

THE ROLE OF SOCIAL ENVIRONMENT IN SHAPING ADOLESCENTS' FINANCIAL MANAGEMENT CAPABILITIES

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ABSTRACT

This study aims to determine the effect of social environment on financial management skills in adolescents. This study uses a quantitative approach with Mann Whitney analysis. The population of this study were adolescents aged 15 to 22 years with random sampling techniques. Primary data were collected through a Likert-scale questionnaire. The results showed that the social environment has a significant effect on adolescents' ability to manage finances. Based on the results of the Mann Whitney test, the value of Asymp.Sig. (2-tailed) < 0.05 , so H_0 is rejected. Therefore, it can be concluded that there is an influence of the social environment on the financial management skills. This study concludes that family, friends, and social media as part of the social environment play an important role in building adolescents' ability to manage finances. Suggestions for future research are to add other relevant variables and use qualitative methods to obtain more detailed data.

Keyword: Social Environment, Financial Management Skills, Adolescent

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh lingkungan sosial terhadap kemampuan manajemen keuangan pada remaja. Penelitian ini menggunakan pendekatan kuantitatif dengan analisis Mann Whitney. Populasi penelitian ini adalah remaja berusia 15 hingga 22 tahun dengan teknik pengambilan sampel secara random sampling. Data primer dikumpulkan melalui kuesioner berskala Likert. Hasil penelitian menunjukkan bahwa lingkungan sosial berpengaruh signifikan terhadap kemampuan remaja dalam mengelola keuangan. Berdasarkan hasil uji Mann Whitney diperoleh nilai Asymp.Sig (2-tailed) $< 0,05$, sehingga H_0 ditolak. Oleh karena itu, dapat disimpulkan bahwa terdapat pengaruh lingkungan sosial terhadap kemampuan mengelola keuangan. Penelitian ini menyimpulkan bahwa keluarga, teman, dan media sosial sebagai bagian dari lingkungan sosial berperan penting dalam membangun kemampuan remaja dalam mengelola keuangan. Saran untuk penelitian selanjutnya adalah menambahkan variabel lain yang relevan dan menggunakan metode kualitatif untuk mendapatkan data yang lebih detail.

Kata Kunci: Lingkungan Sosial, Kemampuan Mengelola Keuangan, Remaja

INTRODUCTION

The needs of humans to live their lives in economics are said to have no limits and their desires for something are also unlimited. However, they want these needs and desires to be realized in an easy and rapid way. This makes a person sometimes use their money impulsively. There are many cases of teenagers who are desperate to make loans online with easy terms and invest in illegal parties that are not registered with OJK (Otoritas Jasa Keuangan). As a result, many teenagers experience fraud and financial losses. Learning the science of financial

management allows people to learn how to better manage their expenses and income. Studying financial management can provide knowledge on how to improve financial well-being. This includes minimizing debt and unnecessary expenses, increasing income, and learning how to avoid investment scams and online loans.

Nowadays, teenagers who are still indecisive and easily influenced by things that are trending become very consumptive. For example, there is an item or food that is being discussed on social media. They will be easily influenced to buy the item or food. This condition is better known as FOMO (Fear of Missing Out) on something new. In fact, we know that the future is a situation that we cannot predict. There are many possible bad things that can happen that may affect someone's financial condition. Such as bankruptcy, inflation due to disasters, unstable political conditions, accidents, and other conditions. The ability to manage finances is an important thing that must be owned by every individual, including teenagers. During adolescence, they begin to get the opportunity to make free decisions in financial matters. Adolescents' source of income is either through pocket money or from part-time jobs. Therefore, the ability to manage finances is very important for their financial future. Through this study, the researcher wants to identify how the social environment can affect adolescents' financial management skills. The social environment includes family, friends and social media.

Abdurrahman and Oktapiani (2020), in their research showed that financial literacy and social environment have an effect on student financial behavior. The advantages of this research are that it uses a clear and structured research methodology, and this research gets results that are consistent with previous research. However, this study also has shortcomings, such as the research sample used is limited to students of Sumbawa University of Technology so that the results of this study may not be able to be generalized to student populations in other areas. In addition, there is another study from Maro et al. (2023). Based on Maro et al. (2023) research, the results show that financial literacy, student characteristics, and campus environment significantly affect the personal financial management of students of the Faculty of Economics, Tribuana University Kalabahi, Alor Regency. The advantage of this research is that it uses various data collection methods such as interviews, questionnaires and documentation studies. In addition, this study uses multiple linear regression to test the hypothesis, both partial (t test) and simultaneous (F test). This analytical approach allows a deeper understanding of the relationship between the independent variable and the dependent variable. Besides, this research also still has shortcomings, such as limited sample size and this research is limited to one university only, which is the University of Tribuana Kalabahi . So the data obtained and the results of the study may not reflect conditions at other universities or in different regions. Based on the results of previous research, this study aims to add another research element, that is social media can affect the financial management skills of adolescents and use research samples from different regions.

LITERATURE REVIEW

Adolescents

The transition from childhood to adulthood is called adolescence. During adolescence, a person will experience many changes and developments. Both physically, biologically, and psychologically. According to KBBI, the word teenager means starting to mature. Quoted from the WHO (World Health Organization) website, they determine that the adolescent phase starts from the age of 10 to 19 years. Specifically, WHO divides adolescents into two categories based on their age. Ages 10 to 14 are called early adolescence, and ages 15 to 20 are called late

adolescence. Rumini et al. (in Mulyono, 2021), describe adolescence as a transitional period from childhood to adulthood with an age range of 12 to 22 years, during which the maturation process occurs both physical and psychological maturation. During this period, individuals are in the process of finding self-identity. At this stage, the process of finding self-identity encourages teenagers to try new things. Thus, adolescence is a period that is vulnerable to the influence of the surrounding environment.

Social Environment

Social environment consists of two words, namely environment and social. The word environment means the area or region included in it. While the word social can be interpreted with regard to society. And if the two are combined, according to KBBI, the meaning of the social environment is the strength of society and various norm systems around individuals or groups of people that can influence behavior and interactions between them. Anggraini et al. (2023), state that the social environment is a sociological point of view, which means that the focus is on interactions between individuals, relationships between groups, and relationships between people and groups in the course of social life. Sadulloh (in Abdurrahman and Oktapiani, 2020) says that the social environment is a form of relationship between attitudes or behavior between humans, and the relationship between humans and their surroundings. Based on the concepts above, it can be concluded that the social environment is all forms of interactions, relationships, and influences experienced by a person through the surrounding environment. It can be family, friends, and the community around where the person lives. Through the social environment, a person's experience will be formed. As a result, one's behavior, mindset, and development will be formed.

Financial Management

Almost every day without realizing it, we definitely carry out activities to manage something or better known as management. Financial management consists of two words, that are management and finance. According to KBBI, the word management means the effective use of resources to achieve goals. Meanwhile, according to KBBI, the word finance means everything related to money. According to Riyanto (in Asri Jaya, S.E. et al., 2021), financial management is defined as all business activities in obtaining funding at the minimum possible cost on the most favorable terms and using these funds as efficiently as possible. Juhardi, et al (in Fitriani, 2021) defines financial management as an art of financial management carried out by individuals to achieve efficient, effective, and useful goals, so that they become prosperous individuals. According to Ompusunggu and Irenetia (2023), financial management can be defined as the process of planning, controlling, and making financial decisions carried out by a company to manage its financial resources effectively and efficiently. Based on the opinions from the experts above, we can conclude that financial management is any form of activity that has to do with the process of obtaining, planning, organizing, using, and controlling finances so as to achieve financial efficiency goals.

METHOD

This research is using quantitative method. The method used to collect data in this research is to collect a questionnaire that uses a Likert scale questionnaire. The data collected was then processed using the SPSS version 25 program. This study took 30 teenagers aged between 15 and 22 years as the research sample. Data processing was carried out with several tests such as validity test, reliability test, normality test, heteroscedasticity test, homogeneity

test, and Mann Whitney test. This study used the Mann Whitney test because this research is non-parametric research, the sample used is small, and the data obtained is not homogeneous.

The sampling technique used is random sampling. The data used in this study are primary data obtained directly by researchers using a questionnaire. The answer system for the questions asked in the questionnaire is a five-choice Likert scale. Data processing for data analysis using the SPSS software program. Test the validity of questionnaire questions in the study of the influence of the social environment on the financial management skills of adolescents using SPSS version 25 with product moment correlation techniques. For reliability testing is done by Cronbach's Alpha method, for analysis in research using Mann Whitney.

RESULTS AND DISCUSSION

Validity Test

Based on Table 1, for the question validity test, each variable, both independent and dependent variables, has a r_{count} value of more than the r_{table} . So it can be concluded that all questions are valid.

Table 1. Validity Test Result

Variable	Question Items	r_{count}	r_{table}	Status
Social Environment (Family, Friends, and Social Media)	1	0,651	0,361	VALID
	2	0,746	0,361	VALID
	3	0,617	0,361	VALID
	4	0,590	0,361	VALID
	5	0,658	0,361	VALID
	6	0,405	0,361	VALID
	7	0,451	0,361	VALID
	8	0,409	0,361	VALID
	9	0,454	0,361	VALID
	10	0,386	0,361	VALID
	11	0,428	0,361	VALID
	12	0,413	0,361	VALID
	13	0,390	0,361	VALID
	14	0,406	0,361	VALID
	15	0,388	0,361	VALID
Financial Management Capabilities	16	0,409	0,361	VALID
	17	0,423	0,361	VALID
	18	0,421	0,361	VALID
	19	0,388	0,361	VALID
	20	0,382	0,361	VALID

Reliability Test

Based on Table 2. It can be concluded that this test is reliable. The test results have met the reliability test requirements. Where if the Cronbach's Alpha value > 0.60 then the research can be declared reliable.

Table 2. Reliability Test Result

<i>Cronbach's Alpha</i>	<i>N of Items</i>
.805	20

Normality Test

Based on Table 3, it can tell that the Kolmogorov-Smirnov significance value is $0.200 > 0.05$. So it can be concluded that the residual values in this study are normally distributed.

Table 3. Normality Test Result

		<i>Unstandardized Residual</i>
<i>N</i>		30
<i>Normal Parameters^{a,b}</i>	<i>Mean</i>	.0000000
	<i>Std. Deviation</i>	3.94286710
<i>Most Extreme Differences</i>	<i>Absolute</i>	.077
	<i>Positive</i>	.054
	<i>Negative</i>	-.077
<i>Test Statistic</i>		.077
<i>Asymp. Sig. (2-tailed)</i>		.200 ^{c,d}

Heteroscedasticity Test

Based on the results of the heteroscedasticity test that has been carried out, the table shows that all independent variables (social environment) have a significance value > 0.05. So it can be stated that this study does not occur heteroscedasticity.

Table 4. Heteroscedasticity Test Result

		Coefficients^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.060	2.767		1.828	.078
	Environment	-.036	.052	-.129	-.689	.496

a. Dependent Variable: Abs_RES

Homogeneity Test

Based on the table of homogeneity test results, it can be seen that the significance value obtained is .000. The value obtained is < 0.05. So it can be concluded that this research data is not homogeneous. This can happen due to sampling techniques that are carried out randomly or better known as random sampling. Because the research data is not homogeneous, we need another test, that is the Mann Whitney test to test the difference between two variables.

Table 5. Homogeneity Test Result

		Test of Homogeneity of Variances			
		Levene Statistic	df1	df2	Sig.
Results	Based on Mean	13.940	1	58	.000
	Based on Median	12.960	1	58	.001
	Based on Median and with adjusted df	12.960	1	43.190	.001
	Based on trimmed mean	13.799	1	58	.000

Mann Whitney Test

The Mann Whitney test is applied when the data in the study is not homogeneous. For decision making in the Mann Whitney test is based on the following hypothesis statement: a) H0: There is no difference between variables. b) H1: There is a difference between variables.

With the provisions if the value of Asymp.Sig. (2-tailed) > 0.05 then H0 is accepted and if the Asymp.Sig value. (2-tailed) <0.05 then H0 is rejected. Based on the Mann Whitney test table 4.8, we can see that the Asymp.Sig value. (2-tailed) < 0.05. So that H0 is rejected. Based on this statement, it can be seen that there is a difference between the variables in the study or it can also be said that there is an influence of the social environment on financial management skills.

Table 6. Mann Whitney Test

Test Statistics ^a	
	Participants
Mann-Whitney U	.000
Wilcoxon W	465.000
Z	-6.656
Asymp. Sig. (2-tailed)	.000

a. Grouping Variable: Kode

Discussion

The social environment plays a significant role in shaping adolescents' ability to manage their personal finances. The influence can come from various sources, such as family, friends and social media. This study aims to find out whether adolescents' social environment, including family, friends and social media, can influence them in managing their finances. The first source of influence is the family. Based on research conducted by Darmawan and Pratiwi (2020), the results show that family financial education has a significant positive effect on student financial literacy. In a family, parents are the first school for children. They provide knowledge and examples to children about various things in life. In the context of financial management skills, parents can teach this to children from an early age. For example, by providing knowledge about the importance of saving, introducing the priority level of daily needs, and setting an example by not being wasteful or impulsive in using money. When children are accustomed to saving from an early age and see parents who are examples for them can manage finances well, then indirectly children follow what they see and are taught. So that when the child grows up, he will be able to realize the priority of his needs and can manage finances, whether the money is to be spent or saved. In addition, the socioeconomic status of parents can also affect the formation of adolescents' ability to manage finances. Because parents who have a better economic status tend to pay more attention to their children's needs in various ways, one of which is education, and this can affect their ability to manage their finances. By having the opportunity to get a better education, the knowledge and abilities of adolescents will also develop. Which in turn will affect and change the mindset and perspective of adolescents in managing their finances.

The second source is friends. This is in accordance with research Cahyani & Rochmawati (2021), which states that peers are able to significantly influence the financial behavior variables of Accounting Education students. Teenagers spend more time with their friends such as when at school or playing. For example, when playing together, their friends spend quite a lot of money on shopping or buying food and drinks. Seeing this, a teenager becomes encouraged to do the same in order to fit in with their friends. Because they don't want to be left behind or different from their friends. At a certain level, sometimes this becomes a demand in itself. So that teenagers who do not have good financial management knowledge and skills, force their financial capabilities that are different from their friends to be able to do the same thing. As a result, when emergency conditions and situations occur, they do not have sufficient financial preparation. On the contrary, when teenagers have friends who understand

financial management, they will be motivated to learn to understand it. Good friends should be able to motivate, support and inform each other to be wiser in making financial decisions. For example, providing information or strategies to save money and avoid overspending, or providing support when someone has a plan to achieve their financial goals. Teenagers tend to more easily follow the same patterns as those of their friends around them. So it takes awareness to choose friends who can have a positive influence on us.

The last source is social media. It is stated in the study Putra et al. (2024), that social media and financial literacy together (simultaneously) on student consumptive behavior. Nowadays, almost everyone uses social media in their daily lives. With the existence of social media, it can make it easier for someone to see the lives of other people who may have never been met in person. In adolescence, a person tends to be psychologically unstable because they are still in the stage of self-discovery, so they are very easily influenced by various things. When using social media teenagers can see artists, influencers, or other people who live their lives. It is not uncommon for teenagers to see other people's lives full of luxury goods. Seeing other people who use luxury goods encourages teenagers' desire to have the same thing. In addition, currently on social media there is a direct shopping feature on the application. So when someone provides a review or promotion of a product, it can encourage us to be tempted to buy it. In the context of the ability to manage finances, social media can be one of the causes of a teenager becoming more impulsive in spending their finances and not thinking about future financial plans.

Based on the results of research that has been conducted and has passed various types of testing, it is found that the social environment can affect the ability of adolescents to manage their finances. It can be seen through the results of Mann Whitney test, that the value of Asymp.Sig. (2-tailed) is 0.00 which is smaller than 0.05, so H_0 is rejected. Therefore, it can be concluded that there is an influence of the social environment on the financial management skills.

CONCLUSION AND RECOMMENDATION

Conclusion

Adolescence is a transitional stage from childhood to adulthood. At this stage, teenagers are usually indecisive and unstable. The surrounding environment greatly influences the formation of adolescent character including in terms of financial management. Family, friends, and other people they may see through social media can influence the mindset and perspective of adolescents in managing personal finances. If the surrounding social environment can provide knowledge, examples, and support to manage finances better such as encouraging money saving, preventing unnecessary expenses, motivating to learn financial planning, and others, it can minimize adolescents to avoid financial difficulties. Based on this explanation, through this study researchers want to identify the influence of the social environment on the ability to manage finances in adolescents.

The hypothesis states that there is a positive influence of the social environment (family, peers, and social media) on the ability of financial management in adolescents. This is supported by the Mann Whitney test results which state that the social environment affects the ability to manage finances in adolescents. This statement is taken from a Mann Whitney test shows that the value of Asymp.Sig. (2-tailed) is 0.00 which is smaller than 0.05, so H_0 is rejected. Therefore, it can be concluded that there is an influence of the social environment on the financial management skills.

Recommendation

Through the research that has been conducted by researchers in discussing the topics discussed, there are several limitations that need to be anticipated and considered for future

researchers when they want to research similar topics to improve their research. Researchers realize that they still have shortcomings that need to be corrected. Some of the limitations in this study include that this study only uses one dependent variable, while there are still other variables outside the study that can affect independent variable and the research data collection method used is only through a questionnaire with a Likert scale as a method for answering questionnaire questions. So that the respondents who fill in do not have the authority to answer in more detail about the matter under study.

Based on the research that has been done, the researchers provide several suggestions to improve further research with similar topics. Because this research only uses two variables. One independent variable and one dependent variable. Where the independent variable in this study is the social environment and adolescent financial management as the dependent variable. It is recommended for future research to add other variables that can affect dependent variable. In addition, the questionnaire used in this study is in the form of a Likert scale. So that it limits respondents to provide more detailed answers regarding the matter under study. It is recommended for future research to use an essay question model when using questionnaire data collection techniques.

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