The Influence of Financial Literacy, Parental Socialization, Peer Influence and Self-Control on Saving Behavior

Gabriella Angela[1] Ary Satria Pamungkas[1*]

[1]*Management Department, Faculty of Economics & Business, Universitas Tarumanagara, Jakarta 11470, Indonesia*
[*]*Corresponding author. Email: aryp@fe.untar.ac.id*

ABSTRACT

Savings activities are very important to be instilled early by their parents so that good saving behavior can be formed and developed in children from a young age to adulthood. the formation and development of saving behavior in a person will make it easier for individuals to manage their finances well.The purpose of this study was to determine the effect of financial literacy, parental socialization, peer influence and self-control on saving behavior. This study used a sample of 543 employees who live in Jakarta. Data collection was obtained by distributing questionnaires via google form and the method used was convenience sampling. All data obtained will be analyzed using the PLS-SEM method using Smart PLS software version 3.3.5. Based on the results of data processing, the authors conclude that financial literacy, parental socialization and self-control have a positive and significant effect on saving behavior. Meanwhile, peer influence has no effect on saving behavior.

Keywords: Financial Literacy, Parental Socialization, Peer Influence, Self-Control, Saving Behavior

1. INTRODUCTION

The growth of a country is the ability of the economy to increase the productivity of goods and services compared to the previous period. One of the factors that will increase the economic growth of a country is savings. Savings will help accelerate labor productivity which will have an impact on increasing a country's GDP. In macro theory, increasing the value of savings is one way for the government to encourage the economy of a country which will help improve the standard of living of many people. The speed of a country's economic growth depends on the people's ability to save, the higher the saving rate will encourage the level of investment and stimulate economic growth [1]. Saving is an individual strategy to postpone consumption for the future, this strategy is based on a comparison between the value of consumption and current income [2]. There are several factors that can influence saving behavior, such as financial literacy. The higher a person's level of financial literacy, the ability to save is also very high because they understand the risks and benefits of saving better. Parental socialization can also affect saving behavior. In general, as a person ages, the need to make decisions on their own will always be faced every day, especially when making decisions about finances. In this decision, parents will take part in it. [4] argues that parental teaching is more effective than receiving formal education in schools. In addition, Peer Influence can also affect a person's saving behavior. [5] argues that peers are powerful agents of socialization throughout the young adult phase. They become less dependent on their parents but they become more dependent on their peers. A person will prefer to compare his financial status with his peers, discuss his current financial management problems and his spare time in shopping activities. Furthermore, Self-control can also affect a person's saving behavior. Self-control is the ability to identify and regulate one's emotions and desires [6]. A person with good self-control will be able to control himself from wasteful life behavior and not be in a hurry to make decisions. In addition, someone with good self-control also prioritizes needs over momentary desires and when they get money they will not immediately spend it at once but decide to save. Based on the explanation above, there is a difference between theory and facts. Based on an assessment conducted by the Financial Services Authority (OJK) the portion of savings to gross domestic product (GDP) per capita is still very low or around 34.8%, while Singapore is 49% and the Philippines is 46%. The average ratio of household savings to total income is also only 8.5%, while households with low incomes and having savings are only 5.2% and households with high incomes and have savings are only 12.60% [8]. Furthermore, there is a study conducted by the GoBear Financial Health Index (FHI) which states that as many as 63% of Indonesians do not have sufficient savings for six months if they lose their jobs and only 37% of Indonesians have savings to meet their daily needs. needs in six months. This is also in line with the results of a survey conducted by HSBC Bank in 2019,

only 30% of people have savings for retirement while 70% do not have savings for retirement due to very high consumerism. This shows that the Indonesian people prioritize shopping over saving. This can happen due to several triggering factors such as a lack of knowledge of how a person manages his finances and coupled with a consumerist lifestyle.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Financial Literacy

Financial literacy can be described as the ability to make sound judgments and take effective action regarding the current and future use and management of money. This includes the ability to understand financial choices, plan for the future, spend wisely, and manage challenges associated with life events such as losing a job, saving for retirement, or paying for a child's education [10]. Meanwhile, according to [11] financial literacy is knowledge, belief, and skills, which influence attitudes and behavior to improve the quality of decision making and financial management to achieve prosperity. Financial literacy has an important role in making appropriate judgments and to take appropriate action on current and future financial management. Financial literacy skills can include understanding financial choices, planning for the future, spending money wisely and facing future challenges. Based on the definition described above, it can be concluded that financial literacy is the ability to read, analyze financial conditions that will affect a person's decision making on his finances.

2.2. Parental Socialization

According to [12], parental socialization is a way for parents to develop children's character in various ways, which will lead children to knowledge about the importance of saving. In addition, [13] argues that parental socialization is very important, especially socialization regarding financial issues because it will have an impact on children's future orientation. Parental socialization is a more effective way to shape children's saving behavior, especially at a young age. A child will follow the behavior of his parents, if parents can manage and save their money well then a child will also behave the same way with his money. Based on the definition described above, it can be concluded that parental socialization is the influence that parents give to their children to build children's awareness of the importance of saving through the development of character, children's habits and the behavior of the parents themselves.

2.3. Peer Influence

[14] argues that peer influence is two or more people of the same age who interact for a long time and influence and feel each other as we do. In addition, according to [5], peer influence is a strong agent of socialization that determines the future behavior of adolescents in addition to the role of parents. Since childhood, individuals imitate what their parents do but as adults, they learn from direct and indirect interactions with peers. With the interactions that occur between members in a very long time will mutually influence each other because of these interactions, each individual will feel bound to one another. Individuals who have peer groups who like to save will also motivate themselves to save their money. Based on the explanation that has been described previously, it can be concluded that peer influence is a group of groups that can influence individual behavior to save and assist individuals in planning and practicing their finances.

2.4. Self-Control

According to [15], self-control is the ability of our future selves to control ourselves today. In addition, according to [6], self-control is the ability to identify one's desires. It is characterized by self-discipline and the ability to delay gratification. Self-control is very important because it is the way how we will control ourselves towards the satisfaction of the moment. Someone with high self-control will be able to predict healthy financial behavior and financial well-being in the future. Meanwhile, individuals with low self-control in financial management will spend their money more often than save, which leads to an increase in personal debt. Based on the definitions described previously, it can be concluded that self-control is a person's ability to delay gratification on impulsive behavior.

2.5. Saving Behavior

According to [16] saving behavior is a combination of the perception of future needs, saving decisions and saving actions. Meanwhile, according to [17] saving behavior is defined as financial behavior on the basis that individuals have certain motivations and responsibilities for the future (social behavior). Someone decides to save because considering the uncertainty in the future, to prevent this financial risk, someone has their own motivation to save. Saving behavior needs to be instilled in every individual, but each individual has a different point of view regarding saving behavior. Based on the definitions described previously, it can be concluded that saving behavior is a person's behavior to account for his financial behavior in the future.

2.6. The Influence of Financial Literacy on Saving Behavior

According to [11] and [3] financial literacy has a positive and significant influence on saving behavior. This is in accordance with research conducted [17] which state that financial literacy has a positive and significant influence on saving behavior. A person with good financial literacy will be able to make a priority scale in managing the effective use of finance and have knowledge in planning and

managing finances properly and correctly. Based on this connection, the research hypothesis can be formulated as follow:

H1: Financial Literacy Has a Positive Influence on Saving Behavior.

2.7. The Influence of Parental Socialization on Saving Behavior

According to [3] parental socialization has a positive and significant influence on saving behavior. These results are in line with research conducted by [11] and [18], which state that parental socialization has a positive and significant effect on saving behavior. Parents have an important role in the financial problems of their children. Children who have been taught to save from a young age will usually develop and build this behavior into adulthood. Based on this connection, the research hypothesis can be formulated as follow:

H2: Parental Socialization Has a Positive Influence on Saving Behavior.

2.8. The Influence of Peer Influence on Saving Behavior

According to [3] and [19] peer influence has a positive and significant influence on saving behavior. The results of this study are in line with research conducted by [20] which state that peer influence has a positive and significant influence on saving behavior. Peers can influence a person's saving behavior and motivate someone to spend their finances on necessities and needs in order to prevent excessive spending. Based on this connection, the research hypothesis can be formulated as follow:

H3: Peer Influence Has a Positive Influence on Saving Behavior.

2.9. The Influence of Self-Control on Saving Behavior

According to [11] self-control has a positive influence on saving behavior. The results of this study are in line with research conducted by [18] self-control has a positive influence on saving behavior. If a person does not have self-control, individuals will be more likely to spend according to their preferences and ultimately lead to overspending and an inability to save for the future [21]. Based on this connection, the research hypothesis can be formulated as follow:

H4: Self-Control Has a Positive Influence on Saving Behavior.

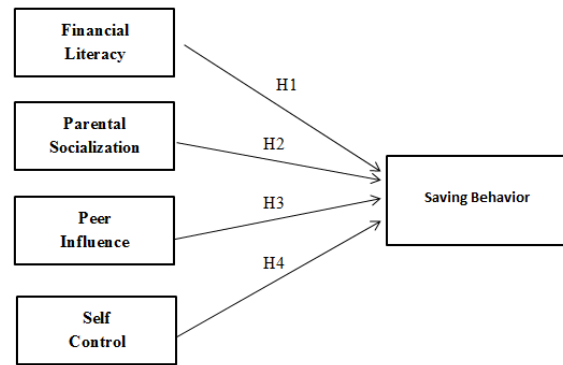From the explanation above, this research framework can be developed as follow:

Figure 1 Research Model

3. RESEARCH METHODOLOGY

This research is a descriptive research. The population in this study were all employees who live in Jakarta. Sampling used a non-probability sampling method, with a convenience sampling technique. Convenience sampling technique was chosen because the data collection becomes easier to reach and there is a sense of security for respondents when filling out research questionnaires. The data that were collected were 543 respondents. The questionnaire is in the form of a Google Form which is distributed through social media such as Whatsapp, LINE, and Linkedin. The data is then processed and analyzed using the Partial Least Square – Structural Equation Modeling (PLS-SEM) method using SmartPLS 3.3.5 software. This study uses a five-point Likerts scale with 1 indicating "strongly disagree" and 5 indicating "strongly agree". Financial literacy is measured using 5 items: I have a better understanding of how to invest my money [22], I have the ability to prepare my own monthly budget [22], I have no difficulty managing my money [23], I have a good understanding of my financial needs until retirement [24], I understand well how to manage my debt [24]. Parental Socialization was measured using 5 items: My parents encouraged me to save [25], My parents tried to teach me how to make a budget [25], My parents are a good example for me when it comes to money management [22], I appreciate when my parents give me advice on what to do with my money [22], It's a good thing to ask my parents to hold my money to help me save [22]. Peer Influence was measured using 5 items: I discussed money management issues with my friends [25], I compared the amount of savings with my peers [25], As far as I know, some of my friends save regularly [25], I am involved in activities finances with friends [25], I always take my spare time with my friends [24]. Self-control is measured using 5 items: I don't spend money on things that are not included in the budget [23], I prepare a list of things I need before buying [23], I start saving for my future [23], Statements " I see, I like, and I buy something" does not describe myself [24], I save because I think saving is not that difficult [24]. Saving Behavior is measured using 5 items: I save because it is a

good thing to do [25], I always have money available in an emergency [25], To save, I plan to reduce my spending [22], Saving makes me feel proud of myself [25], I save to achieve certain goals [24].

4. RESULT & DISCUSSION

The results of data processing showed that the majority of respondents who filled out the questionnaire were women (53%), with an age range of 20-28 years (57%), domiciled in West Jakarta (36%), with an income of Rp 5,000,000 – Rp 9,999. 999 (39%) and the last education level is S1 (65%). The results of the outer model test use validity analysis which consists of convergent validity and discriminant validity. Convergent validity was determined by calculating the average variance extracted (AVE). An indicator can be said to be valid if the AVE value is above 0.5 or the entire loading factor is greater than 0.5 [26]. Discriminant validity can be measured using cross-loading and Fornell-Larcker. The research results are said to be reliable by looking at Cronbach's alpha value of more than 0.60 [27] and composite reliability on items for each variable of more than 0.70 [28]. The results of testing the validity and reliability can be seen in Table 1 and 2 below.

Table 1 Convergent Validity and Reliability Test Result

Variable	Denotations	AVE	Factor Loadings	Composite Reliability	Cronbach's Alpha
Financial Literacy	FL1	0.652	0.822	0.904	0.867
	FL2		0.797		
	FL3		0.827		
	FL4		0.813		
	FL5		0.779		
Parental Socialization	PS1	0.634	0.768	0.896	0.856
	PS2		0.841		
	PS3		0.851		
	PS4		0.804		
	PS5		0.707		
Peer Influence	PI1	0.654	0.805	0.904	0.868
	PI2		0.840		
	PI3		0.790		
	PI4		0.855		
	PI5		0.751		
Self Control	SC1	0.562	0.780	0.865	0.807
	SC2		0.726		
	SC3		0.752		
	SC4		0.687		
	SC5		0.797		
Saving Behavior	SB1	0.548	0.776	0.859	0.795
	SB2		0.715		
	SB3		0.722		
	SB4		0.748		
	SB5		0.741		

Table 2 Discriminant Validity - Fornell-Larcker Result

Variable	Financial Literacy	Parental Socialization	Peer Influence	Self-Control	Saving Behavior
Financial Literacy	0.808				
Parental Socialization	0.561	0.796			
Peer Influence	0.551	0.514	0.809		
Self-Control	0.608	0.561	0.441	0.741	
Saving Behavior	0.723	0.581	0.618	0.688	0.749

Based on the tables above, it can be concluded that the data used is valid and reliable because the AVE value and loading factor of each variable have shown numbers greater than 0.5. In addition, the composite reliability value of each variable shows a value of more than 0.7 and the Cronbach's alpha value of each variable shows a value of more than 0.6. Furthermore, the analysis will continue with the inner model test. This test is conducted to determine the relationship between variables and determine whether the hypothesis is accepted or rejected. The results of this hypothesis test have two possibilities, the first possibility is if the t-statistics is above 1.96 then the research hypothesis is not rejected, but if the t-statistics is below 1.96 then the research hypothesis is rejected. The test results can be seen in Table 3 below.

Table 3 Path Coefficient and Hypothesis Testing Result

Variable	Path Coefficients	t-Statistics	P-Values	Conclusion
Financial Literacy → Saving Behavior	0.179	2.713	0.007	Hypothesis (H1) was accepted
Parental Socialization → Saving Behavior	0.220	4.562	0.000	Hypothesis (H2) was accepted
Peer Influence → Saving Behavior	-0.060	1.414	0.158	Hypothesis (H3) was rejected
Self-Control → Saving Behavior	0.467	6.878	0.000	Hypothesis (H4) was accepted

Based on the table above, it can be concluded: The results of testing the first hypothesis (H1) indicate that there is a positive influence of financial literacy on saving behavior. This can be seen because the first hypothesis produces a t-statistic of 2.713 and a p-value of 0.007, so it can be said that the first hypothesis is not rejected because the value of the resulting t-statistic is greater than 1.96 and the p-value is below 0.05. The results of this study are also the same as research conducted by [19], [3], [20], [11] and [17] that financial literacy has a positive influence on saving behavior. It can be concluded that the better a person's financial literacy, the better his saving behavior will be.

Furthermore, the results of testing the second hypothesis (H2) show that there is a positive effect of parental socialization on saving behavior. This can be seen because the second hypothesis produces a t-statistic of 4,562 and p-values of 0.000 so it can be concluded that the second hypothesis is not rejected because the value of the t-statistic generated is greater than 1.96 and the p-values are below 0.05. The results of this study are the same as those conducted by [3], [20], [11] and [18] that parental socialization has a positive influence on saving behavior. So, it can be concluded that, parents have a very big role in their children's saving behavior and parents can also be an example for their children to use their money as well as possible. Meanwhile, the results of testing the third hypothesis (H3) show that peer influence does not affect saving behavior. This can be seen because the third hypothesis produces t-statistics of 1.414 and p-values of 0.158 so it can be concluded that the third hypothesis is rejected because the value of the t-statistics produced is smaller than 1.96 and p-values are below 0.05. The results of this study contradict the results of research conducted by [19], [3] and [20]. However, the results of this study are in line with research conducted by [29] and [30] which state that peer influence has no effect on saving behavior. So from these results it can be concluded that peer influence does not affect a person's saving behavior, because currently talking about finances is a very sensitive matter, especially the respondents involved in this study ranged in age from 20-50 years, so they will be more reluctant to share about their current financial situation [31]. Furthermore, the results of testing the fourth hypothesis (H4) show that there is a positive effect of self-control on saving behavior. This can be seen because the fourth hypothesis produces t-statistics of 6.878 and p-values of 0.000 so it can be concluded that the fourth hypothesis is not rejected because the value of the t-statistics generated is greater than 1.96 and p-values below 0.05. This is in line with research conducted by [11] and [18] that self-control has a positive influence on saving behavior. So it can be seen that self-control plays an important role in a person's saving activities because the better a person's self-control in using his money, the better his saving behavior will be.

5. CONCLUSION

Based on the results of the analysis and discussion, it can Based on the results of the analysis and discussion that have been described previously, it can be concluded that financial literacy, parental socialization and self-control have a positive effect on saving behavior. Meanwhile, peers have no effect on saving behavior. The better a person's financial literacy, the willingness to save will also be greater because that person will know the importance of managing finances well for future needs. In addition, the behavior of parents is also an important example for their children because

children always follow what their parents do. For example, such as saving, if their parents save, their children will also do the same thing as their parents did. Furthermore, self-control also plays an important role in influencing a person's saving behavior. A person with good self-control will be able to know which are his / her priority needs or just desires.

6. LIMITATION & SUGGESTION FOR FUTURE RESEARCH

Although this research has been carried out as well as possible, this research is still far from perfect because the variables used are still limited, such as financial literacy, parental socialization, peer influence, self-control and saving behavior as independent and dependent variables. Future researchers are expected to increase the number of variables to be studied, such as income, future perceptions, motivation to save, materialism, financial management practices, and saving attitudes. In addition, there are limitations of time, effort and cost so that researchers cannot examine more than the number of respondents in the Jakarta area. Therefore, future researchers are expected to be able to expand the respondents to be studied, for example from outside Jakarta, so that future researchers can also find out how saving behavior is in other cities. In addition, for the government, it is hoped that this research can be a benchmark for the government to make breakthroughs or the latest policies to increase public awareness of saving. for example, every household is required to have a savings or bank account or the university also cooperates with banks so that students who do not have a bank account can easily open a bank account if they are interested in opening an account. In addition, an introduction to saving is very important to do in schools, because if students are introduced to saving from an early age, in the future students will think that saving is an activity that has many benefits.

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