

The Effect of Financial Literacy and Self-Control on Saving Behavior of Students of Muhammadiyah University of Palopo

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Abstract

Keywords: Financial Literacy,
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This study aims to analyze the influence of financial literacy and self-control on the saving behavior of students at the University of Muhammadiyah Palopo. The type of research conducted in this study is quantitative, by distributing questionnaires online to 97 student respondents. The sampling method used in this study is the purposive sampling technique where the determination of the sample is carried out with special considerations. The data used in this study are primary data, taken from respondents using questionnaires. The data analysis method in this study is multiple linear regression using the SPSS 26 application. The results of the t-test show that financial literacy has a significant influence on saving behavior and self-control has a significant influence on saving behavior. The results of the F test show that there is an influence between the independent variables of Financial Literacy and Self-Control simultaneously on the dependent variable of Saving Behavior.

INTRODUCTION

Very rapid and significant developments, especially in the financial sector, including investment, banking, and behavior in managing finances, require a strong basic understanding for each individual involved. The size of a person's income often affects the way they manage their finances. Therefore, having a good financial pattern is very important for everyone, so that good and organized money management habits are formed to support their welfare.

During college, students experience a change from being dependent to being more independent in managing their finances. Students often face financial problems because most of them do not have a fixed income, and have limited funds to use each month. Several factors such as late remittances from parents, unexpected urgent needs, or running out of monthly money prematurely, often occur. In addition, mistakes in managing personal finances, such as lack of planning or budgeting for consumption, are also the main causes of these problems. Financial problems faced by students can affect their lifestyle, one of which is in terms of saving. To overcome financial constraints, students need to develop a habit of saving. By saving, students can control the management of personal finances, practice discipline in saving, and become more independent. In addition, the savings collected can also be a reserve to meet unexpected needs in the future.

In this way, students will be more careful in determining the priority of needs, and tend to prioritize the use of money to meet the most important and urgent needs. As stated by (Kenny, 2020) that Saving behavior can be interpreted as an activity of setting aside a certain amount of money or excess funds owned by students, which are then saved as reserves to meet basic needs

in the future, especially when facing emergencies. Thus, the standard of living of students can be better, because saving is one way to manage and control their finances.

There are several factors that can influence students' savings habits, including financial literacy and self-control. According to (OJK, 2021) Saving behavior can be interpreted as an activity of setting aside a certain amount of money or excess funds owned by students, which are then saved as reserves to meet basic needs in the future, especially when facing an emergency. Thus, the standard of living of students can be better, because saving is one way to manage and control their finances. (Suwatno et al., 2020) Financial literacy refers to the knowledge, skills, and views that influence individual behavior in making decisions and managing finances, with the aim of achieving well-being.

The second factor that influences saving behavior is self-control. Self-control, also known as self-control, is related to the ability of students to avoid excessive purchases. This plays an important role, because self-control is one of the aspects that determines the extent to which students can apply saving behavior in their lives. (Oktapiani et al., 2022) also said that Self-control is also referred to as an important factor that encourages and forms a skilled mindset in making the right decisions, so that it can direct student behavior in a more positive direction. With good self-control, the use of money can be controlled and can prevent excessive impulsive purchases. Conversely, if self-control in students is poor, it can lead to uncontrolled spending or waste. Therefore, students must first consider whether the purchase made is very necessary or vice versa.

The researchers chose financial literacy, self-control, and saving behavior because they are considered to have a significant influence on students' saving behavior. In addition, the selection of these variables is based on differences in previous research findings. In the study (Zulaika & Listiadi, 2020) found that financial literacy has a positive effect on savings behavior. (Marwati, 2018) found that financial literacy influences saving behavior positively and significantly. This is contrary to research ((2020), which found that financial literacy does not affect interest in saving. In contrast, research by (Raszad & Purwanto, 2021) found that self-control influences saving behavior positively and significantly. However, (Christanto, 2022), the study found that self-control had no impact on saving behavior.

Seeing the problem of the phenomenon that has been explained, the author is interested in conducting research on saving behavior among students, considering the importance of financial literacy in forming saving habits to meet both short-term and long-term needs of students. Therefore, the researcher chose the title "The Influence of Financial Literacy and Self-Control on Student Saving Behavior".

METHODS

1. Research design

The design used in this study is a quantitative method. According to Sugiyono's explanation (2020: 16), quantitative research is a type of research based on the philosophical view of positivism, which is intended to analyze a certain population or sample. The data collection process is carried out through research tools, and data analysis is statistical or quantitative in nature with the aim of testing predetermined hypotheses. This quantitative research requires sampling from the population in order to understand the impact of financial literacy and self-control on saving habits.

2. Location and Time of Research

The location of the research was conducted at one of the universities of Muhammadiyah University of Palopo located on Jalan Jenderal Sudirman No.Km. 03, Binturu, Kec. Wara Selatan, Palopo City. The time of this research started from September 2024 until completion.

3. Population and Sample

Population

Population is a general group consisting of individuals and entities that have certain characteristics and traits that have been determined by researchers to be explained and concluded.(Yutri, nd)This study covers students at the University of Muhammadiyah Palopo. Based on data obtained from the student academic administration bureau of the University of Muhammadiyah Palopo, the total number of students from the 2021-2024 intake is 3147 students.

Sample

A sample is a segment of a group that reflects the number and characteristics of the group. The sample in this study were students of Muhammadiyah University of Palopo. This study applies a sampling technique, taken from the existing population. This study applies a purposive sampling method, which means that sample determination is carried out with several special considerations. To determine the number of samples needed, the researcher uses the Slovin formula, which is used to calculate the minimum sample number, as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{3147}{1 + 3147 (0,1)^2}$$

$$n = \frac{3147}{1 + 31,47}$$

$$n = \frac{3147}{32,47}$$

$$n = 96,92$$

Information:

n = Sample size

N = Population size

e = Percentage of error allowance 0.1 (10%)

From the calculation above, the researcher obtained a sample size of 96.92 which was then rounded up to 97 respondents.

4. Types and Sources of Data

Types of research

Types of research used is quantitative. Quantitative is a research method that uses numerical and statistical approaches to collect, analyze and interpret data. The goal is to find relationships between variables, test hypotheses and predict phenomena that occur.

Data source

The data sources used are primary data, data obtained from respondents through the distribution of questionnaires and generally have special characteristics.

5. Data Collection Techniques

The data collection technique was carried out by distributing questionnaires using a Likert scale. A questionnaire is a way to obtain information by presenting a series of statements to respondents and filled out via Google Form. This questionnaire aims to assess the impact of financial literacy and self-control on students' saving behavior.

6. Measurement Scale

In this study, a Likert scale was used; it is a psychometric scale commonly used in questionnaires and is the scale most often used in types of research such as surveys. Likert questions are used to measure positive and negative interest. Questions were given a score of

1,2,3,4, and 5, and Likert scale answers consisted of strongly disagree, disagree, somewhat agree, agree, and strongly agree.

7. Research Instruments

Validity Test

Validity testing functions to determine the level of validity of an instrument or measuring tool. A statement item is said to be valid if the calculated r is greater than the table r in (Mulyana et al., 2018). Validity testing is carried out to determine how accurately the measuring instrument measures the intended object.

Reliability Test

Reliability testing is a method of measuring the extent to which a measuring instrument can be relied upon. To determine the level of reliability, a statistical approach is used through the reliability coefficient. If the reliability coefficient value is greater than 0.6, then the measuring instrument is considered reliable overall.

Multiple Linear Regression Analysis Method

The analysis technique applied in this study is multiple linear analysis, namely a test to measure how much influence the independent variables of financial literacy (X1), self-control (X2) and savings behavior (Y) have.

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Information

Y = Savings behavior

a = Regression constant

b1, b2 = Regression coefficients

X1 = Financial literacy

X2 = Self-control

e = Error term

8. Hypothesis Testing

Analysis of Determination Coefficient (R2)

The determination test is a method to reveal how much variation in the independent variable influences the dependent variable.

Partial Test (t-Test)

Partial test is a method to analyze the impact of independent variables on dependent variables. In this test, a measuring instrument is used to assess the influence of each independent variable separately.

Simultaneous Test (F Test)

That is to test how much influence all independent variables have on the dependent variable. This test uses the F distribution test with the calculated F value.

RESULTS AND DISCUSSION

1. Validity Test Results

Validity test is used to see whether a questionnaire is valid or not. In this study, it is said to be valid if r count is greater than r table. This calculation is done with SPSS software.

Table 1. Validity Test of Financial Literacy Variable (X1)

No Item	r count	r table	Information
1	0.761	0.257	Valid
2	0.790	0.257	Valid
3	0.525	0.257	Valid
4	0.424	0.257	Valid

5	0.731	0.257	Valid
6	0.779	0.257	Valid
7	0.764	0.257	Valid
8	0.820	0.257	Valid

Source: SPSS Data Processing Results 26, 2025

Table 2 Validity Test of Self-Control Variable (X2)

No Item	r count	r table	Information
1	0.780	0.257	Valid
2	0.788	0.257	Valid
3	0.832	0.257	Valid
4	0.717	0.257	Valid
5	0.741	0.257	Valid
6	0.791	0.257	Valid

Source: SPSS Data Processing Results 26, 2025

Table 3. Validity Test of Savings Behavior Variable (Y)

No Item	R count	R table	Information
1	0.673	0.257	Valid
2	0.620	0.257	Valid
3	0.606	0.257	Valid
4	0.788	0.257	Valid
5	0.633	0.257	Valid
6	0.819	0.257	Valid
7	0.699	0.257	Valid
8	0.672	0.257	Valid

Source: SPSS Data Processing Results 26, 2025

Based on the table above, the results of the validity test show that the calculated r is greater than the table r. Thus, all statements are declared valid.

2. Reliability Test

Table 4. Reliability Test

Variables	Cronbach Alpha	Standard	Information
Financial Literacy (X1)	0.857	0.60	Reliable
Self Control (X2)	0.873	0.60	Reliable
Saving Behavior (Y)	0.840	0.60	Reliable

Source: SPSS Data Processing Results 26.2025

From the table, it can be seen that the Cronbach Alpha value for all variables is greater than 0.60, which means that all statements in the questionnaire are considered reliable. This shows that there are similarities in data at different times and the data obtained is accurate.

3. Multiple Linear Regression Test

Multiple linear regression was used to test the influence of the independent variables Financial Literacy (X1) and Self-Control (X2) on Savings Behavior as the dependent variable.

Table 5. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig
	B	Std . Error			

(Constant)	6,424	1,697		3,786	.000
Financial Literacy	.291	.076	.319	3,819	.000
Self Control	.680	.097	.587	7,037	.000

a. Dependent Variable: Saving Behavior

Source: Data Processed by SPSS 26

Based on the results of the re-test multiple linear regression above, the results of the regression equation are as follows:

$$Y = 6.424 + 0.291 X_1 + 0.680 X_2$$

From this equation it can be explained that:

- The constant of 6.424 means that if the financial literacy and self-control values are equal to 0, then the savings behavior is 6.424 units.
- The regression coefficient of financial literacy is 0.291. This shows that if financial literacy increases, then saving behavior increases by 0.291 units assuming the self-control variable remains constant.
- The self-control coefficient is 0.680. This means that every time self-control increases, saving behavior increases by 0.680 units assuming the financial literacy variable remains constant.

4. Test of the R2 Determination Coefficient

Table 6. Results of the R2 determination coefficient test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857a	.734	.729	2.244256

a. Predictors: (Constant), self-control, financial literacy

Source: Data Processed by SPSS 26

Based on the table above, the adjusted R square value is 0.729 or 72.9%. This means that the independent variable influences the dependent variable by 72.9% and the remaining 27.1% is influenced by other variables not included in this study.

5. T-test

The t-test aims to determine the effect of each independent variable on the dependent variable. The testing criteria used are if <0.05 then H_a is accepted and H_0 is rejected and if the value > 0.05 then H_0 is accepted and H_a is rejected.

Based on table 6. above, the following results were obtained:

- From the table above, it can be seen that the significance value of the financial literacy variable is 0.000 which is smaller than 0.05. And the calculated t value obtained is $3.819 > 1.661$, so the calculated t is greater than the t table. So it can be concluded that H_a is accepted. This shows that financial literacy has an influence on saving behavior
- From the table above, it can be seen that the significance value of the self-control variable is 0.000 which is smaller than 0.05. And the calculated t value obtained is $7.037 > 1.661$, so the calculated t is greater than the t table. Therefore, it can be concluded that H_a is accepted. This shows that self-control has an influence on saving behavior.

6. F test

The F test is conducted to see how much influence all independent variables have on the dependent variable. The F test can be seen below:

Table 7. F test

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	1,306,296	2	653,148	129,874	.000b
Residual	472,735	94	5,029		
Total	1779.031	96			

a. Dependent Variable: Saving Behavior

b. Predictors: (Constant), self-control, financial literacy

Source: Data Processed by SPSS 26.

Based on the table above, it is known that the calculated F is 129,874 while the F table value (0.05) is 2.31. This means that the calculated F is greater than the F table. So it can be concluded that financial literacy and self-control have a simultaneous effect on saving behavior.

DISCUSSION

1. The Influence of Financial Literacy on Savings Behavior

This study shows that financial literacy has a significant impact on the saving behavior of students at the University of Muhammadiyah Palopo. Financial literacy is very crucial for each individual to avoid problems related to finance. Financial problems faced by students are not only caused by low parental income or the student's own income, but often arise due to lack of knowledge in financial management. Financial literacy is essential in helping people choose goods and services more wisely and manage and distribute money more effectively.

With the knowledge of finances they have, individuals will be better able to manage their finances properly and can make wise decisions to achieve prosperity, both now and in the future. This is in line with the Theory of Planned Behavior (TPB) which states that the higher a person's financial literacy, the better their saving habits, because a deeper understanding of the importance of saving for the future makes individuals more careful with their financial condition. Research (Zulaika & Listiadi, 2020) supports this by showing that financial literacy has a positive influence on savings behavior. Research by (Marwati, 2018) also stated that financial literacy has a positive and significant influence on savings behavior.

2. The Influence of Self-Control on Students' Savings Behavior

The results of the study showed that self-control has an impact on the saving behavior of students at the University of Muhammadiyah Palopo. This study shows the ability to regulate daily money use, and can manage expenses by restraining themselves from the desire to shop excessively. Thus they spend money according to needs rather than desires. The ability to control oneself is closely related to better financial management.

Based on the concept explained by (Ajzen, 1991) Regarding the Theory of Planned Behavior, the main focus of TPB is on the individual's intention to carry out an action, where intention in the context of this study includes self-control. Self-control is closely related to the urge that arises within a person, either consciously or unconsciously, to carry out an action with a specific purpose. Students who have good self-control can make decisions by considering between important and less important things before formulating a choice. It is important for someone to have the ability to control themselves when in a situation that requires them to save or store money, because this action is positive and provides benefits. This study is in line with research (Raszad & Purwanto, 2021) stated that self-control has a positive and significant impact on savings behavior.

3. The Influence of Financial Literacy and Self-Control on Savings Behavior

The results of this study indicate that the calculated F is greater than the F table, so it is concluded that the alternative hypothesis is accepted and the null hypothesis is rejected. This means that financial literacy and self-control contribute simultaneously to saving behavior. Self-control and financial literacy play a role in influencing students' saving behavior, which means that

the higher the level of financial literacy and self-control of students, the better their saving habits. Financial literacy and self-control are very important in creating a balance between shopping habits and a frugal lifestyle by controlling behavior and restraining oneself.

According to Theory of Planned, financial literacy affects our attitude towards how we save. Someone who understands the benefits of saving, how to manage money, tends to have a positive attitude towards saving. Perception of behavioral control is directly related to the theory of planned self-control towards saving behavior. Someone who has high self-control is able to control their desire to spend a lot of money and is able to regulate how they save.

With high financial literacy skills and good self-control, a person will find it easier to improve their financial behavior. This is in line with research conducted by Komarudin et al. (2020), which states that in managing personal finances, it is important for individuals to have beliefs based on financial understanding and to be able to make logical choices. If individuals have good financial literacy and self-control, then they will achieve effective financial management goals by implementing financial behaviors that suit their needs.

CONCLUSION

From the results of the analysis above, the following conclusions can be drawn:

1. Financial literacy has a significant influence on the savings behavior of students at Muhammadiyah University of Palopo.
2. Self-control also has a significant influence on the savings behavior of students at Muhammadiyah University of Palopo.
3. Simultaneously, financial literacy and self-control have an influence on the savings behavior of students at Muhammadiyah University of Palopo.

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