



# The Influence of Self Control And Understanding of “Tri Pantangan” Teaching on Student Personal Financial Management

Dewi Kusuma Wardani<sup>1\*</sup> and Sainul Arif<sup>2</sup>

<sup>1,2</sup> Universitas Sarjanawiyata Tamansiswa, Yogyakarta, Indonesia

\*[d3wikusuma@gmail.com](mailto:d3wikusuma@gmail.com)

**Abstract.** Personal financial management among students is still a problem. In particular, young people, including students, are considered to be still low in managing finances. Students who have poor self-control abilities in controlling their behavior will have an impact on their personal financial management. Understanding the teachings of the “tri pantangan” is a benchmark for students to be wiser in managing finances. Researchers want to examine the effect of self-control and understanding of “tri pantangan” on individual student financial management. The sample in this study were sample students in UST (Universitas Sarjanawiyata Tamansiswa, Yogyakarta) using the convenience sampling method. The number of samples obtained was 137 respondents. The research method used by researchers is multiple linear analysis. The results that have been tested by researchers indicate that self-control has a positive influence on individual student financial management. Meanwhile, the understanding of “tri pantangan” does not affect individual student financial management.

**Keywords:** Self-Control, Understanding of “tri pantangan”, Personal Financial Management.

## 1 Introduction

In this era of the industrial revolution and digital literacy, the rapid advancement of technology in various fields of technology has had such a big effect on people's lives, especially in fulfilling needs. In the current era of development, it will make it easier for the community to obtain goods and services to meet their (Wardani *et al.*, 2021). The rapid growth of technology will have an impact on people's behavior, especially students, namely as users of social media. Where it is easy to access various information and have many opportunities to get information on social media (Wardani, Prihatni, *et al.*, 2022). Social media is a system or technology that displays various things that are popular. The community tends to fulfill their needs by making something that is on social media a role mode, where the needs that are initially simple things become widespread and increase.

The phenomenon that occurs at this time is that financial management among the people is still a problem. Especially young people, including students, are considered to be low in managing finances. Luxurious lifestyle standards become a financial problem for individual financial management behavior. The attitude of financial management is related to how people treat, manage, and use existing financial resources (Komarudin *et al.*, 2020). As a student, you are required to be independent and manage finances without parental interference. Admission from some of Big Alpha's followers was reported on the site (News.detik.com, 2020) that lifestyle is the key to the problem of managing student personal finances.

“I am still 23 years old and Masters. It's been six years since I moved to China alone, often returning to Indonesia. Have eczema. Monthly net turnover can range from 50 to 100 million.

“I work as a freelancer and online marketer for a video business, and my customers are mostly white. If you're not lucky, maybe you can only get 20 million a month. If it's as busy as yesterday, it could only get 700 million in two months. However, if there are actually no orders, there will be no revenue.”

From the phenomenon above, we can conclude and understand that the amount of income earned by young people, including students above, is quite high. At a fairly young age, they already have a fantastic income, but from that income where do they spend the money. According to a survey, more than 75% of young people, even students, want the same thing as their friends in terms of fashion, transportation and technology (Ajaib.co.id, 2021). This indicates that the standard of a person's luxurious lifestyle influences his personal financial management. Someone who is used to a luxurious environment and lifestyle standards will also influence their financial management (Luhsasi, 2021).

Student personal financial management is closely related to one's self-control. Self-control is associated with financial management and is one of the elements for someone to manage finances wisely (Nur *et al.*, 2022). In addition to self-control, personal financial management is also influenced by an understanding of “tri pantangan”

Tamansiswa teachings and becomes a scientific study to be applied in managing one's finances. The first factor that can affect student personal financial management is self-control. According to Komarudin et al (2020) self-control is characterized as behavioral control, which means that when acting, a person will consider what is right and ethical before acting. Priyambodo et al (2021) also added self-control, namely the capacity within an individual to direct his behavior and abilities so that he can suppress existing impulses. In general, self-control is the ability of a person or individual to consider everything carefully so as not to be influenced by existing impulses. Without considering everything carefully and self-control in managing finances, a person will tend to be unwise in controlling himself and managing personal finances. The higher the student's self-control, the better the management of personal finances.

The research results found by Jannah & Munir (2021) show that self-control has a positive effect on student financial management. Students who can control themselves will have a good effect on managing their finances. In contrast to the findings of research by Muchamad Aliffarizani (2018) it shows that self-control has no effect on behavior in managing student personal finances.

The second factor that is thought to have an influence on student personal financial management is the implementation of "tri pantangan" Tamansiswa teachings. Ki Hadjar Dewantara's thinking in understanding "tri pantangan" is intended to create human beings who have character and are aware of the importance of managing finances so they don't misuse finances. Solikah (2022) states that "tri pantangan" are the teachings of Ki Hadjar Dewantara which seeks to shape student character so that they do not misuse their finances. According to Wardani, et al (2022) "tri pantangan" Tamansiswa in this case are abstaining from abusing power and authority, abstaining from manipulating finances and abstaining from decency.

Wijayanti (2018) states the first prohibition, namely the prohibition of misappropriation of positions, which means students who understand abuse of authority for certain interests, especially financial management, the attitude that a student must have is to avoid acts of abuse of authority. Second, the prohibition of financial misappropriation. According to Wijayanti (2018) the prohibition of financial misuse, including unwritten prohibitions. Prohibition of misusing finances in terms of financial management is not permitted for someone to act less wisely in managing their finances. Third, the prohibition against decency. A person of noble character must uphold high moral standards, such as the standard of decency. Someone who follows the rules will never be involved in any kind of fraud, let alone commit acts that can harm other people (Wijayanti, 2018).

This is supported by the results of research conducted by Laily (2019) that financial understanding has a positive effect on student personal financial management. In contrast to the research results of Gunawan et al (2021) found results that financial understanding has no influence on individual student financial management.

Based on what has been described above, the researcher is interested in further researching student personal financial management. Researchers want to know the effect of self-control and understanding of "tri pantangan" on student personal financial management.

## 2 Theory Of Planned Behavior

Theory of Planned Behavior (TPB) is a self-development of the Theory of Rational Action (TRA) initiated by Fishbein & Ajzen in 1960. The TRA theory is modified by adding a variable of perception of control over behavior so that this theory is called TPB. Theory of Planned Behavior reveals that a person's intention to carry out a behavior is generally influenced by three variables, namely attitudes towards behavior, subjective norms and perceptions of behavior control. According to Shohib (2019) the theory of planned behavior (TPB) is a modification of the TRA theory which adds perceived behavioral control as a predictor of intensity/intention. In TPB theory, intensity/intention is predicted by attitude toward action/behavior and subjective norm. In TPB, whether or not a person performs a behavior is determined by one's interests/intentions (Kayati, 2018). The theory of planned behavior links between a person's intentions, attitudes, behavior and subjective norms. Based on this explanation, the TPB concept will explain or grand theory in describing the variables proposed in this study.

The first concept is attitude to behavior reflected through financial management variables. The attitude in question is, the individual's attitude in determining behavior towards finance such as financial budgeting and making financial decisions. According to Khoirunnisa & Rochmawati (2021) financial attitudes can support a person in determining behavior and attitudes in financial budgeting, making decisions, and financial management. Anam & Sari (2021) also stated that a person's attitude has a significant impact on how they manage their finances. Therefore, individuals must make the right financial decisions, namely determining financial planning for the present and the future in order to avoid financial behavior and be able to manage their finances well.

The second concept is subjective norms reflected through self-control variables. The subjective norm in question is an individual's perception of social pressure. Subjective norm is defined as a person's perception of

social pressure to perform or not perform behavior (Mihartinah & Coryanata, 2019). Based on subjective norms self-control is defined as a person's ability to control the thoughts, emotions, social pressures and behavior of an individual (Abdullah et al., 2021). Individuals will control, control thoughts, emotions and social pressure in behaving and managing their personal finances. Managing finances is a form of self-control of an individual before carrying out financial activities. Putri & Andarini (2022) stated that self-control in finance is defined as a form of self-control by looking at one's own abilities and social conditions before carrying out financial activities.

The third concept, namely the perception of behavior control, is reflected through the Tri Abstinence teaching variable. Ki Hadjar Dewantara in the teaching of Tri Abstinence explains that there are three basic prohibitions. In the research journal Wijayanti (2018) states these three prohibitions, namely 1). Prohibition of abusing the power possessed, 2). prohibition of violating decency, 3). prohibition of financial misappropriation, including unwritten prohibitions. The first prohibition, namely the prohibition of abusing the power possessed. Perceived behavioral control referred to in this case that a person is prohibited from abusing his position and must have honest behavior control. Moreover, in his position there are the interests of the lives of many people. The second prohibition, namely the prohibition of violating decency. Someone who has noble character should uphold the norms of life including the norms of decency (Wijayanti, 2018). A person acting based on the norm certainly has good behavioral control so that he has no intention of committing fraud in any form. The third prohibition, namely the prohibition against financial fraud. Someone must have an element of transparency, accountability and can be held accountable in financial arrangements so that the individual avoids bad behavior control or financial misappropriation that is detrimental to many people.

### 3 Theory of “Tri Pantangan”

The “tri pantangan” Tamansiswa Theory is an educational concept proposed by Ki Hajar Dewantara, an Indonesian educational figure who is also known as the Father of National Education. This theory is the basis for the educational approach applied at Sekolah Tamansiswa, an educational institution founded by Ki Hajar Dewantara in the early 20th century and this theory can be used as a foundation for students to prevent poor financial management behavior. According to Wardani & Herlicia (2023), the teachings of “tri pantangan” tamansiswa can be used as an effort to minimize students' personal financial management behavior for the better. Therefore, students with a good understanding of the tamansiswa tri abstinence teachings can be used as an effort to minimize or prevent poor personal financial management behavior.

In addition, the tri abstinence theory can also be applied to student self-control in order to have a wise attitude in managing their personal finances. Priyambodo et al (2021) state that the importance of avoiding impulsive behavior or spending money irrationally, if students have good financial management, in this case it is necessary to control the desire to spend money on things that may not be important, namely by having self-control is the key to overcoming the temptation to overspend. According to Wardani et al (2021) by applying the principles of Tri Abstinence in personal financial management can develop strong self-control, this will help avoid impulsive spending, maintain focus on financial goals and take proactive steps to achieve them. Therefore, good financial management requires self-discipline, emotional control, and the ability to make wise financial decisions, all of which are in accordance with the principles of “tri pantangan”.

## 4 Hypothesis

### 4.1 The Effect Of Self Control On Student Personal Financial Management

Managing finances is a skill that must be equipped with good self-control, which is the ability to control yourself in dealing with situations that occur in one's life. According to Izazi et al (2020) self control is the ability to control oneself in dealing with situations that occur in one's life. Abdillah et al (2021) state that self-control is important for students so that they have choices and the ability to control their actions. Therefore, it is important for students to have good self-control in order to be able to control their behavior in managing finances.

The effect of self-control on the behavior of managing personal finances is based on the Theory of Planned Behavior (TPB). In the TPB concept self-control is a reflection of the perception of behavioral control. Perceived behavioral control refers to a person's self-control. Students who have high behavioral control abilities tend to have good attitudes or self-control in managing finances. The better a person is to carry out self-control behavior in managing personal finances, the wiser it is to manage finances (Putra, 2019). Managing finances is a form of self-

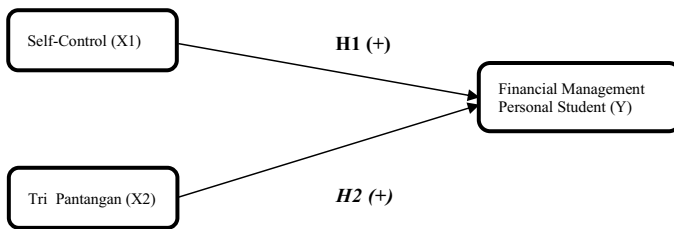
control of an individual before carrying out financial activities. Putri & Andarini (2022) stated that self-control in finance is defined as a form of individual self-control by looking at self-state and social environment before carrying out financial activities. Therefore, the higher one's self-control, the better student financial management will be. This is in line with the results of research by Jannah & Munir (2021) that self-control positive effect on student financial management.

**H1: Self control has a positive effect on student personal financial management**

**4.2 The Effect Of Understanding The “tri pantangan” Teachings On Student Personal Financial**

Management Ki Hadjar Dewantara's concept of financial management which was launched in “tri pantangan” Tamansiswa's teachings provides a basic understanding for individuals in implementing financial management properly. The understanding of the “tri pantangan” teachings explains the three main things that a person must have in managing his finances. According to Wardani, et al (2022) “tri pantangan” Tamansiswa's include abstaining from abusing power or authority, abstaining from abusing finances and abstaining from violating decency. The relationship between the teachings of the three abstinence, the first prohibition against abusing power or authority with financial management, is that students who have an understanding of the abuse of power for specific interests, both in terms of financial irregularities, the attitude one must have is to avoid these irregularities. The relationship between the prohibition of financial misuse and financial management is when students understand consciously that financial misuse is unwise behavior in managing it, then someone will avoid this behavior by being even wiser in financial management. The relationship between the prohibition of violating decency and financial management is that when students consciously understand the importance of managing finances based on decency norms, individuals will not commit fraud in any form, including deviant behavior from managing personal finances. This is in line with the results of research by (Rohayati, 2021) that financial knowledge has a positive effect on student personal financial management.

**H2: “tri pantangan” has a positive effect on student personal financial management**



**5 Method**

This research will use a quantitative approach. The type of data in this research is to use primary data. The primary data was obtained from the results of distributing questionnaires to respondents with predetermined criteria. The primary data obtained is then processed using statistics or SPSS software version 25. The method for collecting data is a survey method (questionnaire) or a list of questions using a questionnaire. The questionnaire itself is a list of standard questions with patterns of answers (Rahmawati et al, 2022). The questionnaire will be distributed online by distributing questionnaire links created using the Google form, which are sent directly or indirectly to respondents.

Table 1. Operational Definition And Research Variable

| No | Operational Definition | Indicator | Question |
|----|------------------------|-----------|----------|
|----|------------------------|-----------|----------|

---

|  |   |   |
|--|---|---|
| 1. Personal financial management is an activity to manage finances in everyday life that is carried out by a person or several people, the goal is to get financial well-being (Wardani et al, 2022).  | 1. Use of funds (Waluyo & Marlina, 2019)                        | 1. I use the money I receive from my parents for my daily needs<br>2. I set aside some of the money I received from my parents for savings<br>3. I use money from my parents for splurge<br>4. I get money from my parents<br>5. I get money from working part time<br>6. I get money from doing business and invest<br>7. I have insurance to anticipate unexpected events such as illness, accident, etc.<br>8. I set aside money for when a need arisesurgent<br>9. I don't like saving for the future<br>10. I invest early for a smooth life in the future<br>11. I saved early for smooth sailinglife in the future |
|  | 2. Determination of sources of funds (Waluyo & Marlina, 2019)   | 12. I prioritize spending according to what I want and what I need as a saving measure<br>13. I feel uncomfortable when I spend my money on things that are not important<br>14. If I had a lot of money, I would buy anything for my satisfaction meaccept for not being wise in using money   |
|  | 3. Risk management (Waluyo & Marlina, 2019)                     | 15. I prioritize needs over wants when shopping<br>16. Financial difficulties are the things that deserve   |
|  | 4. Future planing (Waluyo & Marlina, 2019).                     | 17. My decisions about spending money are outcome based<br>18. When shopping for my needs, I often consider suggestions from my parents about what to buy for my needs<br>19. I will think long and hard before acting <u>consumptive</u>   |
| 2. Self-control is a skill possessed by individuals in controlling and managing financial behavior according to their own circumstances and the surrounding environmen(Wardani et al, 2022)  | 1. Behavior control ( <i>behavior control</i> ) (Asisi, 2020)   | 20. If I have a high position, I will behave honestly in managing finances<br>21. I am trustworthy in managing finances<br>22. If I am given the authority to lead a company, I will not misuse finances  |
|  | 2. <i>Cognitive control</i> (Asisi, 2020)                       | 23. I will always be honest so as not to misuse my finances<br>24. I will apply an anti-corruption attitude within myself   |
|  | 3. Decisional control (Asisi, 2020)                             |   |
| 3. The understanding of “tri pantangan” Tamansiswa's teachings is an understanding of the thoughts of K.H. Dewantara on three prohibitions, which consist of a prohibition against abusing one's power, a prohibition on financial misappropriation, a prohibition on decency (Wijayanti, 2018). | 1. Field abuse power (Wijayanti, 2018)                          |   |
|  | 2. Prohibition of misappropriation in finance (Wijayanti, 2018) |   |

---

|  |  |
|--|--|
|  | 25. I will not misuse the money I got from my parents  |
|  | 26. If I were a leader, I would not use the organization's money for my own goodpersonal                   |
| 3. Prohibition of violation morality (Wijayanti, 2018) | 27. If I have extra money, I will help other people who need help  |
|  | 28. I realize my mistakes are not effective in managing finances   |
|  | 29. I will be honest and apologize when I make mistakes in managing my financeswhich I got from my parents |

## 6 Result

### 6.1 Normality Test

In this test, a data can be said to be normal, that is, if it has an Asymp value. Sig (2-tailed) > 0.05. Following are the results of the normality test on questionnaire data using IBM SPSS Statistics version 25.

Table 2. Normality Test Result

| Unstandardized Residual  |                |                     |
|--------------------------|----------------|---------------------|
| N                        |                | 137                 |
| Normal                   | Mean           | .0000000            |
| Parametersa,b            | Std. Deviation | 3.83810782          |
| Most Extreme Differences | Absolute       | .065                |
|                          | Positive       | .051                |
|                          | Negative       | -.065               |
| Test Statistic           |                | .065                |
| Asymp. Sig. (2-tailed)   |                | .200 <sup>c,d</sup> |

a. Tes Distribution Is Normal.

b. Calculated From Data

Source : Primary data processed, 2023

Based on table 1 it can be seen the results of the normality test where the Asymp. Sig. (2-tailed) of 200c..d greater than 0.05. Therefore, the data is normally distributed.

### 6.2 Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between the independent (independent) variables. A good regression model is that there is no correlation between the independent variables. The results of the multicollinearity test can be seen in the following table:

Table 3. Multicollinearity Test Result

| Model |                                  | Collinearity Statistics |       |
|-------|----------------------------------|-------------------------|-------|
|       |                                  | Tolerance               | VIF   |
| 1     | (Constant)                       |                         |       |
|       | <i>Self-Control</i>              | .961                    | 1.040 |
|       | Understanding of "tri pantangan" | .961                    | 1.040 |

a. Dependent Variable : Financial Management Personal Student (Y)

Source: Primary Data Processed, 2023

Based on table 2, it can be seen that the multicollinearity test results of each independent variable show a Variance Inflation Factor (VIF) value of more than 10 and a Tolerance Value of not less than 0.10, so it can be concluded that multicollinearity does not occur.

**6.3 Heteroscedasticity Test**

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one residual to another observation. A good regression model is one that has homoscedasticity or does not have heteroscedasticity. Heteroscedasticity test results can be known through the following Glejser test:

Table 4. Heteroscedasticity Test Result

| Model                            | Unstandardized Coefficients |            | Standardized Coefficients |        |      |
|----------------------------------|-----------------------------|------------|---------------------------|--------|------|
|                                  | B                           | Std. Error | Beta                      | t      | Sig. |
| (Constant)                       | 1.216                       | 3.742      |                           | 325    | .746 |
| Self-Control                     | .118                        | .083       | .125                      | 1.433  | .154 |
| Understanding of “tri pantangan” | -.097                       | .066       | -.127                     | -1.459 | .147 |

Source: Primary Data Processed, 2023

Based on table 3, it can be seen that the results of the heteroscedasticity test where the probability value of each variable is > 0.05, it can be concluded that the regression model does not have heteroscedasticity.

**6.4 Test Hypothesis**

**Statistical F Test**

The statistical F test aims to find out whether the independent variable simultaneously or simultaneously influences the dependent variable. If the significance value is <0.05, it means that one of the independent variables affects the dependent variable. Following are the results of the statistical F test using the IBM SPSS Statistics program.

Table 5. Statistical F Test Result

| Model        | ANOVA <sup>a</sup> |     |             |       |                   |
|--------------|--------------------|-----|-------------|-------|-------------------|
|              | Sum of Squares     | df  | Mean Square | F     | Sig. <sup>b</sup> |
| 1 Regression | 213.625            | 2   | 106.813     | 7.144 | .001 <sup>b</sup> |
| Residual     | 2003.426           | 134 | 14.951      |       |                   |
| Total        | 2217.051           | 136 |             |       |                   |

a. Dependent Variable: Financial Management Personal Student (Y)

b. Predictors: (Constant), “tri pantangan” (X2), Self-Control (X1)

Source: Primary Data Processed, 2023

Based on the statistical F test results, it shows that one of the independent variables has an effect on the dependent variable. This is evidenced by a significance value of 0.001 <0.05 and an Fcount value of 7.144 > Ftable of 3.06 and a significance level of 0.001 <0.05. Therefore, it can be concluded that one of the independent variables (X) has an effect on the dependent variable (Y). Based on these tests, the model is said to be fit.

**Determination Coefficient Test (R2)**

Determination is expressed as a percentage whose value is from 0 Coefficient < R2 < 1. The following are the results of the test for the coefficient of determination on the research questionnaire data using IBM SPSS Statistics 25.

Table 6. Test Results for the Coefficient of Determination of R<sup>2</sup>

| Model | Model Summary     |          |                   |                            |
|-------|-------------------|----------|-------------------|----------------------------|
|       | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1     | .310 <sup>a</sup> | .096     | .083              | 3.867                      |

a. Predictors: (Constant), “tri pantangan” (X2), Self-Control (X1)

Based on the test results of the coefficient of determination, it can be seen that the Adjusted R Square value is 0.083 or 08.3%. This result can be interpreted that the ability of the independent variable to explain the variation of the dependent variable is 08.3%. problem it states that there are still other aspects that

influence the management of personal finances, namely 91.7% which are not covered in this study. The Standard Error Of The Estimate (SEE) is 3,867. The smaller the SEE value, the more precise the regression model will be in predicting the independent variables.

### Partial Test (t test)

Table 7 Partial Test Result (t test)

| Model             | Coefficients <sup>a</sup>        |            | Standardized Coefficients<br>Beta | t     | Sig. |
|-------------------|----------------------------------|------------|-----------------------------------|-------|------|
|                   | Unstandardized Coefficients<br>B | Std. Error |                                   |       |      |
| 1 (Constant)      | 19.680                           | 5.697      |                                   | 3.455 | .001 |
| Self-controlx1    | .436                             | .126       | .290                              | 3.468 | .001 |
| “tri pantangan”x2 | .080                             | .101       | .066                              | .794  | .429 |

a. Dependent Variable: Financial Management Personal Student (Y)

Source: Primary Data Processed, 2023

Based on the results of the partial test (t test), the t-count value and significance value are obtained which are used to determine how much influence each independent variable has on the dependent variable. The t-table value used for 137 respondents is 1,287 with a significance level of 5% or 0.05.

The effect of self-control on personal financial management is significant, marked by a t-count value of 3,468 with a significant value of 0.001 and a beta value of 0.436. Based on the criteria that have been explained thiting  $3.468 > t_{table} 1,287$  with a significance of  $0.001 < 0.05$ . Therefore, the H1 hypothesis in this study states that self-control has a positive effect on personal financial management is supported. This means that self-control has a positive effect on personal financial management.

The effect of understanding the “tri pantangan” on personal financial management is insignificant, marked by a t-count value of 0.794 with a significance value of 0.429 and a beta value of 0.080. Based on the criteria that have been explained tcount  $0.794 < t_{table} 1,287$  with a significance of  $0.429 > 0.05$ . Therefore, the H2 hypothesis which states the understanding of “tri pantangan” has a positive effect on personal financial management is not supported. This means that understanding the “tri pantangan” has no effect on personal financial management.

## 7 Discussion

### 7.1 The Effect Of Self-Control On Personal Financial Management

Hypothesis 1 proposed in this study is Self-Control of Personal Financial Management. The results of the hypothesis testing carried out produced that self-control has a positive effect on personal financial management. This is evidenced by the value of thiting  $3.468 > t_{table} 1,287$  with a significance value of  $0.001 > 0.05$  and has an Unstandardized Coefficients beta value of 0.436. Based on the test results, the first hypothesis which states the effect of self-control on personal financial management is acceptable. This is because the self-control possessed by students is quite high, so that students can control themselves in using the money they have properly.

The results of this test are in line with the Theory of Planned Behavior (TPB). In the TPB concept self-control is a reflection of the perception of behavioral control. Perceived behavioral control refers to a person's self-control. Individuals who have high behavioral control abilities tend to have good attitudes or self-control in managing finances. Students with a high level of self-control will have a positive attitude towards their financial behavior, because they have the ability to regulate their desires and self-discipline (Wardani et al., 2021). Therefore, the higher a person is to carry out self-control behavior in managing personal finances, the wiser he is in managing finances (Putra, 2019).

This is in line with the results of research by Jannah & Munir (2021) that self-control has a positive effect on student personal financial management. The higher the self-control that students have, the better they can control positive attitudes towards financial behavior.



## 7.2 The Influence Of Understanding Of The Tri “tri pantangan” On Financial Management

Hypothesis 2 proposed in this study is the Understanding of the “tri pantangan” on Personal Financial Management. The results of the hypothesis testing carried out resulted that understanding of the three taboos had no effect on personal financial management. This is evidenced by the value of  $t_{hitung} 0.794 > t_{table} 1,287$  with a significance value of  $0.429 > 0.05$  and has an Unstandardized Coefficients beta value of 0.080. Based on the test results, the second hypothesis which states the effect of understanding the “tri pantangan” on personal financial management, is not accepted. This is because students do not understand the “tri pantangan” that can be applied in managing finances. If a student really understands the “tri pantangan”, it will have an impact on financial management properly. Students who have an understanding of “tri pantangan” Tamansiswa's teachings will also avoid misusing it power or authority, the prohibition of violating decency and abusing finances, and to prevent this from happening, one of them needs to be an understanding of the teachings of “tri pantangan” Tamansiswa (Wardani, et al., 2022).

The results of this test are in line with the Theory of Planned Behavior (TPB). In the TPB concept, the understanding of the “tri pantangan” is one of the reflection concepts of behavior control. Perceived behavioral control is the behavior shown by a person arising from an interest or intention to behave (Sakdiyah et al., 2019). Ki Hadjar Dewantara in the teaching of “tri pantangan” explains that there are three basic prohibitions. According to Wardani, et al (2022) “tri pantangan” Tamansiswa's mean abstaining from abusing power or authority, abstaining from abusing finances and abstaining from violating decency. The first prohibition, namely the prohibition of abusing the power possessed. The perception of behavior control referred to in this case is that a person is prohibited from abusing his position and must have honest behavior control. Moreover, in his position there are the interests of the lives of many people. The second prohibition, namely the prohibition of violating decency. A person with noble character should uphold the norms of life, including the norms of decency. A person acting based on the norm certainly has good behavioral control so that he has no intention of committing fraud in any form. The third prohibition, namely the prohibition against financial fraud. Someone must have an element of transparency, accountability and can be held accountable in financial arrangements so that the individual avoids bad behavior control or financial misappropriation that is detrimental to many people.

## 8 Conclusion

This research was conducted using a sample of 137 respondents, namely all students at the Tamansiswa University of Yogyakarta. Based on the research that has been done, it can be concluded that self-control has a positive effect on personal financial management. While understanding the teachings of the “tri pantangan” has no effect on personal financial management.

## 9 Implications & Limitations

The results of this research that has been conducted on the effect of self-control and understanding of the teachings of the “tri pantangan” on personal financial management yield results that self-control has a positive influence on personal financial management. Meanwhile, the understanding of the “tri pantangan” has no effect on personal financial management. This study has limitations in terms of the variables considered, data collection methods, and the sample used. Therefore, the results need to be interpreted with caution and further research may be needed to better understand other factors that influence college students' personal financial management.

## REFERENCES

1. Abdullah, R., Fahrudin, A., & Rahmawati, D. (2021). *Hubungan Kontrol Diri Dengan Stres Akademik Akibat Pembelajaran Hybrid Dalam Masa Paandemi Covid-19 Di SMK X Kota Bekasi*. 2(2), 135–153.
2. Abdullah, D., Kurnadi, E., & Apriyani, N. (2021). Pengaruh Literasi Keuangan dan Pengendalian Diri terhadap Perilaku Konsumtif Pada Mahasiswa Fakultas Ekonomika dan Bisnis Universitas. *Jurnal Ecogen*, 4(1), 24.
3. Albertus, S. S., Leksono, A. W., & Vhalery, R. (2020). Pengaruh Literasi Keuangan Dan Lingkungan Kampus Terhadap Manajemen Keuangan Pribadi Mahasiswa. *Research and Development Journal of Education*, 1(1), 33. <https://doi.org/10.30998/rdje.v1i1.7042>
4. Anam, A. K., & Sari, E. Y. S. (2021). Sikap Keuangan, Kontrol Perilaku, Efikasi Diri dan Perilaku Keuangan. *Organum: Jurnal Saintifik Manajemen Dan Akuntansi*, 4(1), 28–39. <https://doi.org/10.35138/organum.v4i1.134>
5. Andartika, R. (2018). Pengaruh Financial Knowledge, Tingkat Pendapatan Terhadap Perilaku Pengelolaan Utang Dengan Self Control Sebagai Variable Mediasi. *Artikel Ilmiah*, 66, 37–39. [https://www.fairportlibrary.org/images/files/RenovationProject/Concept\\_cost\\_estimate\\_accepted\\_031914.pdf](https://www.fairportlibrary.org/images/files/RenovationProject/Concept_cost_estimate_accepted_031914.pdf)
6. Andre ayub ense, A. ayub ense, Kewas, J. C., & Ratag, L. (2022). Pengaruh Model Pembelajaran Problem Based Learning Terhadap Hasil Belajar Sistem Instalasi Refrigerasi Siswa Kelas Xi. *GEARBOX: Jurnal Pendidikan Teknik Mesin*, 2(2), 1–6. <https://doi.org/10.53682/gj.v2i2.1303>
7. Asisi, I. (2020). Pengaruh Literasi Keuangan, Gaya Hidup Dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Prodi Manajemen Fakultas Ekonomi Universitas Pasir Pengaraian. *Jurnal Ilmiah Manajemen Dan Bisnis*, 2(1), 107–118.
8. Aulianingrum, R. D., & Rochmawati. (2021). Pengaruh Literasi Keuangan, Status Sosial Ekonomi Orang Tua, Dan Gaya Hidup Terhadap Pengelolaan Keuangan Pribadi Siswa. *Jurnal Pendidikan Ekonomi: Jurnal Ilmiah Ilmu Pendidikan, Ilmu Ekonomi, Dan Ilmu Sosial*, 15(2), 198–206. <https://doi.org/10.19184/jpe.v15i2.24894>
9. Chairiah, R. (2022). Pengaruh Literasi Keuangan Dan Uang Saku Terhadap Perilaku Konsumtif Dengan Locus of Control Sebagai Variabel Mediasi Pada Mahasiswa Universitas Muhammadiyah Sumatera Utara. *Jurnal Online Universitas Muhammadiyah Sumatera Utara*, 3(8.5.2017), 36–37. <https://www.who.int/news-room/fact-sheets/detail/autism-spectrum-disorders>
10. Coleman, B. D., & Fuoss, R. M. (1955). Quaternization Kinetics. I. Some Pyridine Derivatives in Tetramethylene Sulfone. *Journal of the American Chemical Society*, 77(21), 5472–5476. <https://doi.org/10.1021/ja01626a006>
11. Dewi, S. R., Udhma, S. U., & Ulfatun, T. (2019). Analisis Tingkat Literasi Keuangan Mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta Tahun Angkatan 2012 -2014. *Pelita*, XI(2), 1–13.
12. Dwi Marsela, R., & Supriatna, M. (2019). Kontrol Diri: Definisi dan Faktor. *Journal of Innovative Counseling : Theory, Practice & Research*, 3(2), 65–69. [http://journal.umtas.ac.id/index.php/innovative\\_counseling](http://journal.umtas.ac.id/index.php/innovative_counseling)
13. Firmansyah, D., & Dede. (2022). Teknik Pengambilan Sampel Umum dalam Metodologi Penelitian: Literature Review. *Jurnal Ilmiah Pendidikan Holistik (JIPH)*, 1(2), 85–114. <https://doi.org/10.55927/jiph.v1i2.937>
14. Ghufron, M. N., & Risnawita, R. (2010). *Teori-Teori Psikologi (Efikasi Diri)* (pp. 80–81).
15. Gunawan, A., Pirari, W. S., & Sari, M. (2021). Pengaruh Literasi Keuangan dan Gaya Hidup Terhadap Pengelolaan Keuangan Mahasiswa Prodi Manajemen Universitas Muhammadiyah Sumatera Utara. *Jurnal Humaniora*, 4(2), 23–35.
16. Haryana, R. D. T. (2020). Pengaruh Life Style, Self Control Dan Financial Literacy Terhadap Perilaku Konsumtif Mahasiswa Melakukan Online Shopping. *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi*, 16(1), 29. <https://doi.org/10.30742/equilibrium.v16i1.805>
17. Izazi, I. M., Nuraina, E., & Styaningrum, F. (2020). Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif Dengan Self Control Sebagai Variabel Mediasi (Studi Pada Mahasiswa Pendidikan Akuntansi Universitas PGRI Madiun). *Review of Accounting and Business*, 1(1), 35–43. <https://doi.org/10.52250/reas.v1i1.333>
18. Jannah, N., & Munir, S. (2021). Pengaruh Financial Attitude dan Kontrol Diri Terhadap Pengelolaan Keuangan Mahasiswa S1 Pendidikan Ekonomi Universitas Negeri Malang Angkatan 2018. *Jurnal Pendidikan Ekonomi*, 14(2), 167–178.
19. Jarlest Andini Agustinanda, S. I. (2020). Analisis Kepuasan Konsumen dengan Uji Deskriptif dan PLS Pada Perusahaan Multifinace. *Jurnal Ekonomi*, 25(3), 413. <https://doi.org/10.24912/je.v25i3.688>
20. Kayati, K. (2018). Peran Theory of Reasoned Action Terhadap MinatT Menggunakan Produk Bagi Hasil Bank

- Syariah. *Accountthink: Journal of Accounting and Finance*, 3(01), 454–467. <https://doi.org/10.35706/acc.v3i01.1210>
21. Kenale Sada, Y. M. V. (2022). Pengaruh Literasi Keuangan, Gaya Hidup dan Lingkungan Sosial Terhadap Perilaku Keuangan Mahasiswa. *Jurnal Literasi Akuntansi*, 2(2), 86–99. <https://doi.org/10.55587/jla.v2i2.35>
  22. Khoirunnisa, I. R., & Rochmawati, R. (2021). Pengaruh Literasi Keuangan, Sikap Keuangan, dan Pendidikan Keuangan Keluarga Terhadap Manajemen Keuangan Pribadi dengan Locus Of Control Sebagai Variabel Intervening. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(2), 210–219. <https://doi.org/10.26740/jpak.v9n2.p210-219>
  23. Komarudin, M. N., Nugraha, Hardjadi, D., & Pasha, R. A. (2020). Pengaruh Literasi Keuangan dan Pengendalian Diri Terhadap Perilaku Pengelolaan Keuangan (Survei Pada Tenaga Pendidik SD Se-Kecamatan Kuningan. *Jurnal Keuangan Dan Bisnis*, 18(1), 159–178.
  24. Kurnia, & Hakim, L. (2021). Pengaruh Literasi Keuangan, Kontrol Diri Dan Pengaruh Literasi Keuangan, Kontrol Diri Dan Lingkungan Teman Sebaya Terhadap Perilaku Lingkungan Teman Sebaya Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Manajemen Dan Bisnis*, 4(3), 19–29.
  25. Laia, Y., Sarumaha, M., & Laia, B. (2022). Bimbingan Konseling Dalam Meningkatkan Kemandirian Belajar Siswa Di Sma Negeri 3 Susua Tahun Pelajaran 2021/2022. *Counseling For All: Jurnal Bimbingan Dan Konseling*, 2(1), 1–13.
  26. Laily, N. (2019). Pengaruh Literasi Keuangan Terhadap Perilaku Mahasiswa Dalam Mengelola Keuangan. *Journal of Accounting and Business Education*, 1(4). <https://doi.org/10.26675/jabe.v1i4.6042>
  27. Leunupun, E. G., Kriswantini, D., & Madiuw, L. (2022). Faktor-Faktor Yang Mempengaruhi Perilaku (Studi Empiris Pada Mahasiswa Akuntansi UNPATTI Di Kabupaten Maluku Barat Daya). *Jurnal Kupna*, 2(2), 125–133.
  28. Luhsasi, D. I. (2021). *Pengelolaan Keuangan : Literasi Keuangan Dan Gaya Hidup Mahasiswa*.
  29. Lukitaningsih, A., Tria, L., Hutami, H., & Indahsari, M. N. (2022). Analisis pengaruh electronic word of mouth (e-wom) dan celebrity endorser terhadap purchase decision melalui brand image sebagai variabel intervening. 4(4), 762–767.
  30. Masdupi, E., Sabrina, S., & Megawati, M. (2019). Literasi keuangan dan faktor demografi terhadap perilaku keuangan mahasiswa Fakultas Ekonomi Universitas Negeri Padang. *Jurnal Kajian Manajemen Bisnis*, 8(1), 35–47. <https://doi.org/10.24036/jkmb.10884900>
  31. Mihartinah, D., & Coryanata, I. (2019). Pengaruh Sikap Terhadap Perilaku, Norma Subjektif, Dan Kontrol Perilaku Persepsian Terhadap Niat Mahasiswa Akuntansi Untuk Mengambil Sertifikasi Chartered Accountant. *Jurnal Akuntansi*, 8(2), 77–88. <https://doi.org/10.33369/j.akuntansi.8.2.77-88>
  32. Muchamad Alifharizani. (2021). Pengaruh Kontrol Diri, Pengetahuan Keuangan Dan Nilai Materialisme Terhadap Perilaku Pengelolaan Keuangan Guru Sekolah Menengah Umum Di Gresik. *STIE Perbanas Surabaya*, April, 5–24.
  33. Novitasani, L., & Handoyo, P. (2019). Perubahan Gaya Hidup Konsumtif pada Mahasiswa Urban di UNESA. *Paradigma*, 02(chapt 1), 7.
  34. Nur, M. H., Hadady, H., & Bailusy, M. N. (2022). Pengaruh Pengetahuan Keuangan Terhadap Perilaku Manajemen Keuangan Dengan Pengendalian Diri Sebagai Variabel Moderasi. *Seminar Nasional Hasil Pengabdian Kepada Masyarakat*, 10(April), 298–305.
  35. Nury, H. R., & Prajawati, M. I. (2022). *Praktik Financial Technology Dan Risiko Pinjaman Online Pada Mahasiswa*. 7(5). <https://www.ojk.go.id/id/kanal/iknb/financial-technology/Default.aspx>
  36. Wijayanti, D. (2018). Pendidikan Anti Korupsi dalam Perspektif Ajaran Ki Hadjar Dewantara. *Jurnal PPKn*, 6(1), 1173.
  37. Wardani, D. K., Prihatni, Y., & Wulandari, A. (2022). Pengaruh pemahaman “tri pantangan” Tamasiswa, sikap moral dan tingkat kepercayaan terhadap niat melakukan penyelewengan pajak. *SOSIOHUMANIORA: Jurnal Ilmiah Ilmu Sosial Dan Humaniora*, 8(2), 212–219. <https://doi.org/10.30738/sosio.v8i2.12832>
  38. Wardani, D. K., Primastiwi, A., & Helisastri, R. (2021). Pengaruh Penggunaan Media Sosial Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Dengan Kontrol Diri Sebagai Variabel Moderasi The Effect Of Social Media Use On Students Financial Management Behaviour With Self Control As A Moderating Variable. *Jurnal Akuntansi Manajerial*, 6(2), 1–12.
  39. Wardani, D. K., Primastiwi, A., & Helisastri, R. (2022). the Effect of Social Media Use on Students Financial Management Behavior With Self Control As a Moderating Variable. *Jurnal Ilmu Manajemen Profitability*, 6(1), 139–144. <https://doi.org/10.26618/profitability.v6i1.6963>

**Open Access** This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

