthens perceived behavioral

control, competence, and technical skills to execute financial decisions (Sartika, 2020). Studies in Indonesia confirm that knowledge and attitudes influence intentions and behavior, although the mediation of intentions is not always complete; that is, some of the influence of knowledge and attitudes can work directly on behavior without going through explicit intentions (Wahyuni et al., 2023). The digital economy context reinforces the urgency of literacy: exposure to BNPL and retail credit channels requires an understanding of costs, implicit interest rates, and the consequences of late payments; without adequate literacy, the risk of consumptive behavior and short-term debt increases (Aisjah, 2024).

The dimension of Sharia ethics adds a barrier to decision-making. Knowledge of usury, *gharar*, *maysir*, *zakat/infak* obligations, and the selection of halal products (e.g., Sharia time deposits, Sharia money market mutual funds) provides a normative framework that is integrated with technical skills (Wijaya et al., 2024). The Quran emphasizes the importance of knowledge as a support for correct behavior:

قِيلَ وَإِذَا لَكُمْ اللَّهُ يَقْضِي فَافْضَحُوا الْمَجْلِسَ فِي تَفْضَحُوا لَكُمْ قِيلَ إِذَا أَمُّوا الَّذِينَ يَأْتِيهَا
بِمَا وَاللَّهُ دَرَجَاتٍ الْعِلْمِ أَوْثُوا وَالَّذِينَ مِنْكُمْ أَمُّوا الَّذِينَ اللَّهُ يَرْفَعُ فَاَنْشُرُوا اَنْشُرُوا
خَيْرٌ تَعْمَلُونَ

Meaning: *O you who have believed, when you are told, "Space yourselves" in assemblies, then make space; Allah will make space for you. And when you are told, "Arise," then arise; Allah will raise those who have believed among you and those who were given knowledge, by degrees. And Allah is Acquainted with what you do* (QS. Al-Mujadilah: 11)

Therefore, value-based financial literacy encourages students to weigh the benefits and risks more carefully. On the other hand, good financial literacy and behavior spill over into entrepreneurial motivation and future economic readiness, especially among business/accounting students (Rapina et al., 2023).

A practical literacy package relevant to these findings includes: i) a 4-week budgeting project that includes savings targets and spending limits, ii) a simulation of 1–3 months of living expenses as emergency funds, iii) exercises in reading debt costs and understanding the consequences of late payments, and iv) an introduction to low-cost sharia instruments. This package is intended to bridge the often-reported theory–practice gap and is compatible with the actual needs of students. With this approach, the research results not only confirm H2 but also provide a realistic implementation route. To facilitate replication reporting, a summary of the partial regression coefficients is presented again in table 2 below.

Table 2. Partial regression coefficients

Predictor	β (Unstd.)	t (df = 96)	p	Decision
Financial Attitude (X1)	0.420	7.85	< .001	Significant (+)
Financial Knowledge (X2)	0.375	8.20	< .001	Significant (+)
Parental Income (X3)	0.035	0.37	0.710	Not significant

The influence of parental income on students' financial management behavior

Unlike the two previous predictors, parental income (X3) did not have a significant effect on financial management behavior (Y) ($p = 0.710$). This result seems counterintuitive if we assume that family economic support automatically improves financial practices (Driana & Sitorus, 2022) or when compared to studies that find an effect in certain contexts (Frisnoiry et al., 2024). However, in a population of students who are moving towards financial independence, these findings can be explained by several possibilities.

First, students' sources of funding are diverse: some rely on parental support, but others also receive scholarships, part-time jobs, or micro-enterprises. This diversification of funding sources means that family income is not the only factor determining daily behavior. In line with this, evidence confirms that parental financial education (e.g., the habit of discussing budgets and setting an example of record-keeping) is more consistently related to children's practices in college than parental income. Second, access to digital credit, including BNPL, means that consumption does not depend entirely on the family's economic capacity; the distinguishing factors are literacy, attitude, and efficacy. Recent research shows that financial parenting and financial self-efficacy suppress the intention to use BNPL; social media intensity can even moderate this relationship. Third, from an Islamic economic perspective, an emphasis on trustworthiness, simplicity, and planning leads to responsible behavior regardless of family income level.

Theoretically, the insignificance of parental income reinforces the external validity of TPB in the context of Indonesian students: attitudinal beliefs and control beliefs (reinforced by knowledge) appear to be more dominant than background factors such as family income. Empirically, our findings are consistent with studies that highlight the central role of literacy and attitudes and support the view that the influence of family income is contextual and unstable across populations and periods. The practical implication of these results is a shift in the focus of intervention. Rather than relying on family economic screening, campus policies are more effective if they focus on attitude formation and practical knowledge enhancement. This could take the form of budget clinics, weekly monitored digital expenditure journals, safe credit usage rules (e.g., installment ratio limits), and concise sharia literacy modules (*riba-gharar-maysir*, *zakat/infak*, introduction to halal products) so that ethical and technical aspects go hand in hand (Imsar et al., 2023; Iskandar et al., 2025). To encourage compliance, incentive policies can be provided for students who maintain financial journals for at least three months and consistently save money (Rizal & Aslami, 2022). This approach is relevant to the national ecosystem, which still requires strengthening literacy and the context of intense digital consumption promotion.

Simultaneous testing (H4) showing a significant F and $R^2 = 0.742$ indicates that the three variables together predict behavior; however, at the partial level, attitude and knowledge are the main drivers, while parental income does not make a significant direct contribution in this sample. Therefore, the most rational strategy for strengthening students' financial behavior is one that combines literacy with habituation (technique-value-ritual), so that knowledge does not stop at cognition but continues into sustainable financial habits.

CONCLUSION

Referring to the research objective of assessing the influence of parents' attitudes, knowledge, and income on students' financial management behavior, this study concludes that the regularity of financial behavior is mainly determined by internal factors of students. Constructive attitudes toward money management, such as the ability to distinguish between needs and wants, commitment to saving, and caution in borrowing, go hand in hand with adequate financial knowledge, including the basics of budgeting, record keeping, cash flow management, risk understanding, and familiarity with relevant financial instruments. These two elements reinforce each other: attitudes provide direction and motivation, while knowledge provides the

technical tools and sense of competence to execute decisions consistently. Conversely, parental income did not show a direct influence on this sample. These results indicate that the amount of family resources does not automatically translate into good financial behavior without the support of appropriate attitudes and knowledge.

These findings call for a focus on practical literacy-based training, including exercises in budgeting, using expense journals, setting savings and emergency fund targets, and understanding financial ethics, including sharia principles and caution regarding digital credit. For universities, the implication is to design simple, repetitive, and measurable interventions so that knowledge does not stop at the cognitive level but transforms into sustainable habits. At the policy level, providing individual mentoring, literacy partnerships with credible financial institutions, and behavioral incentive schemes (e.g., recognition for students who consistently maintain financial journals) can accelerate the adoption of desired practices. In summary, the research objective has been answered: improved financial attitudes and knowledge are the main drivers of behavioral change, while family economic support is not a direct determinant. Going forward, longitudinal studies that include factors such as self-control, financial efficacy, and peer norms are recommended to map the path of behavioral change more comprehensively.

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First publication right:

International Journal of Multidisciplinary of Higher Education (IJMURHICA)

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