



The Impact of Financial Proficiency, Financial Attitudes, and Income on Financial Behavior in Using PayLater on E-Commerce

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ABSTRACT

This research aims to determine the influence of financial proficiency, financial attitudes and income on the financial behavior of using Paylater in millennial generation E-Commerce in Kuningan. The research method used is descriptive with a quantitative approach. The sampling technique used was non-probability sampling with an incidental sampling and purposive sampling approach totaling 400 respondents. Data collection was carried out by distributing questionnaires in the form of a Google form. Hypothesis testing in this research uses multiple linear analysis tests. The research results show that financial literacy, financial attitudes and income have a positive effect on financial behavior.

Keywords: Financial Knowledge, Financial Attitude, Income, Financial Behavior



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INTRODUCTION

The ability to plan finances, also known as financial intelligence, is often found in individuals who think long-term. By applying appropriate financial management principles, one can achieve optimal benefits from their financial resources. Financial planning is crucial for everyone, regardless of their income level, as it serves as the foundation for financial wisdom.

Cummins (as cited in Agustina, 2016) asserts that one of the key factors for achieving success in life is an individual's ability to manage finances, making financial management knowledge essential for all members of society (Maulana & Wiharno, 2022). Fatimah & Susanti (2018) propose that there are five elements that can serve as indicators of effective financial management behavior. These elements include the ability to manage expenses wisely, pay monthly bills on time, plan for future expenses, save money, and allocate funds for personal and family needs. Each individual exhibits unique financial behavior traits, influenced both internally and externally.

Ricciardi (2000) states that financial behavior is viewed as an evolving discipline, particularly for young people planning their future careers. Understanding and mastering financial management assists individuals in balancing income and expenses, meeting needs without financial strain, and effectively addressing financial challenges (Faramitha et al., 2021; Wiharno & Nurhayati, 2017; Wiharno, 2018; Komarudin et al., 2020). E-commerce is all buying and selling activities or transactions carried out using electronic media internet (Maulana et al., 2023; Yunengsih et al., 2023; Akbar & Manalu, 2023; Ramdhan & Rahmantlya, 2023; Cantika & Manalu, 2023; Siregar et al., 2022; Gunawan et al., 2022; Syamfithriani et al., 2021).

Table 1. shows that the total population of Kuningan Regency is 1,196,017. Of this total, the millennial age group, which includes those born between 1983 and 1997 (ages 27-41), consists of 351,049 people.

Table 1. Population Age Groups of Kuningan Regency in 2022

Age Group Classification	Male	Female	Total
0-4	49.521	46.791	96.312
5-9	43.982	42.223	86.205
10-14	48.481	44.714	93.195
15-19	49.195	45.922	95.117
20-24	48.063	44.855	92.918
25-29	46.549	42.299	88.848
30-34	44.790	42.477	87.267
35-39	45.748	43.516	89.264
40-44	43.917	41.753	85.670
45-49	40.039	40.150	80.189
50-54	37.160	37.783	74.943
55-59	32.389	34.221	66.610
60-64	27.068	28.216	55.284
65-69	21.040	22.500	43.540
70-74	14.846	15.962	30.808
75+	13.182	16.665	29.847
Total	605.970	590.047	1.196.017

Source: BPS Census, 2022

As financial systems evolve, data from OJK indicates that millennials were the age group with the highest level of debt in 2021, with online loans alone reaching IDR 14.74 trillion. A 2021 survey by Kadata Insight Center (KIC) on millennial financial behavior revealed

that 13.8% of millennial used paylater services, a figure higher than the 7.6% who used credit cards.

The preliminary survey conducted by the researcher in Kuningan Regency reveals several issues regarding the financial behavior of millennials. The survey, which targeted residents aged 27 to 41 with existing incomes, highlighted that one significant problem is their difficulty distinguishing between needs and wants. This issue exacerbates financial management challenges due to the convenience of paylater services. Many individuals find these services easily accessible but are unaware of the associated risks. As a result, they often use paylater to address short-term financial gaps, which leads to a need to allocate a portion of their income to bill payments and leaves them with little or no savings.

LITERATURE REVIEW

The theory of planned behavior is an evolution of the theory of reasoned action, an individual's intention to perform a behavior is influenced by two key factors: their positive or negative attitudes towards the behavior, and their perception of support or opposition from others regarding the behavior (Fishbein & Ajzen, 1975). Ajzen (2002) describes the Theory of Planned Behavior as a framework for understanding individual behavior based on the intention to achieve specific goals.

According to Ajzen (2005), an individual's background plays a crucial role in predicting behavior, which includes personal factors such as attitudes, emotions, intelligence, personality, and life values; informational factors like knowledge, experience, and media information; and social factors such as age, ethnicity, gender, education, race, religion, and income (Dewanti & Asandimitra, 2021).

Financial Behavior

Financial behavior reflects the interaction between various fields of study, with psychology and finance being the two main disciplines influencing it. Psychology examines human behavior and thought processes, as well as how physical and external environmental factors impact these mental processes. The desire of individuals or groups to meet their needs with the money they have leads to financial management. To ensure that people can handle their financial responsibilities wisely and in accordance with their income, a key activity in money management is financial planning (Zakiah & Lasmanah, 2021; Harjadi & Nurfatimah, 2021; Wachjuni et al., 2022; Iskandar et al., 2024).

Financial proficiency

Financial proficiency refers to the ability to understand and make informed decisions regarding financial planning, budgeting, loans, and other related areas (OECD, 2020). It encompasses everything related to financial matters encountered in daily life (Safitri, 2020). Additionally, Financial proficiency includes an individual's expertise in various aspects of finance, such as financial tools and skills (Qalby, 2023; Novita & Wiharno, 2022; Wiharno et al., 2021). According to Halim & Astuti (2015), Financial proficiency is the capability to comprehend, analyze, and manage finances to make sound financial decisions and avoid financial difficulties. The assumption is that good education can enhance Financial proficiency, which in turn leads to more effective financial decision-making (Iskandar & Rahmayanti, 2018; Iskandar & Mulyati, 2018; Sandi et al., 2020; Syafrudin et al., 2023; Miftahulillah, et al., 2023; Ad'hiah, et al., 2024).

Financial proficiency aims to achieve long-term goals for all segments of society, including enhancing the financial understanding of individuals who previously had limited or no Financial proficiency, thereby equipping them with solid Financial proficiency and increasing the number of users of financial products and services. Financial proficiency indicators are: knowledge of financial management; knowledge of expenses and income; and knowledge of credit (Nababan and Sedilia, 2012; Wiharno, 2015).

The outline of the research thought framework is as follows:

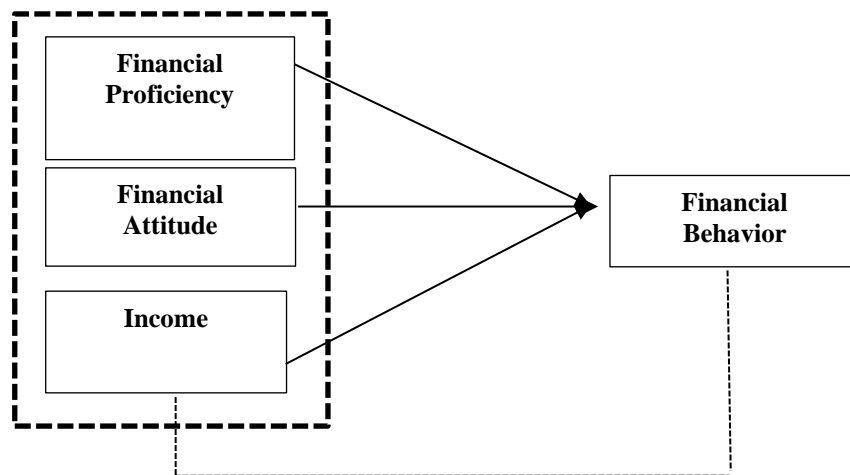


Figure 1. Research Paradigm

Based on the theoretical framework and research paradigm presented earlier, the hypotheses proposed in this study are as follows:

- H1 : Financial proficiency, financial attitudes, and income have a positive simultaneous effect on financial behavior regarding the use of paylater services.
- H2 : Financial proficiency has a positive effect on financial behavior regarding the use of paylater services.
- H3 : Financial attitudes have a positive effect on financial behavior regarding the use of paylater services.
- H4 : Income has a positive effect on financial behavior regarding the use of paylater services.

RESEARCH METHOD

This study uses a descriptive research method combined with a quantitative approach. As described by Sugiono (2017), descriptive research is employed to address specific research questions and investigate the relationships between independent variables, whether individually or in groups, and dependent variables. The quantitative approach seeks to test hypotheses by converting variables into numerical data, which is then analyzed through statistical techniques.

The study's population comprises 351,049 millennials from Kuningan Regency, aged 27-41 years. By applying the Slovin formula, a sample of 400 millennial respondents from Kuningan Regency who use paylater services was selected.

RESULTS AND DISCUSSION

Validity Test Results

Table 2. Validity test result

No. Item	Financial proficiency (X1)				Description
	R Stat	R Table	Sig	Sig	
			Formula	Result	
1.	0.617	0.098	0.05	0.000	Valid
2.	0.474	0.098	0.05	0.000	Valid
3.	0.590	0.098	0.05	0.000	Valid
4.	0.512	0.098	0.05	0.000	Valid
5.	0.543	0.098	0.05	0.000	Valid
6.	0.641	0.098	0.05	0.000	Valid
No. Item	Financial Attitude (X2)				Description
	R Stat	R Table	Sig	Sig	
			Formula	Result	
1.	0.495	0.098	0.05	0.000	Valid
2.	0.482	0.098	0.05	0.000	Valid
3.	0.430	0.098	0.05	0.000	Valid
4.	0.517	0.098	0.05	0.000	Valid
5.	0.544	0.098	0.05	0.000	Valid
6.	0.543	0.098	0.05	0.000	Valid
No. Item	Income (X3)				Description
	R Stat	R Table	Sig	Sig	
			Formula	Result	
1.	0.574	0.098	0.05	0.000	Valid
2.	0.514	0.098	0.05	0.000	Valid
3.	0.442	0.098	0.05	0.000	Valid
4.	0.530	0.098	0.05	0.000	Valid
5.	0.547	0.098	0.05	0.000	Valid
6.	0.491	0.098	0.05	0.000	Valid
7.	0.470	0.098	0.05	0.000	Valid
8.	0.504	0.098	0.05	0.000	Valid
No. Item	Financial Behavior (Y)				Description
	R Stat	R Table	Sig	Sig	
			Formula	Result	
1.	0.463	0.098	0.05	0.000	Valid
2.	0.386	0.098	0.05	0.000	Valid
3.	0.404	0.098	0.05	0.000	Valid
4.	0.467	0.098	0.05	0.000	Valid
5.	0.457	0.098	0.05	0.000	Valid
6.	0.403	0.098	0.05	0.000	Valid
7.	0.532	0.098	0.05	0.000	Valid
8.	0.488	0.098	0.05	0.000	Valid

Results of Reliability Testing

Table 3. Reliability test result

No	Variable	Cronbrach's Alpha	Description
1	Financial proficiency (X1)	0.813	Reliable
2	Financial Attitude (X2)	0.863	Reliable
3	Income (X3)	0.869	Reliable
4	Financial Behavior (Y)	0.836	Reliable

Results of Classical Assumption Testing

Table 4. Classical Assumption Testing result

Type of Normality	Testing Results
Normality Test	The Asymp. Sig. (2 Tailed) value is 0.200, which is greater than 0.05, indicating that the residual data is normally distributed, thus satisfying the normality test.
Multicollinearity Test	The tolerance value for the financial knowledge variable (X1) is 0.755, for Financial Attitude (X2) is 0.570, and for Income (X3) is 0.610. These values exceed the threshold of 0.01. Additionally, the Variance Inflation Factor (VIF) values for Financial Literacy (X1) is 1.324, for Financial Attitude (X2) is 1.754, and for Income (X3) is 1.641. All these VIF values are below 10. Therefore, it can be concluded that there are no indications of multicollinearity issues in the model.
Heteroskedasticity test	results show that the significance values for the financial knowledge variable (X1) is 0.286, for financial attitudes (X2) is 0.514, and for income is 0.412. Since these values are greater than 0.05, it can be concluded that there are no signs of heteroskedasticity.

Multiple Regression Analysis

Table 5. Regression Analysis result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	40.097	3.033		13.220	.000
Financial proficiency	.174	.053	.174	3.269	.001
Financial Attitude	.124	.071	.106	1.740	.003
Income	.159	.048	.196	3.314	.001

Source: IBM SPSS Statistic 26 Output

$$\text{Regression Equation: } Y = 40.097 + 0.174X_1 + 0.124X_2 + 0.159X_3$$

1. The constant value of 40.097 indicates that when financial literacy, financial attitudes, and income are all zero, the financial management behavior will be 40.097.
2. The regression coefficient of 0.174 signifies that each unit increase in Financial proficiency will lead to an increase of 0.174 in financial behavior, assuming other independent variables remain constant.
3. The regression coefficient of 0.124 indicates that a one-unit increase in financial attitude will result in an increase of 0.124 in financial behavior, provided other independent variables are held constant.
4. The regression coefficient of 0.159 means that a one-unit increase in income will cause an increase of 0.159 in financial behavior, with other independent variables remaining constant.

It was found that the coefficient of determination (R²) is 0.569 or 56.9%. This indicates that Financial proficiency, financial attitudes, and income account for 56.9% of the variance in financial behavior. The remaining 43.1% is influenced by other factors not covered in this study.

Hypothesis Testing

F-Test (Simultaneous Test)

Table 6. F test result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	445.364	3	148.455	23.534	.000 ^b
Residual	2510.656	398	6.308		
Total	2956.020	401			

Financial proficiency, financial attitudes, and income collectively have a significant impact on financial behavior.

t-Test (Partial Test)

Table 7. t test result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	40.097	3.033		13.220	.000
Financial proficiency	.174	.053	.174	3.269	.001
Financial Attitude	.124	.071	.106	1.740	.003
Income	.159	.048	.196	3.314	.001

Based on the calculations, the t-value obtained is 3.269, which exceeds the t-table value of 1.649. Therefore, according to the decision criteria, H₀ is rejected and H₁ is accepted. This indicates that Financial proficiency has a positive impact on financial behavior. Furthermore, the significance value of the knowledge variable is 0.001, which is less than 0.05. This confirms that Financial proficiency has a positive and significant effect on financial behavior.

Based on the calculations, the t-value obtained is 1.740, which exceeds the critical t-value of 1.649. Therefore, according to the decision-making criteria, the null hypothesis (H₀) is rejected while the alternative hypothesis (H₁) is accepted. This indicates that financial attitude has a positive impact on financial behavior. Additionally, the significance value for the knowledge variable is 0.003, which is less than the significance level of 0.05. This suggests that the financial attitude variable has a positive and significant effect on financial behavior.

Based on the calculations, it is observed that the t-value is 3.314, which exceeds the critical t-value of 1.649. Therefore, according to the decision criteria, H₀ cannot be rejected, and H₁ is accepted. This indicates that income has a positive impact on financial behavior. Additionally, the significance level of the knowledge variable is 0.001, which is less than 0.05. Thus, it can be concluded that the income variable has a positive and significant effect on financial behavior.

DISCUSSION

Research on the influence of Financial proficiency, financial attitudes, and income on the financial behavior of paylater users in e-commerce (surveyed among millennials in Kuningan Regency) demonstrates that the hypotheses related to these variables are supported. Financial proficiency (X₁), Financial Attitudes (X₂), and Income (X₃) collectively exert a significant impact on the financial behavior of millennials in Kuningan Regency. Thus, improvements in millennial' Financial proficiency, attitudes,

and income are associated with better financial behavior concerning paylater services. Understanding these aspects helps millennial more accurately assess the implications of using paylater options.

The findings reveal that greater Financial proficiency positively and significantly influences financial behavior. This implies that a robust understanding of financial principles enhances millennial' use of paylater services. This result is consistent with Kurnia et al. (2023), who assert that Financial proficiency affects financial behavior, and Nurul Safura Azizah (2020), who confirms that Financial proficiency significantly positively impacts financial behavior.

The research shows that financial attitudes significantly and positively influence financial behavior. Therefore, when millennial maintain a favorable attitude towards financial management, particularly in using paylater services, their financial behavior improves. The study indicates that income has a significant and positive effect on financial behavior. This suggests that higher income levels are associated with better financial behavior among millennial. This result supports Reviandani (2019), who found that income significantly affects financial behavior, although it contrasts with Devi et al. (2021), who found no impact of income on financial behavior.

CONCLUSIONS

Based on the research findings and analysis of the impact of Financial proficiency, Financial Attitudes, and Income on the Financial Behavior of Paylater users in E-Commerce (surveyed among millennials in Kuningan Regency), the following conclusions can be made: the first, financial proficiency, financial attitudes, and income collectively have a significant impact on the financial behavior of millennial Paylater users in Kuningan Regency. Second, financial proficiency positively and significantly influences the financial behavior of millennial Paylater users. This suggests that increased financial proficiency leads to more effective Paylater usage behavior. Third, financial attitudes have a positive and significant effect on the financial behavior of millennial Paylater users. This means that more favorable financial attitudes contribute to better Paylater usage behavior. The last income has a positive and significant effect on the financial behavior of millennial Paylater users. This implies that higher income levels are associated with improved Paylater usage behavior.

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