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Effects of Financial Literacy, Financial Attitude, and Personality on Financial Management Practices

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ABSTRACT

The purpose of this study is to investigate the effects of financial knowledge, financial attitudes, and personality on financial management behavior, with self-control serving as a mediating variable. The research focuses on employees of PT Bank KB Bukopin Banjarmasin, particularly in the context of post-merger performance challenges. This study seeks to fill the gap in previous research by integrating cognitive and psychological factors within a formal organizational setting. Using a quantitative explanatory approach, data were collected through a census of 75 permanent employees with a minimum of three years of service. The data were analyzed using Partial Least Squares Structural Equation Modeling to assess both direct and indirect effects among the variables. The findings indicate that FK, FA, personality, and SC significantly influence FMB. Notably, personality has the strongest effect on SC, while FK shows the most substantial direct influence on FMB. The model explains 50.8% of the variance in FMB, confirming SC as a key mediating variable. These results reinforce the Theory of Planned Behavior and suggest that improving financial literacy, fostering positive attitudes, and enhancing self-control are essential strategies for strengthening financial behavior among employees in banking institutions.

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Introduction

As financial institutions, banks play a vital role in gathering funds from society via deposits and reallocating these funds as credits, thereby offering wide-ranging benefits to the community. Banks act as business entities that meet the financial management needs of society through both deposit collection and loan provision, with the goal of generating interest income and competing effectively in the money market. The importance of banking services extends beyond public needs for business and daily living to include the government's role in managing national funds to ensure societal welfare [1]. An example of this is PT Bank KB Bukopin Banjarmasin, which complies with the minimum capital requirement of 8% calculated by risk-weighted assets and capital, alongside its subsidiary Bank Syariah Bukopin that has functioned as a cooperative commercial bank since 1971. However, financial reports from the Indonesia Stock Exchange reveal that PT Bank Bukopin's financial performance has been unstable with a negative trend since 2019, especially following its merger with KB, indicating that its financial management practices have not been optimal. This condition reflects not only the operational challenges of a post-merger transformation but also the potential inadequacies in the financial behavior of employees at the organizational level, an area that remains underexplored in the context of Indonesian banking institutions.

The success of financial management is closely linked to effective financial management behaviors (FMB), which are critical to the progress of both the organization and its members [2]. This behavior involves comprehensive financial management activities such as planning, identifying funding sources, defining the purpose of funds, and future financial projections, all grounded in financial literacy and attitudes [3]. FMB is defined as the manner in which individuals or managerial personnel handle financial affairs while considering psychological factors and habitual patterns, including decision-making in financial processes [4]. Financial knowledge (FK) forms the foundation for sound financial decisions, where an understanding of financial principles and instruments is indispensable for companies to conduct effective financial planning and avoid financial distress [4], [5].

This knowledge is acquired through diverse channels, including formal education, informal training, and professional experiences, shaping the management's capacity to manage financial resources competently [6], [7].

Financial attitude (FA) represents a crucial element that embodies an individual's views and assessments regarding money, encompassing skills in financial control, planning, budgeting, and sound decision-making [8], [9]. This attitude stems from an individual's mental state and financial beliefs, which collectively influence overall behavior in managing finances [10]. Within financial management, FA is strongly connected to concepts like self-control (SC) and locus of control, where SC functions as a mediating factor between FK and financial management practices [3], [6]. Empirical study demonstrates a multifaceted relationship among FK, FA, SC, personality traits, and FMB. Certain studies reveal a significant positive impact of FK and attitude on FMB across groups such as MSMEs, university students, and young entrepreneurs [4], [7], [8], [10], [11], [12]. Nevertheless, some investigations indicate that FK does not always significantly affect FMB, with SC and personality acting as mediating variables in this dynamic [3], [13], [14], [15]. Moreover, personality traits play a significant role in shaping FMB, as different personality types affect financial handling and the likelihood of encountering financial issues like over-indebtedness [4], [16].

Despite the increasing number of studies on FMB, most existing literature has predominantly focused on individual or entrepreneurial contexts, such as students, MSMEs, and informal workers, with very limited attention paid to FMB within formal organizational settings like the banking industry, particularly in the Indonesian context post-merger. This highlights an important research gap concerning the behavioral and psychological factors that influence financial management in formal financial institutions. Moreover, the role of self-control as a mediator in this context remains inconclusive, especially when combined with personality traits and attitudes in an organizational workforce.

The situation at PT Bank Bukopin, characterized by a decrease in financial management performance after its merger with KB in 2020, together with the company's persistent need for staff training and performance enhancement, highlights the critical role of knowledge management, especially in the area of financial management. This ensures that valuable experience and knowledge are effectively shared and applied throughout all finance divisions. This study offers novelty by integrating psychological dimensions (financial attitude, self-control, personality) with financial knowledge to comprehensively explain financial behavior within a post-merger banking context in Indonesia. It also contributes to theory by testing the mediating effect of self-control within a financial institution setting, something that has not been sufficiently explored in previous research. The main objective of this study is to empirically examine the influence of FK, FA, and personality traits on the FMBs of employees at PT Bank KB Bukopin Banjarmasin. In addition, this research seeks to explore the indirect pathways through which FK and FA affect FMB via SC, and to determine whether SC mediates the relationships between FK, FA, personality traits, and FMB.

To support this objective, the following hypotheses are proposed to explore both the direct and indirect effects of financial and psychological factors on FMB. The first hypothesis posits that FK significantly influences FMB, although some previous studies have found positive yet statistically insignificant results [13]. The second hypothesis asserts that FA exerts a positive and significant impact on FMB, reinforcing the notion that sound FK and FA contribute to effective personal financial management [10]. Moreover, FK and attitude are expected to significantly affect SC, which plays a critical role in managing financial behavior [14], [15]. The fourth and fifth hypotheses contend that personality significantly shapes FMB, despite inconsistent findings on its influence [17], [18]. Finally, SC is hypothesized to have a direct and significant effect on FMB and to mediate the relationships between FK, attitude, personality, and FMB [3], [19], [20].

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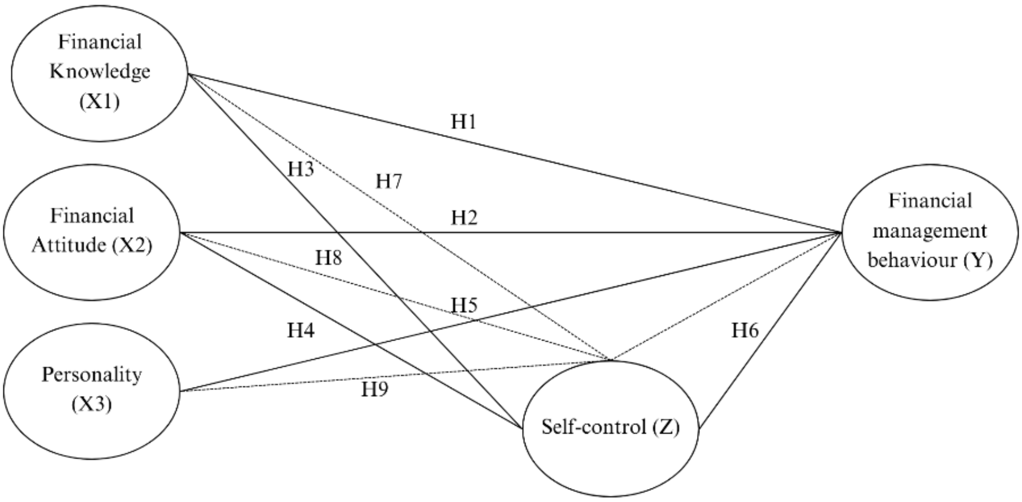

Figure 1. Hypothesis framework
Source: Modelled on empirical research

This study aims to enhance the comprehension of critical determinants influencing FMB among employees of PT Bank KB Bukopin Banjarmasin. The findings are expected to contribute to initiatives aimed at improving organizational performance and fostering more effective financial management practices going forward.

Method

The study applies a quantitative method combined with descriptive quantitative analysis and explanatory research approaches. Conducted at PT Bank KB Bukopin's Banjarmasin branch, the research targets 75 permanent employees with a minimum of three years' service as the analytical unit. The population comprises all employees of PT Bank KB Bukopin Banjarmasin, with sampling executed through a census, including the entire population as the sample. This method was chosen to economize time and facilitate the selection of respondents meeting the criteria. Consequently, the sample consists of 75 permanent employees employed for at least three years. he study's first independent variable (X1) is FK, which encompasses all aspects of finance encountered in everyday life. It also refers to an individual's comprehension of various financial topics, including financial tools and the competencies needed for effective management. The second independent variable (X2) is FA, defined as an individual's psychological predisposition to assess recommended financial management practices, which can range in levels of agreement or disagreement. The third independent variable (X3) is personality, which, within financial management, denotes the distinctive traits, characteristics, styles, or attributes shaped by the environment that inform empirical assumptions about human behavior regarding financial cognition. The fourth independent variable is the mediating factor (Z), SC, described as the capacity for self-regulation required by every financial management unit to appropriately interpret and respond to specific scenarios.

The dependent variable (Y) is FMB, which represents the capacity of individuals or organizations to organize, save, and manage finances daily in an effective manner. Proficiency in FMB is essential, as it influences the ability to balance income and expenditure, thus fostering ongoing financial stability. Effective FMB enables individuals and organizations to optimize financial resource utilization to fulfill their financial objectives and needs. Data were gathered through questionnaires distributed both face-to-face and online using Google Forms. The questionnaire contained items with responses recorded on a five-level Likert scale: strongly agree (SA), agree (A), neutral (N), disagree (D), and strongly disagree (SD) [21]. To test validity and reliability, this research utilized SmartPLS-SEM version 3.0, a statistical approach grounded in Partial Least Squares Structural Equation Modeling (PLS-SEM). The selection of PLS-SEM was due to its ability to elucidate relationships among latent variables that cannot be measured directly but are indicated by observable measures [22]. This technique also allows for the assessment of the measurement model (outer model), linking latent variables to measurement indicators, as well as the structural model (inner model), which maps out the connections among latent variables within the study's conceptual framework [22].

Validity assessments comprised convergent and discriminant validity tests. The determination of convergent validity relied on the evaluation of factor loadings or outer loadings in conjunction with the Average Variance Extracted (AVE). Reliability was verified

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using composite reliability and Cronbach's alpha to confirm the internal consistency of the latent constructs [22]. For hypothesis evaluation, bootstrapping in SmartPLS was applied to analyze the significance of path coefficients. Hypotheses were accepted if the t-statistic value was at least 1.96 at a 5% significance level (α = 0.05), indicating a statistically significant impact of the independent variables on the dependent variable. Hypotheses with t-statistics below this threshold were rejected. This approach permits simultaneous testing of direct and mediating effects with guaranteed validity and reliability, resulting in comprehensive and accurate findings regarding FMB among employees of PT Bank KB Bukopin Banjarmasin.

Results and Discussion

PLS-SEM evaluation begins with the measurement of the measurement model. This process validates constructs to ensure that all indicators used to measure variables possess strong accuracy. The analysis involves crucial tests such as convergent validity, discriminant validity, and composite reliability, which are necessary to verify that the measurement instruments precisely and consistently represent the constructs. Consequently, this stage is the primary foundation before moving forward to analyze the structural model.

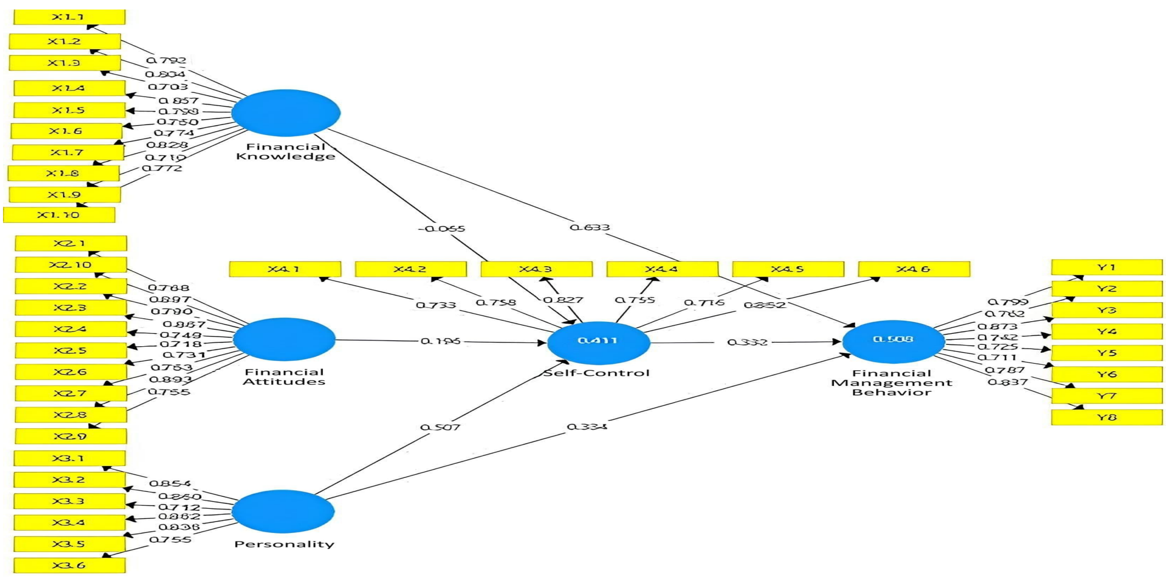

Figure 2. Structural Model Test Results
Source: Data processed using Smart-PLS

The structural model illustrates that FMB among employees at PT Bank KB Bukopin Banjarmasin is significantly influenced by FK, FA, personality traits, and SC, with SC functioning as a key mediating variable. FK demonstrates a strong direct effect on FMB with a coefficient of 0.633, though it does not significantly influence SC. Personality traits have the most substantial impact on SC with a coefficient of 0.507 and also contribute to FMB both directly, with a coefficient of 0.334, and indirectly through SC. FA also positively affects SC with a coefficient of 0.196, which subsequently exerts a meaningful influence on FMB with a coefficient of 0.332. The model explains 50.8 percent of the variance in FMB, highlighting SC as a central psychological mechanism that links cognitive and attitudinal factors to financial decision-making behavior in the organizational context. Convergent validity is evaluated by examining the loading factor or outer loading values along with the Average Variance Extracted (AVE). These loading values reflect how well each item validly measures the intended variable.

Table 1. Convergent Validity Analysis Result

Construct	Item	Loading	Cronbach's Alpha	CR	AVE
Financial Knowledge	FK1.1	0.792	0.821	0.859	0.792
	FK1.2	0.804			
	FK1.3	0.703			
	FK1.4	0.857			
	FK1.5	0.798			
	FK1.6	0.750			
	FK1.7	0.774			
	FK1.8	0.828			
	FK1.9	0.710			
	FK1.10	0.772			
Financial Attitude	FA2.1	0.768	0.758	0.766	0.772
	FA2.2	0.897			
	FA2.3	0.790			
	FA2.4	0.867			
	FA2.5	0.749			
	FA2.6	0.718			

	FA2.7	0.731			
	FA2.8	0.753			
	FA2.9	0.893			
	FA2.10	0.755			
Personality	P3.1	0.854	0.806	0.858	0.720
	P3.2	0.860			
	P3.3	0.712			
	P3.4	0.862			
	P3.5	0.836			
	P3.6	0.755			
Self-Control	SC4.1	0.733	0.794	0.735	0.777
	SC4.2	0.758			
	SC4.3	0.827			
	SC4.4	0.755			
	SC4.5	0.716			
	SC4.6	0.852			
Financial Management Bihaviour	FM1	0.799	0.826	0.866	0.750
	FM2	0.762			
	FM3	0.873			
	FM4	0.742			
	FM5	0.725			
	FM6	0.711			
	FM7	0.787			
	FM8	0.837			

Source: Data processed using Smart-PLS

In the evaluation of convergent validity, all indicators related to the variables showed loading factor or outer loading values above the advised cut-off of 0.70, indicating strong validity of each item in representing its construct. All constructs demonstrated Average Variance Extracted (AVE) values that surpassed the minimum acceptable threshold of 0.50, with FK having the highest AVE at 0.792 and Personality the lowest at 0.720. This reflects that the latent variables adequately account for the variance of their respective indicators, confirming that the constructs effectively represent the measured variables. In addition, the Composite Reliability and Cronbach's Alpha coefficients for each construct exceeded 0.70, reflecting a high degree of internal reliability in the measurement scales. This confirms that all constructs in the research meet the criteria for reliability and validity.

Table 2. Discriminant Validity

	Personality	Self-Control	Financial Knowledge	Financial Management Bihaviour	Financial Attitude
Personality	0.721				
Self-Control	0.622	0.624			
Financial Knowledge	0.063	0.009	0.626		
Financial Management Bihaviour	0.168	-0.119	0.651	0.671	
Financial Attitude	0.610	0.491	0.213	0.225	0.614

Source: Data processed using Smart-PLS

The Fornell-Larcker analysis was used to evaluate discriminant validity alongside cross-loading analysis to ensure that each construct maintained adequate distinctiveness from the others in the model. The Fornell-Larcker analysis revealed that the square root of the Average Variance Extracted (AVE) corresponding to each construct surpassed its correlation values with the other constructs. confirming that each construct accounts for a greater portion of variance in its own indicators compared to those of other constructs. For example, the Personality construct's square root AVE was 0.721, surpassing its correlations with other variables. Cross-loading analysis further confirmed this by revealing that indicators loaded most strongly on their own constructs with weaker loadings on others. This lack of indicator overlap assures the discriminant validity of the research model. Accordingly, the model adheres to established standards for discriminant validity as referenced in the literature [23].

Table 3. R-Square Of Endogenous Latent Variables

	R-Square	R-Square Adjusted
Self-Control	0.411	0.386
Financial Management Bihaviour	0.508	0.487

Source: Data processed using Smart-PLS

Evaluation of the structural model shows that the variable SC has an R-square value of 0.411, suggesting that about 41.1% of the variability SC is explained by the independent

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variables.. The adjusted R-Square of 0.386 reflects that, after accounting for predictor numbers and sample size, the model still exhibits strong explanatory power. For Financial Management Behaviour, the R-Square is 0.508, meaning that independent variables explain 50.8% of its variance. The adjusted R-Square of 0.487 confirms the model's robust predictive capability when considering its complexity and sample size. Overall, these results demonstrate that the research model effectively explains more than half of the variance in FMB and significantly aids in understanding the determinants of SC and FMB among PT Bank KB Bukopin Banjarmasin employees.

Table 4. Direct Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T-Statistic	P-Values
Personality > Financial Management Bihaviour	0.166	0.092	1.794	6.117	0.043
Self-Control > Financial Management Bihaviour	0.332	0.123	2.696	2.831	0.007
Financial Knowledge > Self-Control	0.065	0.112	0.580	1.059	0.032
Financial Knowledge > Financial Management Bihaviour	0.655	0.064	10.185	5.881	0.000
Financial Attitude > Self-Control	0.196	0.295	0.665	3.491	0.006
Financial Attitude > Financial Management Bihaviour	0.065	0.092	0.707	4.400	0.048

Source: Data processed using Smart-PLS

The path analysis results reveal that personality exerts a statistically significant positive effect on FMB, with a path coefficient of 0.166 and a p-value of 0.043. SC similarly demonstrates a positive and significant influence on FMB, reflected by a path coefficient of 0.332 and a p-value of 0.007. FK positively affects SC, indicated by a path coefficient of 0.065 and a p-value of 0.032, and additionally has a significant direct impact on FMB, with a path coefficient of 0.655 and a p-value of 0.000. FA also positively contributes to SC, with a path coefficient of 0.196 and a p-value of 0.006, and shows a significant positive effect on FMB, with a path coefficient of 0.065 and a p-value of 0.048. Overall, all path coefficients

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tested are statistically significant, with p-values below the 0.05 threshold, confirming robust and valid relationships among the variables within this study's model.

Table 5. Indirect Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T-Statistic	P-Values
Personality > Self-Control > Financial Management Bihaviour	0.168	0.144	0.076	2.221	0.027
Financial Knowledge > Self-Control > Financial Management Bihaviour	0.022	0.023	0.038	3.568	0.016
Financial Attitude > Self-Control > Financial Management Bihaviour	0.065	0.036	0.092	2.707	0.011

Source: Data processed using Smart-PLS

Findings from the analysis reveal that SC acts as a significant mediator in the effect of personality on FMB, with a path coefficient of 0.168 and a p-value of 0.027. Furthermore, SC mediates the impact of FK on FMB, demonstrated by a path coefficient of 0.022 and a p-value of 0.016. It also mediates the relationship between FA and FMB, with a path coefficient of 0.065 and a p-value of 0.011. These outcomes emphasize SC's central mediating function in the interplay among personality, FK, FA, and FMB within the research framework.

Discussion

The data analysis indicates that FK significantly impacts the FMB of PT Bank KB Bukopin Banjarmasin employees. This conclusion is supported by results showing a statistically significant effect of FK on FMB. FK serves as the essential basis for making effective financial decisions, allowing individuals to grasp financial tools and concepts necessary for proper financial planning and management [4], [5]. These findings contrast with Eni Puji Estuti's research [13] which reported a positive but statistically insignificant impact of FK on financial management among flower farmers in Kopeng Village who are members of the Memayu Jogo Tonggo Cooperative. The farmers' FK was limited regarding

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credit, credit utilization, savings importance, investments, and business risks, which prevented notable changes in their FMB. This difference in context affirms that the depth and caliber of serves as a vital factor in shaping the effectiveness of financial management, consistent with the financial literacy framework that prioritizes cognitive competence as essential for proper financial management [6]. In addition, FA also has a significant positive effect on FMB among employees at PT Bank KB Bukopin Banjarmasin. This aligns with Handayani et al.'s study [10], which found that a positive FA guides individuals toward optimal financial behavior. Individuals with positive attitudes toward finance tend to make wiser financial decisions, while negative attitudes may result in poor financial choices. FA represents an individual's psychological inclination regarding money and financial management, encompassing aspects of SC, planning, and decision-making [9], [24]. Positive FA encourage adaptive financial behaviors, while negative attitudes can result in harmful financial choices [8]. This aligns with the theory of planned behavior, which highlights attitude as a crucial factor in forecasting financial intentions and actions [3].

Moreover, FK significantly influences SC among these employees, consistent with Nasruddin's findings [14] which describe financial literacy as the ability to understand and apply financial concepts for better financial management. Improved financial literacy aids individuals in exercising better SC over their finances. Financial literacy and SC are strongly interconnected in developing disciplined financial behaviors, with literacy offering the cognitive basis and SC managing the psychological components of financial management [15]. FA also significantly affects SC, indicating that a better FA correlates with higher levels of SC in managing finances [15]. Personality is also shown to have a significant effect on FMB among employees, supporting Tampubolon's research [17] that personality positively influences FMBs among MSME participants. Personality traits are critical in shaping how individuals manage their finances. Additionally, SC significantly affects FMB, supported by Almeida et al. [19], who found that SC, financial education, and financial inclusion knowledge collectively influence students' saving behavior. SC acts as a behavioral regulator, assisting individuals in avoiding impulsive consumption and steering them toward making rational financial choices.

SC additionally mediates the relationship between FK and FMB, as proposed by Nur et al. [3] using the planned behavior theory, which suggests that subjective norms and behavioral control impact various individual objectives such as lifestyle and value systems. These findings imply that financial literacy affects financial behavior not solely through direct effects but also by enhancing an individual's SC in resisting pressures and temptations to spend. FA similarly exerts a significant effect on FMB with SC as a mediator, as outlined by Syafitri & Santi [20] in studies involving students' financial behavior. The mediation model deepens insight into the psychological processes connecting cognitive and emotional factors to everyday FMBs. Finally, personality's effect on FMB, mediated by SC, is significant in this study's context but contrasts with Khoiriyah's research [18], which did not demonstrate a statistically significant effect of personality on students' financial behavior. This variation implies that the setting and population are crucial in how personality affects behavior, as the occupational traits and professional pressures on banking staff amplify personality's role in financial management relative to that of student groups. Overall, these results highlight the crucial roles of FK, attitude, personality, and SC in fostering effective FMBs among PT Bank KB Bukopin Banjarmasin employees.

Conclusion

The most fundamental finding of this study is that SC plays a central mediating role in linking FK, FA, and personality traits to effective FMB. This indicates that enhancing SC through the development of financial literacy, positive financial attitudes, and awareness of personality tendencies is essential for strengthening employees' financial behavior. Therefore, SC should be considered a strategic lever for improving financial management practices within the organization. More broadly, the study concludes that FK, FA, personality, and SC significantly influence the FMB of employees at PT Bank KB Bukopin Banjarmasin, both directly and indirectly. FK and FA not only contribute positively to FMB but also enhance employees' self-regulatory abilities in managing their finances. Personality traits, as internal psychological characteristics, influence FMB directly and through SC as a mediating mechanism. These findings reinforce the application of the Theory of Planned Behavior in a corporate financial context, where cognitive factors (FK), attitudinal dimensions (FA), and internal traits (personality) interact to shape behavior, with SC functioning as the behavioral control mechanism. From a theoretical perspective, this study contributes to a deeper understanding of how psychological and cognitive factors shape workplace financial behavior. It confirms that the impact of FK, FA, and personality on FMB is both direct and channeled through SC. This adds empirical support to ongoing scholarly discourse on financial behavior and offers a nuanced view relevant to organizational settings in Indonesia.

From a practical standpoint, the findings provide clear direction for PT Bank KB Bukopin Banjarmasin in fostering more effective financial management behavior among employees. Management should prioritize the development of financial literacy programs tailored to employees' specific roles and needs, while also promoting positive financial attitudes through workshops, coaching, and reflective financial education. Incorporating personality-based approaches into staff development and human resource strategies can further enhance individual financial behavior. Most importantly, interventions should be designed to strengthen self-control, such as implementing habit-building tools, structured goal-setting systems, and behavioral nudges that encourage consistent and rational financial decision making. By aligning human capital strategies with these findings, the organization can strengthen financial discipline, improve decision quality, and contribute to long-term performance and sustainability. Nonetheless, the study's limitations include reliance on adapted measurement instruments requiring further external validation, and a sample limited to one banking institution, which restricts the generalizability of the results. Future research should broaden sample populations across various financial organizations or sectors to produce more representative findings and reinforce validity. For future investigations, this study provides a reference framework for deeper examination of psychological and cognitive influences on financial behavior in diverse contexts and populations. For PT Bank KB Bukopin Banjarmasin, the findings offer strategic insights to develop competency-building programs focused on literacy, attitude, and SC, supporting optimal financial management practices and overall organizational success. Bridging academic findings with practical applications is expected to strengthen long-term sustainability and competitiveness.

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