JURNAL ILMU MANAJEMEN (JIM)
Vol 22, No 1, Juni 2025, Page 1-11
p-ISSN: 1683-7910 | e-ISSN: 2549-0206
DOI : 10.21831/jim.v22.i1.81434

Financial Management of Yogyakarta Students: The Role of Locus of Control, Love of Money, and Financial Inclusion

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Abstract– Financial behavior has always been an interesting topic, especially student financial management. This study examines the role of locus of control, love of money, and financial inclusion variables on financial management carried out by students in Yogyakarta. Data were collected from online questionnaires completed by 120 respondents who met the research criteria. The multiple linear regression analysis results showed that Love of Money and Financial Inclusion positively affected financial management. This shows that Yogyakarta students have an interest in money, and easy access to financial services makes their financial management better. However, Locus of Control did not show a significant effect on financial management. These results indicate that confidence in the results obtained, depending on individual behavior, has not affected students' financial management in Yogyakarta. This study only involved students from several universities in Yogyakarta, so it is impossible to generalize to all students in Yogyakarta. Furthermore, the characteristics of students who are respondents to the study, such as majors, year of enrollment, socio-economic background, and others, can also affect the results of the study. Therefore, this study is expected to add new insights to research related to management behavior.

Keywords: *Locus of Control, Love of Money, Financial Inclusion, Financial Management*

INTRODUCTION

Financial issues are a very sensitive topic for some people, but finance is important to discuss when discussing things in everyday life. Something related to finance is being widely discussed, especially issues related to financial management. Many content creators create content discussing the correct way to manage finances for students so they can manage their money well. Students are part of a society that is large in number and has a consumptive nature (Kinayung, 2022). According to data from the DIY Regional Government Public Relations, the number of state and private universities in Yogyakarta in 2022 was 128. With this number of universities, the number of students is also large. As a student city, students in Yogyakarta come from various regions of Indonesia. Of course, they have different behaviors, especially financial behavior. Financial management is the ability to manage money by setting aside income from current consumption for savings for future needs (Copur & Gutter, 2019). Students tend to have a short-term mindset where they do not think long-term in terms of financial management, which causes financial problems (Raperlisda, 2017). Although students have good financial knowledge in terms of insight, due to the lack of a sense of responsibility and ability to control themselves, many students have difficulty in managing their finances, whether from their parents/or working part-time/or scholarships. Students tend to be consumptive and prefer to spend their money to buy according to their wishes without considering their needs. This makes students unable to save and manage their money properly.

Financial management in general is the management of funds carried out by individuals or groups in everyday life to achieve financial well-being (Pusporini, 2020). Good financial management is important for every individual because it is one of the important factors in achieving success in life (Nurhayati & Nurodin, 2019). Financial management is influenced by psychological aspects, namely the locus of control (control center), which was first expressed by Rotter (1966). Love of money is also one of the things that influence financial management because the attitude of love for money will describe whether or not financial management is correct (Rudy et al., 2020). The next thing that influences financial management is financial inclusion, where equitable financial inclusion will make it easier to access financial services. When able to access financial services properly, a person's financial management will also be good (Kusumaningrum et al., 2023).

Locus of control is how an individual can understand and respond to problems or everything that happens in their life (Akmalia, 2020). Internal locus of control and external locus of control are the two types of locus of control. Internal locus of control usually assumes that success or failure in himself comes from oneself, such as an ability, skill, and effort that is made, will determine whatever happens in life, and has a great attitude of responsibility towards problems in life. External locus of control assumes that a life will be determined by external forces, and the involvement of others, such as destiny, fate, and people in power, also has a free lifestyle pattern that allows life to happen according to external influences. Previous research related to locus of control conducted by Reviandani (2022), Novia et al. (2022), and Pradiningtyas & Lukiastuti (2019) showed that financial management is significantly improved by locus of control. However, locus of control did not significantly impact financial management, according to Astuti & Soleha (2023).

Love of money is the behavior of someone who loves money, where every action is always based on money (Diana & Aisyah, 2018). A person's love for money will make that person enthusiastic to do anything to get money, so that money is based on the measure of their happiness. Money is a very important aspect of everyday life. A person's love for money depends on the needs of each person's life. Setyaningrum's (2020) research on the love of money showed that the results did not have a significant effect on financial management. Kurniawan et al. (2020), Rifqi et al. (2022), and Ulumudiniati & Asandimitra (2022) found that financial management significantly improved as a result of the love of money study.

The provision of formal financial services, products, and institutions following community needs and capacities to enhance community welfare is known as financial inclusion (OJK, 2019). The financial inclusion index in Indonesia is increasing every year, which means it can increase economic efficiency and also support the stability of the financial system in Indonesia. Then, research on financial inclusion conducted by Nurhayati & Nurodin (2019), Astuti & Soleha (2023), and Lestari & HS (2022) showed that financial management is significantly improved by financial inclusion. Meanwhile, according to Kusumaningrum et al. (2023), financial inclusion has a positive but insignificant effect on financial management. Based on the description of the phenomenon and the inconsistency of the results of previous studies in the background, the impact of locus of control, desire of money, and financial inclusion on student financial management in Yogyakarta was examined in a study.

LITERATURE REVIEW

Financial Management

Financial management is the ability to manage money by setting aside income from current consumption for savings for future needs (Copur & Gutter, 2019). Financial management is a person's ability to plan, control, organize, save, search, budget, as well as check and manage their income or money for the long term in the future (Reviandani, 2022). Financial management is a way to control yourself when using or utilizing income every time you get income, by always setting aside for future needs, before fulfilling today's desires (OJK, 2022). Types of financial management according to Brigham & Houston (2007) consist of 1) short-term management, 2) medium term 3) long-term. Factors that influence students' financial management are knowledge of financial management, lifestyle, and financial income. Indicators of financial management according to Copur & Gutter (2019) are: (1) Budgeting; (2) Savings; (3) Risky debit card behavior; (4) Impulsive buying.

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Locus of Control

Locus of control is a concept that represents how people perceive or manage their accountability for the things that happen in their lives (Larsen and Buss,2008). Locus of Control is divided into two, namely internal locus of control and external locus of control. Internal locus of control is every belief that exists within oneself has great potential to determine one's destiny. Someone who has an internal locus of control prioritizes their abilities, skills, and efforts to determine what is obtained. Furthermore, the external locus of control is a view in which everything that is produced, whether good or bad, occurs beyond a person's control. Someone who has an external locus of control usually refers to luck, opportunity, and destiny (Mahwan & Herawati, 2021).

Love of money

According to Tang & Chiu (2003), a person's love of money is characterized by the fact that all of their goals and desires are focused on money. Money-loving conduct is when someone's actions are always motivated by money (Diana & Aisyah, 2018). Furthermore, all economic actors can easily access and utilize formal financial institutions through the process of financial inclusion (Sarma & Pais, 2019). Based on OJK regulation number 76/POJK.07/2016 the objectives of financial inclusion are: 1) Providing products and/or services that are following the needs of the community; 2) Increasing the utilization of products and/or services from financial institutions; 3) Expanding public access to institutions providing financial products and services; 4) Increasing the quality of use of financial products and services.

The Impact of Locus of Control on Student Financial Management

Rotter (1966) defined locus of control as the degree to which people believe that their actions will determine the outcomes they achieve. Locus of control is how an individual can understand and respond to themselves regarding problems or everything that happens in their life (Akmalia, 2020). Locus of control is an idea that reflects how individuals view and control themselves regarding responsibility for events that occur in their lives (Larsen & Buss, 2008). Indicators for measuring locus of control, according to Larsen & Buss (2008), namely: (1) behavior potential; (2) expectancy; and (3) reinforcement value. According to Novia et al. (2022), individuals who have an internal locus of control tend to manage their finances better than those who have an external locus of control. A person with a high locus of control will behave better when it comes to money management. In the meantime, poor locus of control implementation will result in a decline in methods of financial management. According to studies by Reviandani (2022), Novia et al. (2022), and Praningtyas & Lukiastuti (2019), locus of control and financial management are related. According to the study's findings, locus of control significantly improves students' financial management. Based on the description above, the hypothesis is proposed that:
H_1: Locus of Control has a positive and significant influence on student financial management in Yogyakarta

The Impact of Love of Monet on Student Financial Management

Love of money is a person's view of money. The view referred to here is the desire to have as much money as possible, where the person tends to pursue money and is ambitious for money (Ulfasari, 2018). Love of money is a person's behavior who loves money, where every action is always based on money (Diana & Aisyah, 2018). Love of money, according to Tang & Chiu (2003) is a person's love for money where every aspiration and desire is oriented towards money with the following indicators: (1) importance; (2) success; (3) motivation; (4) being rich. People who have a high level of love of money tend to be more enthusiastic about finding money and managing their money well. Financial management is significantly improved by a love of money. This is

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proven through previous research by Kurniawan et al. (2020), Rifqi et al. (2022), and Ulumudiniati & Asandimitra (2022), which state that love of money has a significant positive influence on financial management. Based on the description above, it can be hypothesized that:
H_2: Love of money has a positive and significant influence on student financial management in Yogyakarta

The Impact of Financial Inclusion on Student Financial Management

Based on Presidential Regulation (Perpres) of the Republic of Indonesia Number 82 of 2016, it explains that financial inclusion is a condition of society that has access to reasonably priced, need-based financial services that are safe, effective, and of high quality. To enhance community welfare, financial inclusion refers to the provision of formal financial services, products, and institutions based on the needs and capabilities of the community (OJK, 2019). According to Sarma & Pais (2019), all economic players with the following indicators can easily access and utilize the formal financial system through the process of financial inclusion: (1) access, (2) availability, and (3) usage. The community, especially students, can save their money in the bank and then make payments or check the money they have only through their cellphones, making it very suitable for modern students today. With the existing conveniences, data and information are obtained easily and quickly, so that financial management becomes better. Financial inclusion has a significant positive influence on financial management. This is proven through research by Nurhayati & Nurodin (2019), Lestari & HS (2022), and Astuti & Soleha (2023), which claims that financial management is significantly improved by financial inclusion. Based on this description, it can be hypothesized that:
H_3: Financial inclusion has a positive and significant influence on student financial management in Yogyakarta

METHODOLOGY

This research is quantitative, the research data is processed using SPSS 25. The population in this study was all students in Yogyakarta, where the sample was taken using purposive sampling with the following criteria: students in Yogyakarta who are at least 18 years old and have income from parents and/or work part-time and/or scholarships. The specifications must have income from parents and/or work part-time and/or scholarships, because to identify with their financial management, it must be ensured that they have income. Furthermore, respondents who meet the criteria will be asked to fill out an online questionnaire consisting of several statement items representing each research variable. Locus of control consists of 10 statement items, love of money consists of 17 statement items, financial inclusion consists of 7 questions, and financial management consists of 8 statements. First, the Cronbach's Alpha analysis and the Pearson bivariate correlation approach are used to examine the data for validity and reliability. Then, the research hypothesis is tested using multiple linear regression with the following formula:

$$Y' = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \quad (1)$$

Description:

Y' = Financial Management
α = Constant
β_{1-3} = Coefficient
X_1 = Locus of Control Variable
X_2 = Love of Money Variable
X_3 = Financial Inclusion Variable
e = Standard Error

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RESULT

Respondent Profile

With 118 respondents and a 98.3% response rate, Table 1 displays the characteristics of the majority of respondents, who are between the ages of 18 and 25. With 105 responders and an 87.5% rate, undergraduate students form an overwhelming majority of students at the educational level. Then, for the type of income that comes most from parents, as many as 58 respondents, with a percentage of 48.4%, while for income from scholarships and part-time have the same results are obtained as many as 31 respondents with a percentage of 25.8% each. In addition, all data from this study have passed the classical assumption test and the basic assumption.

Table 1. Respondent Profile

Description	Number of Respondents (N=120)	Percentage
Age:		
18-25	118	98,3%
> 25	2	1,7%
Education Level:		
D3	10	8,3%
D4	5	4,2%
S1	105	87,5%
Income Type:		
Parents	58	48,4%
Scholarship	31	25,8%
Part-time	31	25,8%

Source: Authors

Validity and Reliability Test

The results of the validity test in this study can be seen in Table 2 which shows that all statement items in the variables locus of control, love of money, financial inclusion, and financial management show a significance value <0.05 so that each question is declared valid and suitable for use as an instrument in research.

Table 2. Validity Test

Research Variables	Item	Sig. (2-tailed)	Statement
Locus of Control	X1.1-10	0,000	Valid
Love of Money	X2.1-17	0,000	Valid
Financial inclusion	X3.1-7	0,000	Valid
Financial management	Y1-8	0,000	Valid

Source: Authors

Furthermore, Table 3 shows that the results of the reliability test on all variables used, namely locus of control, love of money, financial inclusion, and financial management have a Cronbach Alpha (α) value > 0.6, indicating that all of the research variable's questions are trustworthy and suitable for use in studies.

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Table 3. Reliability Test

Research Variables	Cronbach Alpha (α)	N of Items	Statement
Locus of control	0,699	10	Reliable
Love of Money	0,944	17	Reliable
Financial inclusion	0,869	7	Reliable
Financial management	0,848	8	Reliable

Source: Authors

Hypothesis Testing

First, the researcher conducted a goodness of fit test (F test) to test whether the research hypothesis was supported by the model. The results of the analysis in Table 4 show that the significance value is 0.000, which is <0.05, so it can be concluded that the regression model in this study is feasible and has been validated by the model.

Table 4. F-Test Results

ANOVA[a]						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1269,148	3	423,049	27,329	**.000[b]**
	Residual	1795,643	116	15,480		
	Total	3064,792	119			

Source: Authors

Additionally, Table 5's determination coefficient values reveal an adjusted R2 value of 0.399, or 39.9%. According to these findings, locus of control, love of money, and financial inclusion are independent variables that account for 39.9% of changes in financial management variables. Other factors not included in this study then contribute to the remaining 60.1%. Other variables that influence financial management, such as financial literacy and lifestyle by Lestari & HS (2022), and financial knowledge by Reviandani (2022).

Table 5. Results of Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.644[a]	0,414	0,399	3,934
a. Predictors: (Constant), X3, X2, X1				

Source: Authors

The testing of the research hypothesis is shown in Table 6, where the multiple linear regression equation is as follows:

$$Y' = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \quad (1)$$

Financial management = 6,236 + 0,118 Locus of Control + 0,121 Love of Money + 0,435 Financial inclusion (2)

Table 6. Independent Sample T Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,236	2,964		2,104	0,038
	Locus of Control	0,118	0,093	0,117	1,273	0,205
	Love of Money	0,121	0,038	0,290	3,229	0,002
	Financial inclusion	0,435	0,103	0,364	4,219	0,000

Source: processed primary data

The findings indicate that locus of control does not influence Yogyakarta students' financial management; hypothesis 1 is rejected because the significance value is 0.205 > 0.05. However, because the significance value of 0.002 < 0.05, hypothesis 2 is accepted, indicating that the love of money variable has a positive influence (0.121) on the financial management of Yogyakarta students. Hypothesis 3 is also accepted since the financial inclusion variable has a positive influence (0.435) on Yogyakarta students' financial management, with a significance value of 0.000 < 0.05.

DISCUSSION

Locus of control is how an individual can understand and respond to problems or everything that happens in their life (Akmalia, 2020). Yogyakarta students' financial management is not significantly affected by the locus of control variable. This shows that even though students have a high locus of control, it will not always be in line with improving their financial management because the locus of control in each individual is different. The majority of respondents in this study were young (18-25 years). At that age, they still do not have responsibility for other people, they are only responsible for themselves. This condition affects the instability in managing their finances. The findings of this study confirm those of earlier research by Astuti & Soleha (2023), which found that locus of control has little bearing on financial management.

Furthermore, Yogyakarta students' financial management is significantly improved by their love of money. Love of money is a person's view of money. The view referred to here is the desire to have as much money as possible, where the person tends to pursue money and be ambitious for money (Ulfasari, 2018). A person's love for money will have a significant impact on their financial management. People who have a high level of love of money tend to be more enthusiastic about finding money and managing their money well. This demonstrates that students' financial management will improve with an increased appreciation of money and vice versa. Love of Money has a significant positive influence on financial management. Accepted is H2, which claims that Yogyakarta students' financial management is much improved by their love of money. This is in line with earlier research by Kurniawan et al. (2020), Rifqi et al. (2022), and Ulumudiniati & Asandimitra (2022), which states that love of money has a significant positive influence on financial management.

Lastly, Yogyakarta students' financial management is greatly improved by financial inclusion. This shows that the higher the financial inclusion, the better the financial management of students, and vice versa. So H3, which states that financial inclusion has a significant positive effect on student financial management in Yogyakarta, is accepted. Financial inclusion has a significant positive influence on financial management. This is following previous studies by Lestari & HS (2022), Nurhayati & Nurodin (2019), and Astuti & Soleha (2023), which state that financial inclusion has a significant positive influence on financial management. According to OJK (2019), financial inclusion is the availability of an institution, product, and formal financial services according to the needs and capabilities of the community to improve community welfare.

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Financial inclusion facilitates financial access for the community in managing their finances. The community, especially students, can save their money in the bank and then make payments or check the money they have only through their cellphones, making it very suitable for modern students today. With the existing conveniences, data and information are obtained easily and quickly, so that financial management becomes better.

Furthermore, based on the results of the analysis, the adjusted R2 value is 0.399 or 39.9%. These results indicate that 39.9% of changes in financial management can be explained by independent variables, namely locus of control, love of money, and financial inclusion. Then the rest is explained by other variables that were not examined in this study. Other variables that affect financial management, such as financial literacy and lifestyle by Lestari & HS (2022), and financial knowledge by Reviandani (2022).

CONCLUSION

The purpose of this study is to investigate how Yogyakarta students' financial management is influenced by locus of control, love of money, and financial inclusion. A total of 120 participants completed the online research questionnaire as part of this study. H1, which claimed that the locus of control had a significant positive impact on the financial management of students in Yogyakarta, was rejected because the study's findings indicated that the locus of the control variable (X1) had no discernible impact on the students' financial management. This contrasts with the findings of the love of money variable (X2), which showed a significant positive impact on Yogyakarta students' financial management. As a result, H2, which claimed that love of money had a significant positive impact on Yogyakarta students' financial management, was accepted. H3, which claimed that financial inclusion had a large favorable impact on Yogyakarta students' financial management, was accepted since the financial inclusion variable (X3) likewise had a strong positive impact on students' financial management. Money-loving conduct is when someone's actions are always motivated by money (Diana & Aisyah, 2018). Because money is based on a person's level of happiness, someone who loves money will be eager to do anything to obtain it. The needs in each person's life determine how much they love money. Kurniawan et al. (2020), Rifqi et al. (2022), and Ulumudiniati & Asandimitra (2022) found that the love of money study had a substantial favorable impact on financial management, which is similar to the findings of this study.

Furthermore, according to OJK (2019), financial inclusion is the availability of an institution, product, and formal financial services according to the needs and abilities of the community to improve community welfare. The financial inclusion index in Indonesia is increasing every year, increasing economic efficiency and also supporting the stability of the financial system in Indonesia. The results of this study are in line with research on financial inclusion conducted by Nurhayati & Nurodin (2019), Astuti & Soleha (2023), and Lestari & HS (2022), which show that financial inclusion has a significant positive effect on financial management. The love of money and financial inclusion in Indonesia, which takes into account the needs and skills of students in managing their finances, has an impact on Yogyakarta students' financial management.

LIMITATION

The limitations of this research can be seen from various aspects. First, this study only involved students from several universities in Yogyakarta, so it is impossible to generalize to all students in Yogyakarta, let alone to students in other cities or regions. Furthermore, the characteristics of students who are respondents to the study, such as majors, year of enrollment, socio-economic background, and others, can also affect the results of the study. This means the results of the study may not apply to all types of students.

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Furthermore, the adjusted R-squared result of 39.9% shows that there are still other variables that also affect students' financial management, such as financial literacy levels, shopping habits, or peer influence. These variables need to be considered in further research. In addition, dynamic economic and social conditions can affect students' financial behavior. The results of research conducted at a certain time may no longer be relevant in the future. Further research needs to consider existing limitations and make improvements, for example, by expanding the population, adding variables, or using better research methods. By considering these limitations, further research can make a greater contribution to understanding students' financial management and formulating more effective policies.

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