Research Article

Enhancing Financial Management Behaviour through Knowledge, Attitudes, and Locus of Control: Insights for the Digital Age

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ARTICLEINFO	ABSTRACT
	This study intends to find out how financial management behaviour impacts Higher Education Institution's (HEI's) students in India. In this study, the research how financial management is influenced by financial knowledge (FK), financial attitudes (FA), and locus of control (LOC). The primary data for this study was collected using questions that were distributed directly and indirectly, such as through social media. The sampling of the initial study consisted of one hundred and two respondents, who were chosen at random using the sampling technique through the google form-filling method. The results of this study demonstrate that financial behaviour is highly influenced by Financial Knowledge (FK), Financial Attitude (FA) and Locus of Control (LOC). But while managing their finances, everyone must decide whether they want to spend money or save money. In general, one of the key criteria in establishing an individual's economic well-being is their ability to manage their finances. The data was analysed using the statistical tool of Anova, Correlation, Normality, Reliability Test, Normality Test to test the relationship between the variables. **Keywords:** Financial Behaviour, Financial Management, Locus of Control, Financial Attitudes, Higher Education Institutes

1. INTRODUCTION

Financial management is the planning, management, and control of one's finances through a variety of actions. Therefore, a good attitude toward access to finances, loans, and assets is a sign of successful money management. Theoretically, financial management behaviour includes actions to select, acquire, allocate, or use assets to achieve specific objectives. HEI's Institution students should ensure their financial management is always arranged to avoid issues with outlays of money. This is a result of the fact that due to their high propensity to fund their studies and costs, students are frequently considered a high-risk category that may be related to financial instability. Therefore, before entering the global employment market upon graduation, this group will have a large amount of debt. Additionally, it also shows that students often need to improve in managing their finances, especially in terms of budgeting and long-term savings planning. The key reason why these people today only prefer to consider short-term demands for direct consumption or engage in impulsive shopping behaviours is the convenience of innovation as a new way to pay that gives a lot of discounts and payment convenience to purchase something. These people do not allocate their money for long-term needs like investments because of their careless financial behaviour, which eventually leads to economic problems. However, poor personal financial management can lead to serious long-term financial issues, a lacklustre social life, and other social problems. Another element that acts directly in financial planning is financial attitude. A financial perspective is the application of management and finance with the intention of keeping and increasing the value of everything that is held. (Dwita Oka Futryan & Serli Oktapiani, 2024) contend that sociology, finance, and psychology all aid in our comprehension of financial behaviour. The study of psychology

can be used to evaluate behaviour and thought processes in an objective manner. From a psychological standpoint, Julian Rotter first identified the psycho-social locus of control phenomenon in 1966. The locus of control, or how one views an action's effects whether desired or not, is a gauge of one's viewpoint on it. The purpose of this study is to conduct a fresh investigation of how financial behaviour, knowledge, attitudes, and locus of control are related.

2.   THE PURPOSE OF THE STUDY:

The purpose of the study would have been to gather data regarding the behaviours of Student in relation to their financial management. Since money issues are the biggest challenge that students in the Institute of Higher Education (IPT) have in everyday life, they usually cannot avoid the problem. Many students, particularly first-year students who have recently enrolled in college, lack financial management skills. Parents may only be able to support their children financially while they are still in education in the past with people that do not come from a background that is suitable in many ways, but some families are no longer able to do so after their children reach higher education.

The approach employed in this study is a suitable sampling methodology that uses a non-probability sampling method. In this method, the sampling procedure is based on the accessibility of population components as well as the simplicity of reaching or getting the samples brought. The study's variables financial knowledge(FK), financial attitudes (FA), locus of control (LOC) and finance behaviour(FMB) were evaluated with the help of a questionnaire that was administered in the form of a Google Form. Respondents who fit the requirements for the survey questionnaire and are ready to answer the questionnaire are given questionnaires via online platforms like WhatsApp and Instagram.

3.   PROBLEM STATEMENT

The problem statement studied in this research is the influence of student financial management behaviour. This research specified the relationships between financial management behaviour(FMB) with financial knowledge (FK), financial attitude (FA) and locus of control (LOC) among students. The survey instrument was developed to focus on the conceptualization of financial management behaviour. The bankruptcy case was recorded due to the failure of students in making repayment of their education loans. Most of them exhibit poor performance in managing finance, in terms of budgeting and long-term saving planning.

4.   RESEARCH OBJECTIVE

The purpose is :

1) To determine the parallel between financial knowledge(FK) and financial management behaviour(FMB) among Higher Education Institution (HEI's) students.

2) To identify the connection between financial attitude(FA)and financial management behaviour(FMB) among Higher Education Institution (HEI's) students.

3) To recognize the interrelation between locus of control(LOC) and financial management behaviour(FMB) among Higher Education Institution (HEI's) students.

5.   SCOPE OF THE STUDY

A Survey is conducted targeting Higher Education Institution (HEI's) students about The Influence of Financial Management behaviour. The conducted survey will cover 100 people to determine financial management traits among the students. The survey is divided into few sections, section A is about respondent demographic. Section B are independent variables that have different parts including Financial Knowledge, Financial Attitude and Locus of Control. And section C is dependent on variables of financial management behaviour of Higher Education Institution (HEI's) students. The collected data is to analyse and determine specifically how students manage their cash or money with internal and external environments that may influence them. The survey also wants to identify the level of students' knowledge about all financial terms such as credit, bonds and investment and saving for the future or emergency events. In addition, the conducted survey also wants to identify the deeper understanding and issues faced by many students. The method is online surveys, and it is the most popular tool to collect the data needed. The study conducted a thorough questionnaire via google form (online survey) to the students. Google forms are web applications with full features of form tools by adding up questions, customizing the form by colour and theme, and gathering responses that can be viewed in Google Sheets spreadsheets.

6. SIGNIFICANT OF THE STUDY

Significance of study is essential because it brings contribution to research and society. This study is about the influence of financial management behaviour among students and is helpful to find issues with either positive or negative consequences in managing the cash. Besides, the research is beneficial to measure students' understanding about financial transactions and activity evolve in daily life. Knowledge about money management is important for students to make wise decisions by considering the elements of buying and selling activity and so on. In addition, it helps the students in financial planning by managing money by recording the amount, critical decision-making to purchase, planning monthly expenses and setting aside money for saving and investing. It supports student finance in the long term and at the same time students can start to earn their own money from investing or working. In addition, students can make choices to buy essential or needed things rather than desire or demands. Good financial management as a guide in students' life journey. The research is beneficial to future study that requires data needed. Besides, the data collected can be resources for the university or Ministry of Education for future readings to generate any solution of the issues.

7. LITERATURE REVIEW

Dependent variables are influenced by the independent variable. Financial management behavior (FMB) can be defined as a person's capacity to organize, plan, manage, budgeting, controlling, checking, and storing daily financial money. According to (Wijaya & Habibburrahman, 2024),the creation of financial management behaviour is the result of a person's desire to make ends meet based on the amount of money produced. Financial management behaviour can also be defined as a financial decision-making process that can inspire people and companies to achieve their objectives. The success of fund management is connected to financial management behavior (FMB). Based on (Nur Aeni et al., 2024) ,the financial management behaviour(FMB) is tied to a person's financial responsibility, which includes how that person handles their financial condition. Budgeting, assessing purchase requirements, debts, and pensions within a realistic time range are all components of effective financial management. According to (Rahmadani et al., 2024), a positive attitude in managing money, loan and investment is the positive financial behaviour. Youth, especially university or college students, have received a lot of attention from different scholars regarding the ability of students in their financial management behaviour. The college or University students are considered a high-risk group associated with financial insecurity, as they tend to borrow money to support their education. As a result, this cohort graduates heavily in debt before finding employment (Kim et al., 2024). Furthermore, empirical research reveals that the youth do poorly in financial management, particularly when it comes to budgeting and long-term savings planning (Afonso & Blanco-Arana, 2022).Therefore, the students need to pay attention to financial knowledge (FK), financial attitude (FA), and locus of control (LOC) because there is substantial influence on financial management behaviour among university students.

Relationship Between Financial Knowledge(FK) And Financial Management Behaviour(FMB)

Financial knowledge is the level of understanding or expertise that people possess on personal finance or principles that they require as a base or foundation for making successful financial management decisions. Financial knowledge can be learned through real-life experience, informal learning or formal education. According to (Sekita et al., 2022), Individuals who are better knowledgeable about personal finance are more likely to act correctly when dealing with financial issues such as saving and investing. The relationship between financial knowledge and good financial behaviour, demonstrating that increased financial understanding promotes students' propensity to participate in more responsible behaviour (Nor Junita & Aslamiyah, 2024). A considerable body of data suggests a positive relationship between financial awareness and University students' financial management behavior. For instance , (Wigati & Setyorini, 2024) has discovered a favourable association between financial knowledge (FK) and financial management behaviour (FMB) among students in the Netherlands, comparable to (Ratnawati, 2024) in Malaysia. This suggests that people who have a better financial knowledge, have better financial management behaviour.

Relationship Between Financial Attitude (FA) and Financial Management Behaviour(FMB)

Students will be more responsible in managing their own finances if they have a very positive attitude towards money (Arockia Venice et al., 2022). Positive activities will be influenced by positive attitudes. An example of a comprehensive financial attitude is the application of sound financial principles to preserve value through preparation and prudent thinking. Since the relationship between financial attitudes and behaviour is accepted, money market variables have a significant impact on it (Venice et al., 2022). This shows that strong personal

economic thinking will be shown by the extent to which daily finances are organized. As a result, research can support the growth of well-being of financial, organized and in control of financial behaviour. An individual's attitude is one of the variables that influence his attitude. The research conducted is consistent with previous studies, all of which have shown an association between financial views and behaviour (Obenza et al., 2024).

Relationship Between Locus of Control (LOC) and Financial Management Behaviour(FMB)

Financial management behaviour may be influenced by LOC, which is an individual's perception that they themselves have control of their own actions and causes by the outcome of their events in their lives (Wan & Li, 2022). The LOC concept is developed and famous by Julian B. Rotter 1954 and popular as a psychology personality. Locus of control is psychological perception that is subdivided into two categories, external and internal forces. High internal forces are likely correlated with self-control and responsibility. While external forces are more likely to depend on the environment and surrounding. According to the study, LOC indeed influences the study where the LOC positively affects financial management for internal forces. Internal locus of control is determined by own actions; therefore, the majority is agreeing that the characteristics or personality is indeed determining the outcome. The study is positively consistent with the research that was conducted by (Jin et al., 2022). In contrast, the external forces locus of control negatively influences the financial management behaviour. The external forces are caused beyond their control, which are luck, environment, fate, bias or injustice by other people. The research relationship with external locus of control because the management of money and cash solely is organized by individuals. Thus, the study is also consistent with the research by (Sepehrdoust et al., 2022).

8. CONCEPTUAL FRAMEWORK
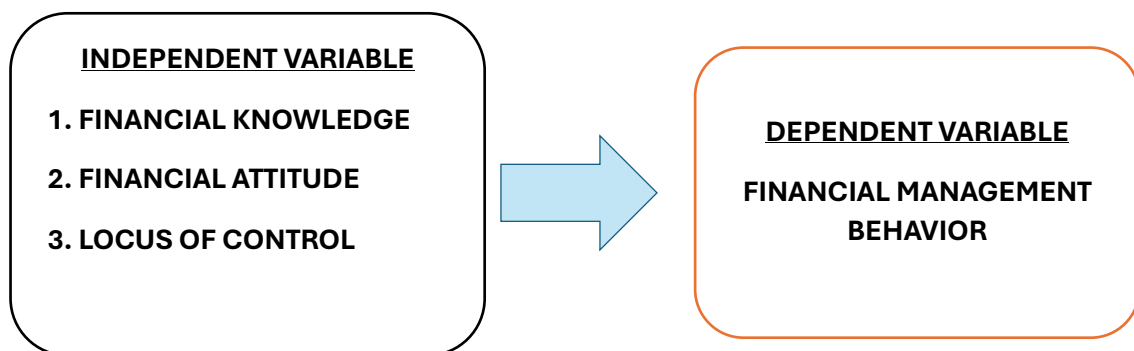
Source: Authors Contribution' 2025

9. RESEARCH GAP ANALYSIS

Gap analysis is a strategic planning method used by firms to analyse their performance by comparing their current and intended performance. The gap in gap analysis refers to the existing disparities between an organization's current and intended condition. Managers may successfully bridge gaps in an organization's procedures and performance by detecting gaps. As a result, gap analysis serves as a tool for accelerating organizational growth and assisting firms in achieving their idealized state. A gap analysis report is a thorough document that describes the existing gaps between an organization's present and ideal future states. This study also goes into detail on the tactics that must be used to reach corporate goals and objectives in the most effective manner feasible. A gap analysis report has four major components: current state, desired state, gaps and potential solutions and action plan. The general approach picked to coherently and rationally combine the various study components is referred to as the research design. This study is being conducted to ensure that the researcher can successfully solve the research problem utilizing a range of research methodologies and develop a plan of action for acquiring, collecting, and analysing data. The two types of research designs are qualitative research and quantitative research. Since this study is primarily focused on discovering and enhancing the correlation between independent variables Financial Knowledge(FK), Financial Attitude(FA), Locus of Control(LOC) and dependent variables, it makes more use of quantitative research (Financial Management Behaviour). According to the study, the method from primary and secondary sources will be used to collect the data. The primary data which is always customized to the needs of the study, is genuine material that has been obtained by direct observation and widely disseminated surveys. While secondary data is collected to complement the material from primary research from books, websites, and journal articles that are pertinent to the issue.

10. METHODS AND SOURCES-

The phrase "sources and methods" is frequently used to refer to the procedure of gathering and analysing intelligence. The types of information obtained, and the sources of that information differ. Information collected through espionage, satellite pictures, intercepted communications, and news reports that are available to the public are all examples of intelligence sources. The information could be anything from stolen papers to the radar's "signature" on a ship. The word "methods," which is identical with "tradecraft," refers to the procedures that operations officers and analysts follow in the course of their work.

11. RESEARCH QUESTIONNAIRES

The information used in this study is primary data, collected using a questionnaire. The survey is an online survey which is a google form that includes several measuring instruments or questions about the study's tested variables, including financial knowledge, financial attitudes, locus of control, and financial management behaviour. Respondents who are qualified to serve as a study sample and are open to completing questions on online platforms like WhatsApp, and Instagram are given questionnaires. 102 respondents make up the study's maximum number of samples, which is enough to follow the guidelines. According to (Yue, Shuying et al., 2024) a sufficient sample size for most investigations is between 30 and 500 samples. An individual's level of familiarity with or comprehension of their own financial ideas or guiding proposition, which they need as a foundation for judgments concerning productive financial management refer to financial knowledge. Overall financial knowledge, personal finance management skills, understanding of savings and loans, insurance knowledge, and over at are some of the variables used to measure financial literacy.

12. RELIABILITY TEST

Reliability in study is to evaluate the quality of research conducted from technique, method, to measure the reliability. It also ensures all data obtained is trusted and presents the respondent performance and not influence with environmental factors. Based on Cronbach's Alpha Range by George & Mallery (2003), the measurement is between the value 0 to 1 range i.e., 0.90-1.00- Excellent, 0.8-0.9- Good, 0.7-0.8- Acceptable, below 0.6 Questionable & Poor.

Table 1: Actual Reliability test on Independent Variables

Section B: Independent Variables		
Financial Knowledge(FK)	4	0.563
Financial Attitude (FA)	4	0.414
Locus Of Control (LOC)	4	0.783

According to the Table 1, the reliability test, the independent variables of Financial Management Behaviour conceited as different ranges each between < 0.7 - > 0.5. This means the Coefficient Alpha of Financial Knowledge (FK) and Financial Attitude (FA) are 0.563 and 0.414 respectively poor and unacceptable. However, for the variables of Locus of Control it is classified as good with 0.783. All the variables 0.766 have good reliability of data. This means the studies are consistent over time and indicate higher interbank consistency.

13. NORMALITY TEST-

Normality test is specifically to determine if the data collected is normally distributed or not.

Table 2: The Normality Test in Variable

Variables	Skewness	Kurtosis	Result
Financial Knowledge (FK)	1.838	3.698	Normally Distributed
Financial Attitude (FA)	1.913	2.533	Normally Distributed
Locus of Control (LOC)	1.364	0.508	Normally distributed

| Dependent variables (DV) | 1.598 | 2.867 | Normally Distributed |

According to Brown (2010), the acceptable value of skewness is between -2 to +2 while value of kurtosis falls between -7 to +7 when using the normality test, before, brown normality test for skewness is -3 to +3, kurtosis is -7 to +7 (2006). Based on the table 2, the data is normally distributed for all variables between 1 to 4 values. Therefore, the researchers are using the Pearson's Correlation Coefficient to analyse the hypothesis between financial knowledge FK, FA, LOC and dependent variables for the study.

14. PEARSON CORRELATION-

Pearson correlation evaluates the strength and stability of the correlation between two variables. Pearson correlation is known as (r) to measure linear correlation. This means when one variable changes, the other also changes in a positive direction. The measured value is between -1 to 1 relationship between one and more variables. The Pearson Correlation Coefficient measurement is used in the research to analyse the correlation with dependent variables of financial management behaviour among HEI's students and independent variables, financial knowledge, financial attitude and Locus of control. The table shows the result of Pearson Correlation Coefficient to determine hypothesis.

15. MULTIPLE LINEAR REGRESSION

Multiple linear regression is a regression model to determine the correlation of numerical dependent variables with more independent variables using graphs for straight lines.

Table 3: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.610[a]	.372	.352	1.20723

a. Predictors: (Constant), LOCA, FAA, FKA

The table above is Pearson Correlation Coefficient result of the study. Based on the table the strengths relationship dependent variables are strong with 0.610. For the R square, the analysis is 37.2% of changes in dependent variables with (FK), (FA), and (LOC) independent variables can be explained through it. The remaining means there is no relationship between the variables.

Table 4: ANOVA

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	82.750	3	27.583	18.927	.000[b]
	Residual	139.910	96	1.457		
	Total	222.660	99			

a. Dependent Variable: DVA

b. Predictors: (Constant), LOCA, FAA, FKA

The table 4, interprets the value of F is 18.927, the significance is .000 means there is a difference significance relationship between all the variables for financial knowledge (FK), financial attitude (FA) and locus of control (LOC) to dependent variables determine the hypothesis. All the variables statistically do estimate the percentage of all variables for HEI's students.

Table 5: Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.328	.998		.329	.743
	FKA	.086	.142	.055	.603	.548
	FAA	.644	.269	.196	2.396	.019
	LOCA	.563	.096	.530	5.863	.000

a. Dependent Variable: DVA

For the table 5, the result determines P value for Financial Knowledge, Financial Attitude is 0.548 and 0.019 respectively are greater than (0.05) are not influencing financial management behaviour. While the P-value for Locus of control is less than alpha (0.05) is influencing the financial management behaviour among HEI's students. Overall, it explained the greater p value is P> 0.05 means no significant relationship factors influencing the financial management behaviour among HEI's students.

16. PRACTICAL IMPLICATIONS.

Practical in this context involves the actual results of this research, the study is anticipated to help people manage their financial issues. The findings of this study indicate that FK, FA and LOC have a significant effect on financial behavior (FB). Komalasari (2017) backs up this claim by stating that the consumption hierarchy has shifted. Transportation and communication have taken the place of clothing, which was previously second in importance. As we know, from utilizing a card, innovation in payment methods has already progressed to more useful forms. Students are becoming more interested in server-based electronic money, also referred to as e-wallets (digital wallets), services like GoPay, OVO, Dana, etc. With an electronic wallet (digital wallet), students can lessen their risk of being a victim of crime by eliminating the need to carry significant quantities of cash. For more details, please note that the major goal of this study is to research how students at HEI's respond financially. We will specifically be looking at the effect of financial knowledge(FK), financial attitudes(FA), and locus of control(LOC). For specific purpose as decided by our objective clear targets, we have done it in real time by observing and reviewing articles and surveys made to collect information on the relationship between financial knowledge and financial management behaviour, the relationship between financial attitudes and financial management behaviour, and finally, the relationship between locus of control and financial management behaviour. This study enhances students' financial management and knowledge.

17. CONTRIBUTIONS TO KNOWLEDGE

The findings of the survey substantiated that the understanding of the financial management behaviour among students is influencing students' decision making in managing their finances. There are all variables that establish a relationship between financial management behaviour among University Malaysia Kelantan students. The findings show that variables of financial knowledge(FK) have a significant impact on financial management behaviour (FMB). This decision demonstrates the need for financial knowledge(FK) to encourage students to make sound financial decisions. Moreover, the finding shows that the relationship between locus of control(LOC) has a significant influence on financial management behaviour(FMB). This shows that when the locus of control(LOC) people increases, they must be self-motivated to exhibit excellent and responsible financial behaviour. However, a study found that financial attitudes(FA) show a moderate relationship influence on financial management behaviour among University Malaysia Kelantan students. Budgeting daily financial spending demonstrates a positive individual financial attitude, which can in turn encourage healthy, planned, and responsible financial growth behaviour. There are a few suggestions that may be made based on the outcomes of this study. Firstly, because all independent variables play important roles in shaping one's financial management behaviour, it is necessary to take the initiative to learn more about personal finance management by attending seminars, workshops, e-learning, and reading finance books.

Increasing financial knowledge would eventually lead to individuals spending their money sensibly, such as making lucrative investments, paying off debt, and arranging for an early retirement. Second, the government should collaborate with financial institutions to adopt solutions to improve people's financial management behaviour by offering financial counselling to those who are unable to repay their debt. Third, because financial education is critical for improving financial literacy, knowledge, skills, and attitudes, the government should coordinate financial education in schools and colleges. Finally, financial institutions are urged to assist their consumers in understanding the financial implications of long-term commitments.

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