

The Influence of Digital Literacy, Financial Attitudes, and Income on the Financial Management of Working Women in Pontianak City

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Abstract

This study aims to look into how digital literacy, financial attitudes, and income affect the financial management of working women in Pontianak City. The sample for this study was selected based on the criteria for women who are government employees. The sampling technique used in this research is purposive sampling. The study was conducted using a standard sample size, involving 3,157 working women as respondents. The analysis of the data and the discussion of the results indicate a positive influence of digital literacy, financial attitudes, and income on the financial management of working women in Pontianak City. This research can contribute to the development of literacy and financial management programs that are more effective for working women in the area.

Keywords: Digital Literacy, Attitude Finance, Income, Management Finance

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Introduction

Needs and desires man Keep going develop along with walking time, every individual need Work For obtain income so you can fulfil all needs and desires. Income is also managed with Good so that needs and desires become balanced . Management proper finances must supported with good literacy. Along with development and progress development occurs shift role women, especially from roles House ladder become more roles community oriented broad, that is work outside House. As the consequences happen role double woman. Role woman outside family covers business For look for living like Work formally or informally like entrepreneurship. Management finance plays a very important role in economy family. Level of prosperity economy something family influenced by management good finances (Iriani et al., 2021). Management finances in question form planning finance and control debt. Planning good finances, will discipline expenditure House stairs, so condition economy family become Good. Whereas control debt is one of form control in finance (Yunus et al., 2023).

According to Gilster (1997), digital literacy is ability use technology and Information from digital devices online effective and efficient in various context like academics, career, and life daily. Development technology information in the 4.0 era has influence various aspect life (Ada et al., 2021). Ability For manage finance with well really needed in face situation This. Jobs - jobs mostly women are in the sector domestic, not yet considered as jobs that have social status economics, so Not yet get worthy award. Efforts to build capacity For understand the existence of digital media, utilization, to the implications that arise.

According to Klontz et al. (2011), Attitude finance is circumstances thoughts, opinions, as well evaluation about finance. Attitude finance personal is contributor important For success or failure finance consumer (Bapat, 2020). Attitude high consumption cause management finance

become No easy. Usually someone is lazy inside do recording to expenditure finance. Can be interpreted that attitude in a way No direct Can influence behavior but only form intention somebody For do something behavior certain (Lim & Weissmann, 2023).

According to Baroroh (2019), Income is all over the results received somebody or individual Good in the form of money or goods from results work in field service or production, which is obtained every daily, weekly, or monthly in accordance with contract Work beginning (Eaton & Shepherd, 2001). Civil servants are one of them the type of social status that is highly sought after in this country and is still highly sought after prima donna in years last and can just until a number of year forward. Due to, to be government employees will more safe caused serve below government get wages definitely per month, because seldom there is possibility for civil servants dismissed if concerned No do fatal mistake. Pontianak City Regional Minimum Wage (UMR) for in 2024 experience increase to IDR 2,840,206 from the previous IDR 2,750,254. Pontianak's UMR is above the UMR of West Kalimantan Province. As Mother city province, Pontianak became example for area others in West Kalimantan.

According to Lestari (2020), Management finance as studies about use source Power important for individuals and families For reach success finances include various activity about management income, expenses, savings, protection and investing. Management Appropriate finances also influence level understanding individual. Management finance is something part from current lane activity management own finances someone who is something matter individual can handle his finances in things are also fulfilling need life with activity manage the funds in a way organized and systematic and structured. Means for reach objective the is with savings, investment, or funding. With management proper finances.

Table 1. Central Bureau of Statistics Working Women by Age in Pontianak City 2019

Age (year)	Total
20-24	105,945
25-29	112.252
30-34	111,442
35-39	124,337
40-44	118,387
45-49	103.231
50-54	82,458
55-59	66,773
60+	72,650
Total	897,475

Source: Pontianak City Central Statistics Agency

Based on amount working woman according to age group in Pontianak City was 897,475 according to the Central Statistics Agency in 2019, it can be seen that participation woman in activity economy the more increase, reflect increasing role important and varied are they take in development city This. So that based on background back above according to writer with the existence of data in the central body Pontianak City statistics from type age working woman like Civil Servants in Pontianak City next with exists woman Work This can experience something problem in do management finance as well as capable finish problem related with his finances.

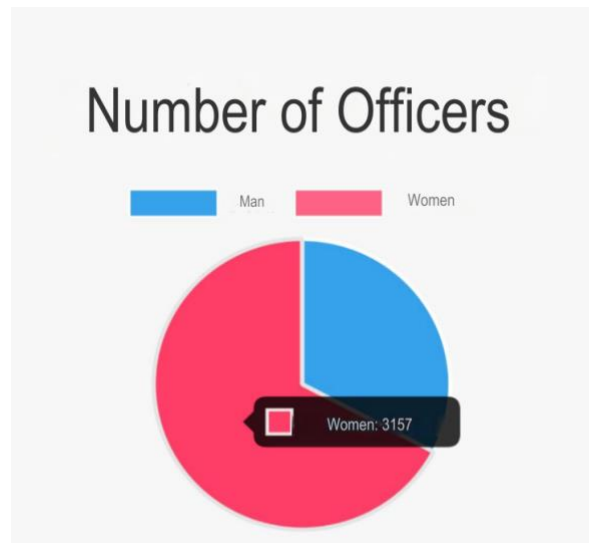


Figure 1. Government Data on Female Civil Servants Working in Pontianak City in 2024

Source: Pontianak City Government

Figure 1. shows amount government employees women in Pontianak City which reached 3,157 people showed significant role from Woman in administration public area. Presence they reflect commitment Pontianak City government for realize gender equality in the world of work and service public . Participation active Woman in sector civil servants can also bring impact positive, like various perspective in taking decision, empowerment women, and increase quality service public in a way whole.

Management finance plays a very important role in economy family. Level of prosperity economy something family influenced by management good finance. Management finances in question form planning finance and control debt. Planning good finances, will discipline expenditure House stairs, so condition economy family become Good. Whereas control debt is one of form control in finance.

Methods

The research utilized an associative study method. According to Sugiyono (2018), the associative method aims to determine the connection between two or more variables. This associative study aims to explore the connection between digital literacy, financial attitudes, and income concerning financial management among working women in Pontianak City.

This research used primary data. According to Sugiyono (2012), primary data is direct data sourced directly from the provider to the data collector. This study employed primary data with a quantitative descriptive approach. The population in this study consisted of working women in Pontianak City, totaling 3,157 individuals registered with the Pontianak City Government. According to Sugiyono (2013), a population is a generalized area consisting of objects or subjects that possess certain qualities and characteristics determined by the researcher to be studied and from which conclusions are drawn.

The sampling technique used in this study was purposive sampling. This technique involves selecting samples based on specific considerations to ensure the data collected aligns with the research objectives. The researcher used the Slovin formula with a margin of error (e) of 10% to facilitate the study. The calculated results using the Slovin formula indicated a minimum requirement of 100 respondents. However, the researcher decided to include 150 respondents.

The variables used in this study include both independent and dependent variables. The independent variables are Digital Literacy (X1), Financial Attitudes (X2), and Income (X3). The dependent variable is Financial Management (Y).

Results and Discussion

Validity and Reliability Test

Validity test aim for evaluate validity or suitability questionnaire used for measure and obtain research data from respondents. Evaluation This use Pearson Correlation; the model is said to be valid if level its significance not enough of 0.05 which shows validity of questionnaire items. Reliability test done for evaluate consistency instrument study. Something instrument study said reliable if Cronbach Alpha value above 0.60. Testing validity and reliability done using SPSS for Windows programs, such as picture This:

Table 2. Variable X1 (Digital Literacy)

Question Items	r count	r table	Significance	Decision
X1.1	0.689	0.1603	0,000	Valid
X1.2	0.661	0.1603	0,000	Valid
X1.3	0.605	0.1603	0,000	Valid
X1.4	0.561	0.1603	0,000	Valid
X1.5	0.578	0.1603	0,000	Valid
X1.6	0.624	0.1603	0,000	Valid
X1.7	0.647	0.1603	0,000	Valid
X1.8	0.610	0.1603	0,000	Valid
X1.9	0.628	0.1603	0,000	Valid

Based on SPSS results are obtained that all question items variable Digital Literacy (X1) is valid. This matter shown by the calculated r value > r table and value significance < 0.05.

Table 3. Variable X2 (Attitude Finance)

Question Items	r count	r table	Significance	Decision
X2.1	0.481	0.1603	0,000	Valid
X2.2	0.384	0.1603	0,000	Valid
X2.3	0.487	0.1603	0,000	Valid
X2.4	0.503	0.1603	0,000	Valid
X2.5	0.528	0.1603	0,000	Valid
X2.6	0.629	0.1603	0,000	Valid
X2.7	0.562	0.1603	0,000	Valid
X2.8	0.555	0.1603	0,000	Valid
X2.9	0.527	0.1603	0,000	Valid

Based on SPSS results are obtained that all question items variable Attitude Finance (X2) is valid. This matter shown by the calculated r value > r table and value significance < 0.05.

Table 4. Variable X3 (Income)

Question Items	r count	r table	Significance	Decision
X3.1	0.484	0.1603	0,000	Valid

X3.2	0.465	0.1603	0,000	Valid
X3.3	0.533	0.1603	0,000	Valid
X3.4	0.488	0.1603	0,000	Valid
X3.5	0.546	0.1603	0,000	Valid
X3.6	0.458	0.1603	0,000	Valid
X3.7	0.631	0.1603	0,000	Valid
X3.8	0.576	0.1603	0,000	Valid
X3.9	0.597	0.1603	0,000	Valid

Based on SPSS results are obtained that all question items variable Income (X3) is valid. This matter shown by the calculated r value > r table and value significance < 0.05.

Table 5. Variable Y (Management Finance)

Question Items	r count	r table	Significance	Decision
Y.1	0.518	0.1603	0,000	Valid
Y.2	0.366	0.1603	0,000	Valid
Y.3	0.520	0.1603	0,000	Valid
Y.4	0.467	0.1603	0,000	Valid
Y.5	0.493	0.1603	0,000	Valid
Y.6	0.572	0.1603	0,000	Valid
Y.7	0.552	0.1603	0,000	Valid
Y.8	0.512	0.1603	0,000	Valid
Y.9	0.697	0.1603	0,000	Valid

Based on SPSS results are obtained that all question items variable Management Finance (Y) is valid. This matter shown by the calculated r value > r table and value significance < 0.05.

Reliability Test

Basis for Reliability Test Decision Making: The criteria for this test are: (1) If the Cronbach Alpha value is > 0.60 , it is declared reliable; (2) If the Cronbach Alpha value <0.60 is declared unreliable

Table 6. Variable X1

Reliability Statistics	
Cronbach's Alpha	N of Items
,801	9

Table 7. Variable X2

Reliability Statistics	
Cronbach's Alpha	N of Items
,651	9

Table 8. Variable X3

Reliability Statistics	
Cronbach's Alpha	N of Items
,667	9

Table 9. Y variable

Reliability Statistics	
Cronbach's Alpha	N of Items
,661	9

Table 10. Reliability test

Variable	Cronbach Alpha value	Standard Alpha	Decision
X1	0.801	0.60	Reliable
X2	0.651	0.60	Reliable
X3	0.667	0.60	Reliable
Y	0.661	0.60	Reliable

Reliability test results show that variables X1 (Digital Literacy), X2 (Attitude Finance), X3 (Income) and Y (Management Finance) get Cronbach Alpha value > 0.60. It means fourth variable the stated reliable and all question items in questionnaire can produce consistent results.

Test Assumptions Classic

Table 11. Normality test

		Unstandardized Residuals
N		150
Normal Parameters ^a b	Mean	.0000000
	Std. Deviation	1.77005736
Most Extreme Differences	Absolute	,066
	Positive	,063
	Negative	-.066
Statistical Tests		,066
Asymp . Sig. (2-tailed)		,200 ^{c,d}

Source: Processed Data 2024

Based on the results of the Kolmogorov-Smirnov normality test above, can be is known that mark significant Asymp. Sig. (2-tailed) is 0.200 (> 0.05), so can concluded that the data is distributed normally.

Linearity test

Table 12. Digital Literacy with Management Finance

ANOVA Table							
		Sum of Squares	df	Mean Square	F	Sig.	
Management Finance * Digital Literacy	Between Groups	(Combined)	442,645	16	27,665	5,021	,000
		Linearity	345,241	1	345,241	62,657	,000
		Deviation from Linearity	97,404	15	6,494	1,179	,296
	Within Groups		732,828	133	5,510		
	Total		1175.473	149			

Based on mark the significance (Sig.) of the output above is obtained Linearity Sig value. of 0.000 (< 0.05). So, you can concluded that There is linear relationship significant between variable Digital Literacy with Management Finance.

Table 13. Attitude Finance with Management Finance

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
Management Finance * Attitude Finance	Between Groups	(Combined)	385,352	16	24,084	4,054	,000
		Linearity	269,521	1	269,521	45,368	,000
		Deviation from Linearity	115,831	15	7,722	1,300	.211
	Within Groups		790.121	133	5,941		
	Total		1175.473	149			

Source: Processed Data 2024

Based on mark the significance (Sig.) of the output above is obtained Linearity Sig value. of 0.000 (< 0.05). So, you can concluded that There is linear relationship significant between variable Attitude Finance with Management Finance.

Table 14. Income with Management Finance

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Management Finance * Income	Between Groups	(Combined)	633,252	15	42,217	10,433	,000
		Linearity	545,881	1	545,881	134,905	,000
		Deviation from Linearity	87,371	14	6,241	1,542	.104
	Within Groups		542.221	134	4,046		
	Total		1175.473	149			

Based on mark The significance (Sig.) of the output above is obtained Linearity Sig value of 0.000 (< 0.05). So you can concluded that There is linear relationship significant between variable Income with Management Finance

Table 15. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,385	2,177		,177	,860		
	Digital Literacy	,237	,046	,293	5,130	,000	,833	1,200
	Attitude Finance	,200	,049	,229	4,071	,000	,857	1,167
	Income	,485	,058	,490	8,363	,000	,791	1,264

a. Dependent Variable: Management Finance

Based on the results of the multicollinearity test shown in the coefficients table above , can be is known that variable Digital Literacy (X1) has tolerance value of 0.833 (> 0.10) and has VIF

value of 1,200 (< 10), variable Attitude Finance (X2) has the tolerance value is 0.857 and has the VIF value is 1.167 (< 10), whereas variable Income (X3) has the tolerance value is 0.791 (> 0.10) and the VIF value is 1.264 (< 10), then can concluded that third variable independent the own tolerance value > 0.10 and VIF value < 10 which means third variable the free from multicollinearity .

Multiple Linear Regression Test

Table 16. Equality Multiple linear regression

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,385	2,177		,177	,860		
	Digital Literacy	,237	,046	,293	5,130	,000	,833	1,200
	Attitude Finance	,200	,049	,229	4,071	,000	,857	1,167
	Income	,485	,058	,490	8,363	,000	,791	1,264

a. Dependent Variable: Management Finance

Based on regression test results multiple, following is equation created:

$$Y = 0.385 + 0.237X_1 + 0.200X_2 + 0.485X_3 + e$$

From Eq that, you can is known that:

constant value (a) obtained of 0.385, that is If variable independent consisting from Digital Literacy (X1), Attitude Finance (X2) and Income (X3) have a value of 0 (no experience change), then mark variable Management Finance (Y) is 0.385.

Coefficient value regression from Digital Literacy (X1) has mark positive of 0.237. It means If variable Digital Literacy experiences 1% increase, then variable Management Finance will also increase by 0.237 with variable independent other assumed constant. Positive sign show exists positive (unidirectional) influence between variable independent with variable dependent.

Coefficient value regression from Attitude Finance (X2) has mark positive of 0.200. It means If variable Attitude Finance experience 1% increase, then variable Management Financials will also rise by 0.200 with variable independent other assumed constant. Positive sign show exists positive (unidirectional) influence between variable independent with variable dependent.

Coefficient value regression from Income (X3) has mark positive of 0.485. It means If variable Income experience 1% increase, then variable Management Finance will also rise by 0.485 with variable independent other assumed constant. Positive sign show exists positive (unidirectional) influence between variable independent with variable dependent.

Analysis Coefficient Correlation (R)

For give interpretation mark correlation (R) was used guidelines following:

Table 17. Guidelines for Providing Interpretation of Correlation Coefficients

Coefficient Interval	Relationship Level
0.00 – 0.199	Very Low Correlation
0.20 – 0.399	Low Correlation

0.40 – 0.599	Medium Correlation
0.60 – 0.799	Strong Correlation
0.80 – 1,000	Very Strong Correlation

Source: Sugiyono, 2013

Result of coefficient correlation Can look at the value its significance. Because of research This using the SPSS 25.0 for Windows program, then can is known big Coefficient Correlation (R) of summary table in column R.

Table 18. Model Summary

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,776 ^a	,603	,595	1,788
a. Predictors: (Constant), Income, Attitude Finance, Digital Literacy				
b. Dependent Variable: Management Finance				

Based on Model Summary table, can is known that mark coefficient correlation obtained between variable Digital Literacy, Attitude Finance and Income with variable Management Finance is 0.776 (R) included in “Strong” category. Can concluded that connection variable Digital Literacy, Attitude Finance and Income with variable Management Finance is strong.

Analysis Coefficient Determination (R²)

Table 19. Coefficient test

Model Summary ^b				
Mode 1	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,776 ^a	,603	,595	1,788
a. Predictors: (Constant), Income, Attitude Finance, Digital Literacy				
b. Dependent Variable: Management Finance				

Based on coefficient test results determination, can is known that contribution variable Digital Literacy, Attitude Finance and Income in influence variable Management Finance amounting to 0.603 or 60.3%, while the remaining 39.7% explained by other variables that are not explained in study This .

Simultaneous Effect (F Statistical Test)

The F test is purposeful For look for is variable independent in a way together (simultaneously) influence variable dependent.

Table 20. Analysis influence Digital Literacy (X1), Attitude Finance (X2) and Income (X3) respectively stimulus to Management Finance (Y)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	708,641	3	236,214	73,875	,000 ^b
	Residual	466,832	146	3,197		

	Total	1175.473	149			
a. Dependent Variable: Management Finance						
b. Predictors: (Constant), Income, Attitude Finance, Digital Literacy						

Based on results from the multiple linear regression test, it is obtained calculated F value shown by the table Anova amounting to $73.875 > F$ table 2.67 and sig value. equal to $0.000 < 0.05$. This means that H_0 is rejected and H_a is accepted. Hypothesis testing This prove that Digital Literacy, Attitude Finance, Income in a way simultaneous influential significant to Management Finance.

Hypothesis Test (t test)

Table 21. Hypothesis Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,385	2,177		,177	,860		
	Digital Literacy	,237	,046	,293	5,130	,000	,833	1,200
	Attitude Finance	,200	,049	,229	4,071	,000	,857	1,167
	Income	,485	,058	,490	8,363	,000	,791	1,264
a. Dependent Variable: Management Finance								

Analysis influence Digital Literacy (X1) against Management Finance (Y)

Calculated t value variable Digital Literacy in multiple linear regression as shown by the Coefficients table is 5.130 with mark significant 0.000. So the comparison that is calculated t value ($5.130 < t$ table (1.976) and sig value. $0.000 > 0.05$. This means that H_0 is rejected and H_a is accepted. Hypothesis testing This prove that Digital Literacy Partial have significant influence to Management Finance.

Analysis influence Attitude Finance (X2) against Management Finance (Y)

Calculated t value variable Attitude Finance in multiple linear regression shown in the Coefficients table is 4.071 with mark significant 0.000. So the comparison that is calculated t value ($4.071 < t$ table (1.976) and sig value. $0.000 > 0.05$. This means that H_0 is rejected and H_a is accepted. Hypothesis testing This prove that Attitude Finance in a way Partial have significant influence to Management Finance.

Analysis influence Income (X3) against Management Finance (Y)

Calculated t value variable Income in the multiple linear regression shown by the Coefficients table is 8.363 with mark significant 0.000. So the comparison that is calculated t value ($8.363 < t$ table (1.976) and sig value. $0.000 > 0.05$. This means that H_0 is rejected and H_a is accepted. Hypothesis testing This prove that Income in a way Partial have significant influence to Management Finance.

Conclusion

Results of data analysis and discussion, conclusions drawn in study This show that Digital literacy has impact significant positive impact on management finance woman Work whereas Attitude finance also has impact significant positive to management finance. Attitude finance somebody can influence How they spending, saving, hoarding, and throwing away money.

Income also has impact significant positive to management finance, the person who owns management good finances, no doubtful Again will control cost so you can get money allocated with appropriate For fulfil in accordance need every individual.

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