

## Research Article

# The Influence of Income, Financial Literacy, Financial Behavior, and Lifestyle on the Personal Financial Management of Employees at RSUD Pemangkat

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## ABSTRACT

This study aims to analyze the influence of income, financial literacy, financial behavior, and lifestyle on the personal financial management of employees at RSUD Pemangkat. The research uses an associative quantitative approach with data collected through questionnaires distributed to 188 civil servants as respondents. The data analysis technique applies multiple linear regression along with instrument testing and classical assumption tests. The correlation coefficient (R) of 0.769 and the coefficient of determination ( $R^2$ ) of 59.2% indicate that the independent variables can explain the variation in personal financial management. The F-test results show that income, financial literacy, financial behavior, and lifestyle simultaneously have a positive and significant effect on financial management. The t-test results indicate that income, financial literacy, and financial behavior have a positive and significant effect, while lifestyle has a negative and significant effect on financial management. These findings highlight the importance of increasing income, improving financial literacy, fostering good financial behavior, and controlling a consumptive lifestyle to support effective personal financial management among employees. The practical implication is the need for financial education programs and more optimal income management strategies. Future research is recommended to examine other external factors such as social pressure and macroeconomic conditions, as well as to conduct comparative studies across different institutions to enrich the findings.

**Keywords:** Income; Financial Literacy; Financial Behavior; Lifestyle; Financial Management

## 1. INTRODUCTION

In economic activities, the role of money is highly vital. The presence of money enables the wheels of the community's economy to run more smoothly. Money functions to purchase goods or services needed, store wealth, and repay debts. Furthermore, money also acts as a medium of exchange that cannot be separated from the lives of workers. It can be said that money is an exchange tool that is very much needed in the modern era. From children to adults, everyone needs money to fulfill their needs and wants. Therefore, financial management skills are crucial and must be considered in today's era. Financial intelligence itself means an individual's ability to manage and utilize their financial resources to achieve financial well-being.

Personal financial management is an important part of daily life, especially for workers with a fixed income such as employees at RSUD Pemangkat. Several factors can influence how a person manages their finances, starting from income, financial literacy, financial behavior, to lifestyle. Adequate understanding of these factors is necessary so that individuals can manage their finances more wisely and ultimately improve their financial welfare. In simple terms, financial management can be understood as an effort to control finances or assets owned in a directed manner to meet current and future needs. According to Nur & Wulandari (2024), financial management is a process carried out by each individual in managing their financial resources to meet personal needs. In other words, a good financial condition will be achieved if individuals are able to act wisely towards their finances. This aligns with the opinion of Maulida et al. (2022) who explain that financial management is the planning, organizing, directing, and controlling of financial activities such as procuring and utilizing business funds. This view is reinforced by Wati & Mustaqim (2024) who state that financial management is about how someone responds to and acts on information when making decisions that consider risks while optimizing purchases. The goal of financial management is to maximize profits by providing insight, tracking liquidity and cash flow to ensure that the company has enough funds to meet obligations as well as develop financial scenarios based on current business and future market conditions (Munthay & Sembiring, 2024).

Income becomes one of the determining factors of how far someone is able to manage their personal finances. The amount of income received each month becomes the basis for meeting daily needs, preparing future plans, and realizing certain financial goals. For employees at RSUD Pemangkat, a fixed monthly salary is the main source for fulfilling their living needs. Even so, the size of the income will affect their ability to manage finances effectively. Besides income, the level of financial literacy also plays an important role in shaping individuals' skills in managing their financial condition. According to Argo et al. (2021), income is defined as the total earnings received by the community within a certain period as compensation for the production factors they contribute to the formation of national products. Meanwhile, Windyanita et al. (2023) define income as changes in asset flows and liabilities arising from business activities, so it can be understood as an increase in income through the sale of goods or services aimed at increasing assets and reducing liabilities. Income is an increase in economic benefits during an accounting period in the form of asset additions or liability reductions that then impact an increase in equity, without involving new capital contributions (Nurjanna, 2020). Income describes the amount of goods and services that can be used to meet the community's standard of living, where per capita income becomes an important indicator to observe a country's economic progress (Aprilani & Karunia, 2022). Factors influencing income include patterns of demand and supply in various types of jobs, differences in occupational fields, individual skills and abilities, education level, availability of raw materials, labor mobility, as well as geographical and institutional aspects (Sukirno in Liswatin, 2022).

For employees at RSUD Pemangkat, how well they understand digital financial literacy will greatly affect their ability to utilize technology, from saving, investing, recording expenses, to avoiding unnecessary consumptive debt. Good knowledge will support more targeted financial decision-making that aligns with individual financial goals. In addition to literacy, financial behavior is another factor that plays an equally important role in daily financial management. Dwitri & Pradikto (2025) emphasize that financial literacy includes knowledge, skills, and confidence that shape a person's attitude and behavior in making decisions and managing finances for welfare. In line with this, Kartini & Mashudi (2022) also state that an adequate level of literacy will positively affect financial behavior, for example in allocating income more wisely. Financial literacy is reflected in the ability to choose appropriate financial needs, discuss financial problems, plan for the future, and respond wisely to life situations so that daily financial decisions remain well-directed (Napitupulu et al., 2021).

Financial behavior basically shows the habits, mindset, and decisions of individuals in managing their income and financial resources. This aspect includes how someone divides income for needs, saves, manages expenses, handles debt, and invests. According to Ricciardi in Landang et al. (2021), financial behavior is a field of study that integrates various disciplines, so it cannot be separated in its discussion. Wahyuni et al. (2023) also emphasize that financial behavior studies how humans respond to information to make financial decisions while considering risks. Financial behavior is formed from the structure of psychological knowledge, which influences thinking patterns and behavior, and financial knowledge which includes the financial system, distribution, and use of resources (Ariska et al., 2023). This shows that one's financial decision-making does not depend solely on calculations but is also influenced by psychological factors and the surrounding environment. Financial behavior is closely related to how someone treats, manages, and utilizes their income to achieve stable financial conditions (Khofifa et al., 2022).

Lifestyle is another important aspect that can influence an individual's behavior in managing finances. As part of secondary needs, lifestyle is not fixed because it can change according to each person's wishes and decisions. Kotler & Keller in Subarman & Dunan (2022) state that lifestyle reflects a pattern of life manifested through activities, interests, and opinions, as well as how individuals spend income and use time while considering the limitations they have. The development of the times has also brought significant changes to people's lifestyles. The emergence of shopping centers, cafes, modern restaurants, and tourist destinations has made consumption choices increasingly varied. As a result, spending is no longer limited to primary needs but extends to supplementary and entertainment needs. Alsabiyah in Fadjar et al. (2022) clarify that lifestyle includes how someone lives their life, from purchasing decisions, how goods are used, to what is thought or felt after consuming them. In other words, lifestyle is closely related to real reactions of individuals towards the consumption activities they carry out. For workers with a fixed income such as employees at RSUD Pemangkat, differences in lifestyle, whether more frugal or consumptive, will influence how they budget, save, and make investment decisions. Therefore, lifestyle needs to be managed wisely so that financial management can run according to the intended goals.

Considering the above background, the problem raised in this study focuses on the extent to which income, financial literacy, financial behavior, and lifestyle influence the personal financial management of employees at RSUD Pemangkat. Based on this, the purpose of this study is also to explore and explain the effect of each factor so that the results can serve as a useful basis for efforts to improve the financial welfare of employees within the hospital environment.

## 2. RESEARCH METHOD

### Type of Research

This research belongs to the category of associative or correlational research. According to Siregar (2015:15), associative research is research that aims to determine the relationship between two or more variables. In this study, the relationships

analyzed are between income, financial literacy, financial behavior, and lifestyle variables toward personal financial management.

## Data Collection Technique

The data used in this research are primary data. According to Siregar (2015:37), primary data are data collected directly by the researcher from the first source or the place where the research object is conducted. The primary data were collected by distributing questionnaires to all Civil Servants at RSUD Pemangkat.

## Population and Sample

The population in this study consists of all Civil Servants at RSUD Pemangkat, totaling 188 people. The sample was determined using a saturated sampling technique, meaning all members of the population were used as the sample. According to Sugiyono (2019:146), saturated sampling is a sampling technique where all members of the population are used as the sample." Therefore, the number of respondents in this research was 188.

## Research Variables & Measurement Scale

The variables used consist of independent and dependent variables. According to Sugiyono (2019:75), an independent variable is a variable that influences or causes changes to the dependent variable. The independent variables in this study are Income (X1), Financial Literacy (X2), Financial Behavior (X3), and Lifestyle (X4). Meanwhile, the dependent variable is Financial Management (Y). Sugiyono (2019:75) explains that A dependent variable is a variable that is influenced or becomes the result due to the independent variables. The measurement of the variables in this study uses a Likert Scale. According to Sugiyono (2019:167), the Likert Scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. Respondents' answers are scored on a scale of 5 options, ranging from Strongly Agree (5) to Strongly Disagree (1).

## Data Analysis Technique

The data analysis technique in this research includes instrument testing, classical assumption tests, and multiple linear regression analysis. The instrument was tested for validity using the product moment correlation, which is valid if the correlation coefficient is greater than the r-table (Siregar, 2015:77). Reliability was tested using Cronbach's Alpha, and the instrument is considered reliable if the reliability coefficient is greater than 0.6 (Siregar, 2015:90). The classical assumption tests include a normality test using the Kolmogorov-Smirnov method (Sujarweni, 2022:225), a linearity test with the criteria of Linearity significance < 0.05 and Deviation for Linearity > 0.05 (Purnomo, 2017:94–95), and a multicollinearity test by looking at the Tolerance and VIF values, with the threshold of Tolerance  $\leq 0.10$  or VIF  $\geq 10$  (Ghozali, 2018:107–108). The analysis model uses multiple linear regression (Siregar, 2015:406), with correlation coefficients calculated to examine the strength of the relationship (Siregar, 2015:337) and the coefficient of determination to identify the contribution of independent variables (Siregar, 2015:338). Hypothesis testing is carried out using the F-test for simultaneous effects and the t-test for partial effects with a significance level of 5% (Siregar, 2015:408–410).

## 3. RESULTS AND DISCUSSION

### 3.1 Test Research Instruments

#### 3.1.1 Validity Test

The Validity test in this study aimed to assess the extent to which the questionnaire items accurately measured the intended variables. The test is conducted by correlating each item's score with the total score. The resulting correlation value (r count) is then compared to the r table value. With a sample size of 188 and degrees of freedom (df) calculated as  $188 - 2 = 186$ , the r table value at a 0.05 significance level is 0.143. The results of the validity test for each statement in the variable can be seen in [Table 1](#).

**Table 1. Validity Test Results**

Variable	Indicators	r value	r table	Description
Income (X1)	X1.1	0.836	0.143	Valid
	X1.2	0.848		
	X1.3	0.855		
	X1.4	0.880		
	X1.5	0.807		
	X1.6	0.791		
	X1.7	0.839		
	X1.8	0.673		

Financial Literacy (X2)	X2.1	0.846	0.143	Valid
	X2.2	0.804		
	X2.3	0.641		
	X2.4	0.725		
	X2.5	0.793		
	X2.6	0.785		
	X2.7	0.790		
	X2.8	0.817		
	X2.9	0.824		
Financial Behavior (X3)	X3.1	0.819	0.143	Valid
	X3.2	0.796		
	X3.3	0.839		
	X3.4	0.848		
	X3.5	0.816		
	X3.6	0.808		
	X3.7	0.790		
	X3.8	0.786		
	X3.9	0.869		
	X3.10	0.618		
	X3.11	0.646		
	X3.12	0.798		
Lifestyle (X4)	X4.1	0.681	0.143	Valid
	X4.2	0.560		
	X4.3	0.625		
	X4.4	0.696		
	X4.5	0.555		
	X4.6	0.663		
Financial Management (Y)	Y.1	0.758	0.143	Valid
	Y.2	0.736		
	Y.3	0.692		
	Y.4	0.665		
	Y.5	0.699		
	Y.6	0.711		
	Y.7	0.702		
	Y.8	0.707		

Source: Processed Data, 2025

Based on **Table 1**, it is shown that all statement items have an  $r$  calculated value greater than the  $r$  table value of 0.143. This indicates that all items in each variable are valid and appropriate to be used as instruments in this study.

### 3.1.2 Reliability Test

The reliability test aims to determine the extent to which the statements in the questionnaire provide consistent and dependable results as measurement tools in the study. In this study, the reliability test uses the Cronbach's Alpha method. An instrument is considered reliable if the Cronbach's Alpha value reaches a minimum of 0.60. The reliability test results for each variable can be seen in **Table 2**.

**Table 2. Reliability Test Results**

Variable	Cronbach's Alpha	Description
Income (X1)	0.929	Reliable
Financial Literacy (X2)	0.920	
Financial Behavior (X3)	0.944	
Lifestyle (X4)	0.910	
Financial Management (Y)	0.859	

Source: Processed Data, 2025

Based on **Table 2**, the Cronbach's Alpha value is  $> 0.60$ . Thus, all statement items for each variable demonstrate good reliability and are suitable for use as instruments in this study.

## 3.2 Classic Assumption Test

### 3.2.1 Normality Test

The normality test is conducted to determine whether the data used in the study are normally distributed. In this study, the normality test is carried out using the Kolmogorov-Smirnov method. Based on the analysis results using SPSS, the outcomes of the normality test are presented in [Table 3](#).

**Table 3. Normality Test Results**

Test	Value
N (Sample)	188
Test Statistic	.062
Asymp.Sig.(2-tailed)	.080 <sup>c</sup>

Source: Processed Data, 2025

Based on [Table 3](#), the Asymp. Sig. (2-tailed) value is 0.080. Because this value is greater than the normality significance threshold of 0.05, it can be concluded that the data used in this study are normally distributed.

### 3.2.2 Linearity Test

The linearity test in this study aims to determine whether a linear relationship exists between the independent variables and the dependent variable. The test uses the Test for Linearity method. Based on the analysis results processed with SPSS, the outcomes of the linearity test are presented in [Table 4](#).

**Table 4. Result of Linearity**

Variable	Deviation from Linearity	Description
Financial Management * Income	0.524	Linear
Financial Management * Financial Literacy	0.159	
Financial Management * Financial Behavior	0.999	
Financial Management * Lifestyle	0.893	

Source: Processed Data, 2025

Based on [Table 4](#), the significance value of Deviation from Linearity is  $> 0.05$ . Therefore, it can be concluded that the relationship between the two variables is linear.

### 3.2.3 Multicollinearity Test

The multicollinearity test in this study aims to identify whether there is a high correlation among the independent variables within the regression model. When strong correlations exist among independent variables, it may lead to inaccurate coefficient estimations and reduce the overall reliability of the regression model. The results of the multicollinearity test based on the SPSS analysis are presented in [Table 5](#).

**Table 5. Multicollinearity Test Results**

Variable	Tolerance	VIF
Income	.669	1.494
Financial Literacy	.495	2.021
Financial Behavior	.367	2.725
Lifestyle	.326	3.070

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on [Table 5](#), the following findings are outlined:

1. The Income variable (X1) shows a Tolerance value of 0.669, which is greater than 0.10, and a VIF value of 1.494, which is lower than 10.00.
2. The Financial Literacy variable (X2) shows a Tolerance value of 0.495, which is greater than 0.10, and a VIF value of 2.021, which is lower than 10.00.
3. The Financial Behavior variable (X3) shows a Tolerance value of 0.367, which is greater than 0.10, and a VIF value of 2.725, which is lower than 10.00.
4. The Lifestyle variable (X4) shows a Tolerance value of 0.326, which is greater than 0.10, and a VIF value of 3.070, which is lower than 10.00.

Referring to the decision criteria, all four variables indicate Tolerance values above 0.10 and VIF values below 10.00. These findings indicate the absence of multicollinearity symptoms among the independent variables in the regression model used in this study.

### 3.3 Multiple Linear Regression Analysis

Multiple regression analysis in this study aims to examine the magnitude of the influence of two or more independent variables on a single dependent variable, both simultaneously and partially. In addition, multiple linear regression analysis serves to develop a model that can be utilized to predict the relationships among the variables. Based on the results of the analysis using SPSS, the regression coefficient values are presented in **Table 6**.

**Table 6. Multiple Linear Regression Analysis Results**

Research Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.143	6.199	.000
Income	.155	2.392	.018
Financial Literacy	.162	2.379	.019
Financial Behavior	.590	8.458	.000
Lifestyle	-.180	-2.936	.004
Dependent Variable: Financial Management			

Source: Processed Data, 2025

Based on **Table 6**, the multiple linear regression equation can be formulated as follows:

$$Y = 1.143 + 0.155 X_1 + 0.162 X_2 + 0.590 X_3 - 0.180 X_4$$

- The constant value of 1.143 indicates that when Income (X1), Financial Literacy (X2), Financial Behavior (X3), and Lifestyle (X4) are equal to zero, the value of Financial Management (Y) reaches 1.143.
- The regression coefficient (b1) for the Income variable (X1) is 0.155 with a positive direction, indicating that each one-unit increase in Income leads to a 0.155 increase in Financial Management.
- The regression coefficient (b2) for the Financial Literacy variable (X2) is 0.162 with a positive direction, indicating that each one-unit increase in Financial Literacy contributes to a 0.162 increase in Financial Management.
- The regression coefficient (b3) for the Financial Behavior variable (X3) is 0.590 with a positive direction, indicating that each one-unit increase in Financial Behavior results in a 0.590 increase in Financial Management.
- The regression coefficient (b4) for the Lifestyle variable (X4) is -0.180 with a negative direction, indicating that each one-unit increase in Lifestyle leads to a 0.180 decrease in Financial Management.

### 3.4 Correlation Coefficient Analysis (R)

The correlation coefficient is used to measure the strength and direction of the relationship between two or more variables. In this analysis, the method employed is the Product Moment correlation. The results of the correlation coefficient test are presented in **Table 7**.

**Table 7. Correlation Coefficient Test Results (R)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769 <sup>a</sup>	.592	.581	.47349
Predictors: (Constant), Lifestyle, Financial Behavior, Financial Literacy, Income				
Dependent Variable: Financial Management				

Source: Processed Data, 2025

Based on **Table 7**, the correlation value (R) is 0.769. This value indicates that the relationship between Income, Financial Literacy, Financial Behavior, and Lifestyle variables with Financial Management falls into the strong category, as it lies within the 0.60–0.799 range.

### 3.5 Analysis of the Coefficient of Determination $R^2$

Based on the results of the coefficient of determination ( $R^2$ ) test presented in **Table 7**, the R-Square value is 0.592. This indicates that the variables of Income, Financial Literacy, Financial Behavior, and Lifestyle collectively explain 59.2% of the variance in Financial Management, while the remaining 40.8% is influenced by other variables not included in this study.



### 3.6 Simultaneous Test (F Test)

The simultaneous test (F-test) in this study aims to analyze whether all independent variables collectively have a significant influence on the dependent variable. Based on the results of the simultaneous hypothesis test (F-test) using SPSS, the results can be seen in [Table 8](#).

**Table 8. Simultaneous Test Results (F Test)**

Model	Sum of Squares	Mean Square	F	Significance
Regression	47.148	11.787	52.574	.000 <sup>b</sup>
Residual	32.509	.224		

Dependent Variable: Financial Management  
Predictors: (Constant), Lifestyle, Financial Behavior, Financial Literacy, Income

Source: Processed Data, 2025

Based on the results of the simultaneous test (F-test) in [Table 8](#), the calculated F value is 52.574, which is greater than the F table value of 1.63, with a significance value of 0.000, which is less than 0.05. Therefore, it can be concluded that simultaneously, there is a positive and significant influence of Income, Financial Literacy, Financial Behavior, and Lifestyle on Financial Management.

### 3.7 Partial Test (t Test)

The partial test (t-test) in this study aims to examine the individual influence of each independent variable on the dependent variable, in accordance with the formulated hypotheses. Based on the results of the partial hypothesis test (t-test) using SPSS, the partial test results are presented in [Table 9](#).

**Table 9. Partial Test Results (t Test)**

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.143	6.199	.000
Income	.155	2.392	.018
Financial Literacy	.162	2.379	.019
Financial Behavior	.590	8.458	.000
Lifestyle	-.180	-2.936	.004

Dependent Variable: Financial Management

Source: Processed Data, 2025

Based on the partial test results (t-test) presented in [Table 9](#), the calculated t-values are compared with the t-table value of 1.653. The outcomes of the partial test (t-test) in Table 4.26 can be described as follows:

1. The t-value for the Income variable (X1) is 2.392, which exceeds the t-table value of 1.653. In addition, the significance level is 0.018, which is lower than 0.05. These results indicate that  $H_0$  is rejected and  $H_a$  is accepted. Therefore, Income has a positive and significant partial influence on Financial Management.
2. The t-value for the Financial Literacy variable (X2) is 2.379, greater than the t-table value of 1.653. The significance value is 0.019, which is less than 0.05. These findings indicate that  $H_0$  is rejected and  $H_a$  is accepted. This means that Financial Literacy has a positive and significant partial influence on Financial Management.
3. The t-value for the Financial Behavior variable (X3) is 8.458, which is higher than the t-table value of 1.653. The significance level is 0.000, below the 0.05 threshold. These results confirm that  $H_0$  is rejected and  $H_a$  is accepted. Thus, Financial Behavior has a positive and significant partial influence on Financial Management.
4. The t-value for the Lifestyle variable (X4) is -2.936, which is also greater in absolute value than the t-table value of 1.653. The significance level is 0.004, below the threshold of 0.05. Therefore,  $H_0$  is rejected and  $H_a$  is accepted. This suggests that Lifestyle has a negative and significant partial influence on Financial Management.

## DISCUSSION

### The Influence of Income on Financial Management

The partial test results show that income has a positive and significant effect on personal financial management. This means that the greater the income a person receives, the better their ability to meet daily needs, plan expenditures, save, and invest. This finding supports the research by Pambunan et al. (2025) and Sibarani & Amelia (2024), which found a positive influence of income on financial management. Theoretically, this is in line with the opinion of Sukirno in Liswatin

(2022), who states that income is influenced by factors such as demand and supply, types of jobs, skills, and education, all of which can affect an individual's ability to manage finances more effectively.

### The Influence of Financial Literacy on Financial Management

The partial test results indicate that financial literacy has a positive and significant influence on personal financial management. This means that the higher an individual's understanding of financial literacy, the wiser they are in making decisions related to planning, controlling expenses, and determining priority needs. This result aligns with the research by Ulfah (2024) and Artha & Wibowo (2023). This finding is also supported by the theory of Dwitri & Pradikto (2025) stated in the background, which mentions that financial literacy includes knowledge, skills, and confidence in managing finances to achieve prosperity. With good literacy, the risk of impulsive spending or unnecessary consumer debt can be minimized.

### The Influence of Financial Behavior on Financial Management

The partial test results show that financial behavior has a positive and significant effect on personal financial management. This means that habits such as managing income, disciplined saving, and prioritizing essential needs will encourage a more stable financial condition. This finding is consistent with the study by Nabilah & Santoso (2023). From a theoretical perspective, as described by Ricciardi in Landang et al. (2021), financial behavior is an interaction of various disciplines that shapes how a person responds to information when making financial decisions. In other words, good financial behavior helps individuals remain consistent with their financial goals even when facing different situations.

### The Influence of Lifestyle on Financial Management

The partial test results show that lifestyle has a negative and significant effect on personal financial management. This finding is in line with the research by Anggara et al. (2025), which shows that a consumptive lifestyle tends to reduce the effectiveness of financial management. Theoretically, according to Kotler & Keller in Subarman & Dunan (2022) and Alsabiyah in Fadjar et al. (2022), lifestyle is closely related to how individuals spend money and make consumption decisions. If lifestyle tends to lean more toward consumptive desires, then income that should be allocated for basic needs or savings is instead spent on secondary and tertiary expenses. This ultimately can hinder the achievement of optimal financial management goals.

## 4. CONCLUSION

Based on the findings of this study, it can be concluded that income, financial literacy, and financial behavior have a positive and significant effect on the personal financial management of employees at RSUD Pemangkat. Meanwhile, lifestyle shows a negative and significant effect. This means that higher income, better financial literacy, and prudent financial behavior will lead to better financial management among employees. On the other hand, a consumptive lifestyle tends to hinder the achievement of optimal financial goals. In terms of practical contribution, these results provide a foundation for hospital management and relevant institutions to design financial literacy education programs, financial planning training, and lifestyle coaching to encourage employees to adopt more prudent spending habits. In this way, employees' financial well-being can continue to improve sustainably, supported by a more disciplined and well-planned lifestyle. For future research, it is recommended to further explore other factors that may influence personal financial management, such as socio-economic conditions, work environment pressures, or even the role of digital technology. Further studies could also be conducted in different institutions or across regions so that the results can serve as valuable input for formulating financial management policies that are more relevant and applicable in various contexts. It is hoped that these findings can serve as an initial reference for improving strategies and policies aimed at enhancing employees' financial management quality.

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