INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN ACCOUNTING, FINANCE AND MANAGEMENT SCIENCES

OPEN ACCESS JOURNAL
Vol 14, Issue 3, (2024) E-ISSN: 2225-8329

# Exploring Gender's True Impact on Financial Management Behaviour

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**To Link this Article:** http://dx.doi.org/10.6007/IJARAFMS/v14-i3/22273 DOI:10.6007/IJARAFMS/v14-i3/22273

**Published Online:** 26 August 2024

**Abstract**
The proliferation of technology globally has led to significant transformations in the economic progress of nations, including Malaysia. The era of globalisation has brought about significant transformations in countries worldwide, exerting both positive and negative impacts on the essential requirements of daily life. Therefore, the financial success of young working adults in Malaysia is significantly influenced by their financial management behaviour. The objective of this conceptual paper is to investigate the correlation between the financial management behaviour of young individuals employed in Malaysia and their financial attitudes, financial self-efficacy, and personal income with gender as the moderating variable. This study will employ a quantitative approach, gathering primary data through the distribution of questionnaires to individuals aged 18 to 40 in The Klang Valley, Malaysia. Analysing the data will involve the use of structural equation modelling (SEM) and partial least squares (PLS). It is anticipated that this study will make a substantial contribution, potentially leading to the development of a new framework that can be used by researchers, governmental entities, and other organisations in future research endeavours. Moreover, comprehending the financial conduct of young employed individuals is crucial for developing strategies and measures that promote economic resilience and prosperity within this specific group.
**Keywords** Financial Management Behaviour, Financial Attitude, Financial Self-efficacy, Personal Income, Gender.

**Background of the Study**

The world's technological development has undergone numerous transformations. But as the impact of complexity on financial products and services and the use of technology shows, the era of globalisation has brought about numerous changes in countries worldwide, which appear to have both positive and negative impacts on the essential needs of everyday life, including the social financial system Herawati et al (2018). In light of the evolution of the financial world, people now have many options when it comes to making financial decisions, and one of the most important factors in achieving success in life is the ability to manage their finances. Hence, financial management is crucial for everyone in society, and successfully handling personal finances is achievable when individuals take responsibility for their financial management behaviour, which requires financial discipline Farida et al., (2021).

An increasing number of individuals are oblivious to the fact that they have expended their finances without much consideration, primarily due to escalating human needs, consumerist mindsets, and extravagant lifestyles (Rizkiawati & Haryono, 2018). The increasing prevalence of diverse debts and financial difficulties among contemporary young adults who have been declared bankrupt serves as substantial proof that the present generation is encountering challenges in efficiently handling their personal finances. Malaysia, an emerging country in Southeast Asia, holds the sixth-largest economic position in the region, according to the International (Fund, 2020). However, it also grapples with a significant issue concerning the financial behaviour of its general public, as highlighted by (Zauwiyah Ahmad et al., 2014).

According to Kholilah & Iramani (2013), financial management behaviour refers to an individual's ability to efficiently plan, budget, control, utilise, search, and store their daily financial resources. On the other hand, financial management behaviour is delineated by Humaidi et al., (2020) as an individual's competence in managing regular financial resources through activities which require them to plan, budget, check, handle, control, find, and store.

**Problem Statement**

The young generation places a higher importance on money in contrast to earlier generations, who had less interest in material possessions, (Zaki et al., 2020). Nevertheless, their competence in handling and strategizing their finances is worrisome. They engage in excessive spending as a result of their impulsive purchasing habits, convenient access to personal loans and credit cards, and a desire for self-gratification. Nevertheless, their capacity to organise and oversee their finances is a cause for concern. They overspend as a result of their "impulsive buying behaviour, easy access to personal loans and credit cards, need for self-gratification, and seamless online shopping experiences." Furthermore, they derive pleasure from indulging in a lavish lifestyle, pushing their credit card limits to the maximum, willingly acquiring personal loans for extravagant vacations abroad, purchasing high-priced items, and hosting extravagant wedding celebrations (Star, 2019).

Despite their inadequate financial management skills and lack of discipline, these young adults are still responsible for making their own daily financial decisions. Most of them lack preparation and the ability to make rational decisions, leading to making bad choices and getting even more entangled in financial troubles. According to data from Bernama in 2016, 23% of participants in the debt management programme did so as a result of insufficient money management and a lack of spending discipline, 16% as a result of company failures, and 11% as a result of improper credit card management. In addition, gender is the first effective differentiating and classifying factor among other demographic factors (Bernasek et al. 1996). Gender influences personal finance management, according to the concept proposed by Astari and Widagda, gender influences personal finance management due to differences in the sexes of men and women. Men tend to be more rational in their spending than women, who are more influenced by purely emotional factors Yogasnumurti et al., (2020). However, according to the Malaysia Department of Insolvency (2021), the total number of men declared bankrupt is very concerning, as from 2016 to 2020, a total of 52,615 or 70.04 per cent were declared bankrupt. Moreover, according to Cwynar (2021), the literature on the gender gap in financial management behaviour, on the other hand, is scant and highly inconclusive.

**Research Objectives**

1. To identify whether financial attitude has a positive and significant influence on the financial management behaviour of young working adults in Malaysia.

2. To determine whether financial self-efficacy has a positive and significant influence on the financial management behaviour of young working adults in Malaysia.

3. To examine whether personal income has a positive and significant influence on the financial management behaviour of young working adults in Malaysia.

4. To examine the effect of gender as a moderating variable between financial attitude, financial self-efficacy, personal income and financial management behaviour of young working adults in Malaysia.

**Research Questions**

1. Does financial attitude have a positive and significant influence on the financial management behaviour of young working adults in Malaysia?

2. Does financial self-efficacy have a positive and significant influence on the financial management behaviour of young working adults in Malaysia?

3. Does personal income have a positive and significant influence on the financial management behaviour of young working adults in Malaysia?

4. Does gender moderate the relationship between financial attitude, financial self-efficacy, personal income and financial management behaviour of young working adults in Malaysia?

**Significance of The Study**

Personal finance in Malaysia has received minimal attention, despite the fact that numerous countries have carried out research on the factors that influence financial management behaviour. This study addresses the lack of research by specifically examining the demographic of employed individuals in Malaysia. Moreover, this study specifically targets this demographic due to its pivotal role in propelling the nation's economy and serving as a reliable indicator of its future trajectory. Thus, this study contributes to the literature on financial management behaviour in a variety of ways. Furthermore, a better understanding of the magnitude and significance of the factors influencing financial management behaviour may help policymakers, government agencies, researchers, and financial educators devise more effective strategies for reaching out to Malaysia's working adults.

## Literature Review

*Financial Management Behaviour*

The term "financial management behaviours" refers to habits in the area of personal decision-making Amalia Nusron et al., (2018). Therefore, all should have clear and well-defined financial management responsibilities and be able to handle financial or financial activities efficiently and responsibly on a daily basis. Financial management behaviour is the acquisition, allocation, and use of financial resources oriented toward some goal, however, on the other hand, it is dynamic and difficult to enforce. Money and expenditure supervision, which involves frugal and cautious spending, is a valuable safeguard against risky financial activities. Although people's abilities to handle their finances are affected by their repeated experience and practise of financial activities, empirical research indicates that young people conduct less basic financial tasks, such as budgeting or consistently managing their long-term savings Topa et al., (2018). Furthermore, some experts believe that Individuals who exhibit sound financial management practices are more likely to become proficient in financial planning, exercise self-control in the implementation of their plans, assess and rectify any deviations from the scheduled course of action, and execute the necessary adjustments to align with the current conditions Prihartono & Asandimitra (2018).

### Financial Attitude on Financial Management Behavior

Numerous studies have looked at how financial attitude and financial management behaviour relate to one another. The financial attitude of Indonesian university students influences their financial management behaviour, as evidenced by several studies such as Ibrahim (2020), Khairani & Alfarisi, (2019), Amalia Nusron et al., (2018), Ameliawati & Setiyani (2018) and Sastradiredja (2018). Additionally, a 2020 study conducted by Bapat (2020) demonstrated that young adults' financial management behaviour in India is significantly and positively influenced by their financial attitude. Nevertheless, divergent results were documented by Nobriyani & Haryono (2019), Laili Rizkiawati & Asandimitra (2018), Zainiati, (2017) and Lianto Rizky & Sri Megawati Elizabeth (2017) , who discovered that behaviour related to financial management is not influenced by financial attitude. Considering the literature and the gaps in previous research regarding the effect of financial attitude on financial management behaviour, the researcher proposes the following hypothesis:

H1: There is a positive and significant influence of financial attitudes towards the financial management behaviour of young working adults in Malaysia.

### Financial Self-Efficacy on Financial Management Behavior

There has been much research on the connection between financial management behaviour and financial self-efficacy, however yielding inconsistent results. Herawati et al (2018), and Syed Nor et al (2019), investigated the financial management behavior of accounting students in Bali, Indonesia and government employees in Malaysia respectively and found that their behaviour was influenced by their financial self-efficacy. Furthermore, Ibrahim (2020), discovered that the financial behaviour of students at Semarang State University is influenced by their financial self-efficacy similar to Ahmad et al (2019), despite the fact that his research was conducted among management students in Narowal, Pakistan. This demonstrates that an individual's self-efficacy will exert a greater influence on their financial behaviour in the future. Nevertheless, the study conducted by Farrell et al (2016), revealed that financial self-efficacy did not affect women's decision-making regarding insurance. Similarly, in a study conducted by Nobriyani & Haryono (2019), it was discovered that financial self-efficacy had no impact on the financial management behaviour of TKI families in Ponorogo Regency, Indonesia. Considering the literature provided and the research gaps identified in previous studies regarding the effect of financial self-efficacy on financial management behaviour, the researcher proposes the following hypothesis.

H2: There is a positive and significant influence of financial self-efficacy towards the financial management behaviour of young working adults in Malaysia.

**Personal Income on Financial Management Behaviour**

Many studies and reviews have been done to investigate how personal income affects financial management behaviour. Results from the study Novianti et al., (2016) on civil servant employees at government organisations in the Regency Bappeda show a strong and positive correlation between personal income and financial management behaviour. Varadarajah (2020) discovered similar findings when studying individuals from lower socioeconomic backgrounds in Batticaloa, Sri Lanka as the respondents. In contrast, Wahyudi et al., (2020) investigated the correlation between lecturers at Universitas Pembangunan Nasional, Indonesia. Nevertheless, Laili Rizkiawati & Asandimitra Haryono (2018), Humaidi et al.,(2020) and Arifin (2017) discovered inconsistent findings, indicating that an individual's financial management behaviour is not influenced by personal income. Considering the literature provided and the research gaps identified in previous studies regarding the effect of personal income on financial management behaviour, the researcher suggests the following hypothesis:

H3: There is a positive and significant influence of personal income towards the financial management behaviour of young working adults in Malaysia.

**Financial Literacy Moderates the Effect of Financial Attitude on Financial Management Behavior**

Someone with adequate financial literacy is more likely to use his money wisely because they have a variety of financial solutions available to them, allowing someone with financial literacy to achieve financial well-being. The better a person's financial literacy, the better his financial management behavior will be. This is also discussed in Ajzen's (2005) theory of planned action, which claims that knowledge can influence a person's Behavior while Ajzen (2005), states that attitudes also can influence a person's behavior. Therefore, a positive financial attitude supported by financial literacy will influence good financial management behavior. A previous study conducted by Ibrahim (2020), found financial literacy moderates the effect of financial attitude and parents' socioeconomic status on financial management behavior, but it does not affect financial self-efficacy and financial socialisation agents. However, result from Mien & Thao (2015), and Bakar et al (2020), contradict whereby financial knowledge does not moderate the relationship between financial attitude and financial management behavior. Considering the literature provided and the research gaps identified in previous studies, the researcher proposes a moderating variable, namely financial literacy, with the following hypothesis:

H4: Financial literacy moderates the effect of financial attitude on financial management behavior among young working adults in Malaysia

**Financial Literacy Moderates the Effect of Financial Self-efficacy on Financial Management Behavior**

As defined by Ibrahim (2020), financial self-efficacy is a person's belief or belief in their ability to achieve their financial goals and is influenced by several factors including financial skills, personality, social skills, and other factors. In general, financial literacy is important for someone to handle their finances on their own in order to prevent financial issues such as money deficits, excessive debt, and so on. A person can apply good financial management behavior if they have good financial literacy, as per Ajzen's theory of planned behaviour (2005), which states that knowledge can influence behavior. Thus, knowledge in this case financial literacy can strengthen the influence of financial self-efficacy or confidence on financial management behavior. Considering the literature provided and the research gaps identified in previous studies, the researcher proposes a moderating variable, namely financial literacy, with the following hypothesis:

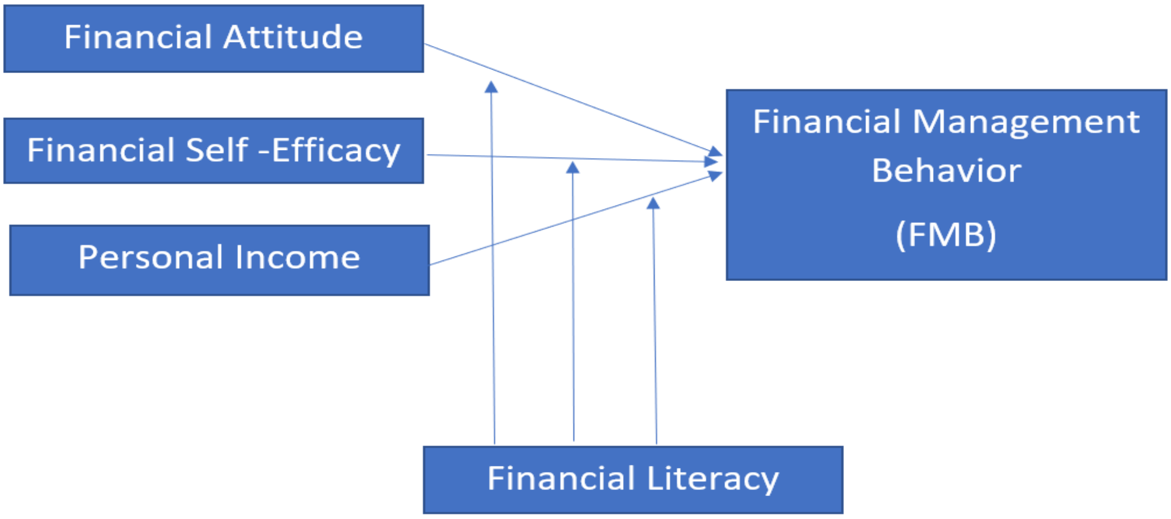
H5: Financial literacy moderates the effect of financial self-efficacy on financial management behavior among young working adults in Malaysia

**Financial Literacy Moderates the Effect of Personal Income on Financial Management Behavior**

Individuals' daily financial plans are significantly impacted by their income, as stated (Nusron et al., 2018). High income earners have more resources at hand, thus they are more likely to exhibit better financial management practices. The influence of income on financial management behavior is based on the theory of planned behavior, which states that an individual engages in a variety of behaviors because he has the intention or motive to do so, in the context of a variety of factors, one of which is income (Rizkiawati & Haryono, 2018). Previous research carried out by Zauwiyah Ahmad et al., (2014), found as compared to those in lower income brackets, higher income earners were found to have higher financial literacy levels (RM2,500 and lower). Financial literacy was found to be moderate among middle-income earners (RM2,500–RM5,500). Low-income earners often seemed to have less healthy financial behavior than the other classes. This finding backs up the theory (Life Cycle Theory) that when people have more resources to handle, their financial literacy increases. Low-income individuals do not have the ability to explore investment options. Therefore, it can be concluded that a person with high financial literacy is able to handle income wisely because he or she knows how much resources to allocate to financial activities such as everyday needs, education costs, saving, insurance coverage, and investing. Considering the literature provided and the research gaps identified in previous studies, the researcher proposes a moderating variable, namely financial literacy, with the following hypothesis:

H6: Financial literacy moderates the effect of personal income on financial management behavior among young working adults in Malaysia

**Research Framework**




**Research Methodology**

A non-probability convenience sampling method will be employed within the sampling framework, targeting individuals aged 18 to 40 who are employed in the Klang Valley. A questionnaire will be distributed to gather data from this specific group. This is a quantitative survey that uses primary data. The questionnaire will be self-administered and will be available in two languages: English and Bahasa Melayu. It will consist of five sections. Section A comprises a demographic profile. In order to conduct this analysis, respondents are required to provide certain information in section A of the questionnaire, such as their gender, age, marital status, and educational level. The questions in Section B pertain to financial attitudes. Questions regarding financial self-efficacy are included in Section C. The questions in Section D pertain to personal income, while the questions in Section E pertain to financial management behaviour. PLS, as described by Vinzi, Chin, Henseler, and Wang (2010), is a statistical technique that allows for the modelling of a systematic relationship between latent and observed variables. It allows for the analysis of cause-and-effect relationships between variables in in a multivariable context. Hence, the data will be assessed utilising Partial Least Squares (PLS) structural equation modelling (SEM). The t-statistic is employed to assess the impact of the independent variable on the dependent variable. A t-statistic value greater than the critical value from the t-table indicates that there is an influence. On the other hand, P values are applied to ascertain the relevance of the independent variable effects on the dependent variable. A commonly used significance threshold for P values is 0.05.

**Conclusion**

To conclude, the purpose of this concept paper is to improve the existing knowledge in the field of financial management behaviour, particularly among Malaysia's young working individuals. The financial management behaviour of this demographic is of particular interest for study and analysis, as they are acknowledged as a substantial contributor to the Malaysian economy. In order to foster financial success among young working Malaysians, this paper suggests that the following variables be examined in relation to financial behaviour: financial attitude, financial self-efficacy, income as well as gender as the moderating factor. This hypothesis testing endeavours to acquire a deeper understanding of responsible financial practices among Malaysians, with the potential to decrease the prevalence of extravagant spending behaviours that can lead to anxiety, stress, insolvencies, and other financial concerns.

This study theoretically examines the impact of gender on the correlation between individuals' attitudes, self-efficacy, incomes, and their financial behaviour. Hence, possessing a thorough understanding of gender disparities is crucial for developing financial literacy programs, policies, and strategies that are tailored to effectively tackle the varied experiences of different genders. Financial institutions and educators are encouraged to consider these social influences when developing interventions, with the ultimate goal of promoting fairness in financial opportunities and outcomes. This research contributes to the development of more comprehensive and efficient financial management practices for individuals of different genders by recognising and dealing with the contextual factors that influence financial behaviours.

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