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**THE INFLUENCE OF FUTURE ORIENTATION, SELF-CONTROL, AND  
FINANCIAL RESPONSIBILITY ON FINANCIAL MANAGEMENT  
BEHAVIOR: A COMPARATIVE STUDY BETWEEN MARRIED AND  
UNMARRIED WOMEN**

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**Abstract**

This study was carried out to examine psychological factors influencing women's financial management behavior, including both married and unmarried individuals. This research aims to analyze the effects of Future Orientation (X1), Self-Control (X2), and Financial Responsibility (X3) on Financial Management Behavior (Y), as well as to compare their impacts between the two groups of women. The method used was a quantitative comparative explanatory with 100 respondents in Bengkalis District, Riau, who were chosen using a purposive sampling technique. Data analysis was performed using SEM-PLS along with Multi-Group Analysis (MGA). The findings indicate that Future Orientation ( $\beta = 0.209$ ), Self-Control ( $\beta = 0.220$ ), and Financial Responsibility ( $\beta = 0.435$ ) positively and significantly influence Financial Management Behavior, with Financial Responsibility being the strongest contributing variable. The results of the MGA test reveal no significant differences in financial management behavior between married and unmarried women ( $p\text{-value} > 0.05$ ). Based on these results, it is recommended that financial literacy programs, personal financial management training, and financial behavior improvement interventions focus on strengthening future orientation, self-control, and financial responsibility. Educational institutions, financial institutions, and women's communities are advised to provide continuous education so that all women, regardless of marital status, are able to build healthier and more sustainable financial behaviors.

**Keywords:** Future Orientation, Self-Control, Financial Responsibility, Financial Management Behavior, Multi-Group Analysis (MGA)



## INTRODUCTION

In the era of modern economics that is increasingly complex, the capacity to effectively handle personal financial matters is a crucial competence that every individual must have. The development of technology and digitalization provides ease in accessing financial products and services, but increasing people's financial literacy is not fully in line with this convenience. Many individuals still have difficulty understanding basic financial concepts or applying financial management principles consistently. This condition is especially seen in women's groups, who in contemporary life not only play a role as regulators of household consumption, but also as financial decision-makers that affect the economic stability of their families and themselves.

Findings from the 2025 National Financial Literacy and Inclusion Survey (SNLIK) show that the national financial literacy rate has increased from 65.43% in 2024 to 66.46% in 2025. However, Islamic financial literacy is still at a low level, which is 39.11% in 2024 and will only increase to 43.42% in 2025. The data confirms that there is still a gap in financial understanding and ability, especially among women who often face limited information, lack of confidence, and lack of skills in managing finances. To achieve the category of being well literate, individuals need to meet five aspects of financial literacy, namely knowledge, skills, self-confidence, attitudes, and behaviors, all of which must be integrated into daily financial practices.

In response to these conditions, the government established the Women's Digital Financial Inclusion Task Force in 2024 to expand women's ability to obtain and utilize digital financial services and increase their understanding of financial concepts. Despite various efforts, the level of women's financial inclusion has actually decreased from 83.88% in 2022 to 76.08% in 2023. This decline shows that the ease of access to financial services is not automatically followed by the ability to use them optimally, so strengthening women's financial literacy is still very necessary. From a psychological perspective, an individual's financial management behavior is shaped by future orientation, self-control, and financial responsibility. Future orientation determines the extent to which one considers the long-term impact of the financial decisions taken today. Self-control helps individuals control consumptive impulses and restrain impulsive spending behaviors, while financial responsibility reflects an individual's awareness of planning and fulfilling financial obligations on a regular basis. These three aspects are very relevant in understanding women's financial behavior.



Previous research has provided an idea that psychological factors have a crucial role in financial management. Yanti and Suci (2023) found that self-control significantly influences financial management behavior, especially in daily financial decision-making. These results indicate that individuals with good self-control tend to be better more proficient in managing spending and are able to make wise economic decisions. Another study by Suari and Julianto (2024) confirms that self-control also affects saving habits, although the focus of their research is more limited to saving behavior than overall financial management behavior. In addition, Aida and Rochmawati (2022) revealed that aspects related to financial attitudes, locus of control, and peer influence contribute significantly to student financial behavior, where financial literacy acts as a mediating variable. The results emphasize highlight that financial responsibility and other internal factors play a major role in shaping young individuals' financial behaviors.

However, a review of the literature indicates that a research gap remains concerning distinct variations in patterns of financial management behavior among married and unmarried women. These two groups are in different social and economic conditions, allowing for variations in financial responsibilities, spending priorities, and financial decision-making patterns. Married women tend to face more complex household financial burdens, including child needs and joint income management, while unmarried women have greater freedom in managing their finances but do not necessarily have a mature financial planning structure.

Theoretically, this research contributes to the advancement of theories related to financial management, particularly concerning individual internal determinants, including future orientation, self-control, and financial responsibility, while also expanding the literature on differences in financial behavior among married and unmarried women. The study is also expected to complement previous research findings that suggest that individual characteristics and marital status are related to how a person manages his or her finances. Practically, the results of the research can be used as a basis for improving women's financial literacy through the preparation of education programs or interventions that are more targeted by considering differences in marital status. In addition, this research can be an additional reference for academics, practitioners, and institutions that focus on women's empowerment, so as to be able to encourage wiser, independent, and more financial behavior according to the needs of women, both married and unmarried.



Therefore, research comparing financial management behavior among married and unmarried women is essential to offer a deeper and more holistic understanding of the determinants influencing women's financial behavior in Indonesia, as well as to serve as groundwork for the formulation of more targeted strategies to enhance financial capability and inclusion.

## LITERATURE REVIEW

### **Theory of Planned Behavior (TPB)**

The Theory of Planned Behavior or commonly known as TPB, is a conceptual framework that was first introduced by a social psychologist Icak Ajzen, in 1985. TPB is a development of an earlier theory known as the Theory of Reasoned Action (TRA), which was first formulated by Ajzen and Fishbein. TPB was developed by adding one important component, namely perceived behavioral control or perception of an individual's ability to perform an action. With this addition, the SDGs can comprehensively cover decision-making processes that involve rational consideration, social influence, and self-perception.

### **Future Orientation**

Future orientation is an individual's mental picture of how to project, plan, and anticipate his or her future life. Sadardjoen (2008) refers to it as a form of anticipation of future expectations, while according to Seginer (2009), future orientation is a motivational system that reflects individual expectations, fears, and values, while Nurmi (1991) views it as a process that involves setting goals, planning, and strategies in various areas of life. Zimbardo and Boyd (1999) add that future orientation is part of a time perspective that makes individuals more organized, able to delay gratification, and committed to long-term goals.

The formation of future orientation is shaped by internal determinants such as individual personality characteristics and skills, and cognitive abilities (Erikson, 1968; Nurmi, 1991), as well as external factors such as culture, family support, social environment, and physical condition (Nurmi et al., in Sulinto, 2005). This orientation is reflected in tangible behaviors such as educational planning, career preparation, financial arrangements, and life goal setting. Thus, future orientation plays an important role as a foundation for individuals to think far ahead, make more mature decisions, and prepare themselves for life's challenges adaptively.

### **Self Control**

Self-control refers to an individual's capacity to manage and regulate behavior, thoughts, and emotions so as to prevent impulsive actions. Chaplin



(2005) calls it the ability to resist impulses, while Calhoun and Acocella (1990) see it as an internal mechanism that helps a person adjust to social demands. According to Goleman (2006) emphasizes that self-control appears to be the ability to remain calm in stressful situations, and Baumeister (2007) views it as the ability to inhibit impulses that can have negative impacts. In general, self-control is important so that individuals can act more in a directed manner and according to the norm.

Averill (in Ghufroon, 2004) divides self-control into three aspects, namely behavioral control, cognitive control, and decision-making control. Behavioral control is concerned with the capacity to manage reactions when facing uncomfortable or unfavorable conditions. Cognitive control involves the way an individual interprets and evaluates information in order to keep positive thinking. While decision control reflects the ability to choose the action that is considered most appropriate. These three aspects show that self-control is not only a matter of controlling impulses, but also thinking carefully and making decisions that are in line with long-term goals.

### **Financial Responsibility**

Financial responsibility is an individual's commitment to managing money wisely through planning, controlling expenses, and fulfilling financial obligations. In behavioral theory, financial responsibility is influenced by personal values, social pressures, and the belief that a person is capable of making the right financial decisions. Individuals with high financial responsibilities tend to be more organized, avoid impulsive spending, and be better prepared to face future needs.

Previous research (Serido et al., 2010; Aida & Rochmawati, 2022) show that attitudes toward finance, locus of control, and levels of financial literacy significantly contribute to enhancing financial responsibility. Aspects such as planning, controlling expenses, and rational decision-making are the main indicators. In general, women with good financial responsibility are better able to achieve financial stability and well-being.

### **Financial Management Behavior**

Personal financial management behavior refers to a person's actions in planning, organizing, controlling, and evaluating personal finances, such as budgeting, saving, paying debts on time, and avoiding unnecessary expenses. According to Perry & Morris (2005), this behavior reflects the capacity to make sound financial decisions and contributes to economic stability. Internal factors such as values, attitudes towards money, future orientation, and self-control, as

well as external factors such as education and social environment, also affect a person's financial behavior.

Xiao (2008) explains that financial behavior includes how individuals earn, allocate and use money, including risk management and credit cards. Research shows that early adult women tend to have lower financial literacy (Lusardi & Mitchell, 2014), but positive attitudes toward planning promote healthy financial behaviors (Hayhoe et al., 2000). In addition, family support, financial efficacy, and financial responsibility are closely related to young women's ability to manage finances effectively (Serido et al., 2014).

### Married and Unmarried Women

Marital status affects the way women manage their finances. Married women usually make financial decisions together with their partners and focus on family needs and long-term planning. In contrast, unmarried women (unmarried/single women) tend to be more independent in managing finances and oriented towards personal goals. These differences in responsibilities, social pressures, and life priorities make marital status an important factor in understanding variations in future orientation, self-control, and financial responsibility.

### Framework

Drawing upon prior literature and earlier empirical studies which then which serve as the basis for the research background, problem identification, and study objectives. For this reason, the researcher develops the conceptual framework of thought in as shown in Figure 1:

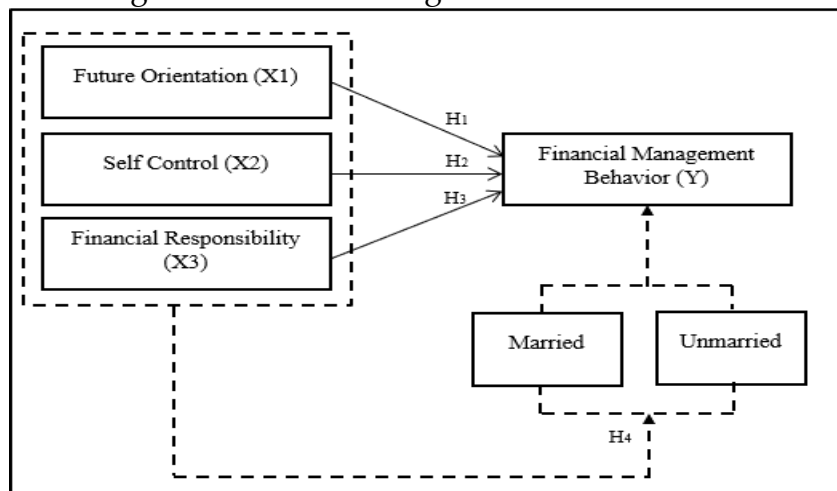


Figure 1.

### Conceptual Framework

Source: Processed Data (2025)



## RESEARCH METHOD

This research uses a quantitative design with a comparative explanatory type. Explanatory design was used to test the cause-and-effect relationship between variables (Future Orientation, Self-Control, and Financial Responsibility as independent variables against Financial Management Behavior as bound variables). A comparative approach was used to test the difference in the strength of the relationship between these variables in two different groups, namely married women and unmarried women (Multi-Group Analysis), the research location in Bengkalis District, Riau.

The research population is all women domiciled in Bengkalis District, Riau, which consists of two groups, namely married women who work and unmarried women who are active female students (living in boarding houses/rent). The sampling method adopted is Purposive Sampling, which is the determination of samples based on specific criteria that are relevant to the purpose of comparative research. The number of samples was set at 100 respondents, divided equally into 50 married female respondents and 50 unmarried female respondents.

The main data used of first-hand data obtained through questionnaires. The questionnaire was compiled using the Likert Scale measurement scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire measured four variables, including Future Orientation (X1), Self-Control (X2), Financial Responsibility (X3), and Financial Management Behavior (Y). Data analysis was conducted through the application of Structural Equation Modeling (SEM) utilizing the Partial Least Squares (PLS) method, which is analyzed using SmartPLS 4 software. The selection of PLS is based on its ability to analyze complex structural models with relatively limited sample counts and less stringent data distribution assumptions.

## RESULTS AND DISCUSSION

### Data Quality Test

The initial testing of the research was conducted using validity and reliability assessments as part of the assessment of the SEM-PLS model in order to confirm that the indicators represent the constructs accurately and consistently. After all indicators meet the criteria, the analysis is continued with hypothesis testing on the structural model. The entire process is carried out using SmartPLS 4.



Convergent Validity  
Outer Loading

Table 2.  
First Stage Outer Loading Values

Variable	Indicator	Outer Loading	Description
Future Orientation (X1)	X1.1	0.559	Valid
	X1.2	0.659	Valid
	X1.3	0.673	Valid
	X1.4	0.673	Valid
	X1.5	0.777	Valid
	X1.6	0.642	Valid
	X1.7	0.507	Valid
	X1.8	0.678	Valid
Self Control (X2)	X2.1	0.649	Valid
	<b>X2.2</b>	<b>0.443</b>	<b>Invalid</b>
	X2.3	0.859	Valid
	X2.4	0.843	Valid
	<b>X2.5</b>	<b>0.325</b>	<b>Invalid</b>
Financial Responsibility (X3)	X3.1	0.751	Valid
	X3.2	0.819	Valid
	X3.3	0.791	Valid
	X3.4	0.709	Valid
	X3.5	0.772	Valid
Financial Management Behavior (Y)	Y.1	0.683	Valid
	Y.2	0.731	Valid
	Y.3	0.765	Valid
	Y.4	0.600	Valid
	Y.5	0.710	Valid

Source: Processed Data from SmartPLS (2025)

At the initial stage, the majority of indicators satisfied the required criteria, but the two indicators on the Self-Control variable (X2.2 = 0.443 and X2.5 = 0.325) were invalid and needed to be eliminated.



**Table 3.**  
**Second Stage Outer Loading Values**

Variable	Indicator	Outer Loading	Description
Future Orientation (X1)	X1.4	0.779	Valid
	X1.5	0.877	Valid
	X1.6	0.623	Valid
	X1.8	0.684	Valid
Self Control (X2)	X2.1	0.640	Valid
	X2.3	0.888	Valid
	X2.4	0.893	Valid
Financial Responsibility (X3)	X3.1	0.764	Valid
	X3.2	0.826	Valid
	X3.3	0.785	Valid
	X3.4	0.694	Valid
	X3.5	0.764	Valid
Financial Management Behavior (Y)	Y.1	0.745	Valid
	Y.2	0.744	Valid
	Y.3	0.746	Valid
	Y.5	0.765	Valid

Source: Processed Data from SmartPLS (2025)

After the elimination of indicators with low values and several other indicators that lower AVE (X1.1, X1.2, X1.3, X1.7, and Y4), a retest was carried out. The findings from the second phase showed that all remaining indicators had an outer loading value above 0.60, thus meeting the convergent validity criteria. The increase in the outer loading value of the entire construct confirms that the maintained indicator has represented the construct appropriately and are adequate for inclusion in the research model.

**Average Variance Extracted (AVE)**

**Table 4.**  
**Values of Average Variance Extracted (AVE)**

Variable	Average variance extracted (AVE)	Description
Future Orientation (X1)	0.558	Valid
Self Control (X2)	0.665	Valid
Financial Responsibility (X3)	0.589	Valid



Financial Management Behavior (Y)	0.563	Valid
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Source: Processed Data from SmartPLS (2025)

All variables had an AVE value above 0.50, thus meeting the criteria for convergent validity according to Hair et al. (2017). This shows that each construct is able to explain more than 50% of the variance of its indicators. Thus, all constructs are declared valid and suitable for further analysis.

**Discriminatory Validity  
Fornell-Lacker Criterion**

**Table 5.  
Values of the Fornell-Larcker Criterion**

Variable	Future Orientation (X1)	Self Control (X2)	Financial Responsibility (X3)	Financial Management Behavior (Y)
Future Orientation (X1)	<b>0.747</b>			
Self Control (X2)	0.480	<b>0.816</b>		
Financial Responsibility (X3)	0.428	0.501	<b>0.768</b>	
Financial Management Behavior (Y)	0.501	0.539	0.635	<b>0.750</b>

Source: Processed Data from SmartPLS (2025)

The findings of the discriminant validity assessment based on the Fornell-Larcker Criterion showed that all constructs had a higher square root value of AVE than the correlation between constructs. This proves that each of the variables of Future Orientation, Self-Control, Financial Responsibility, and Financial Management Behavior has the ability to clearly distinguish itself from other constructs. Thus, all variables are declared to meet the discriminant validity, and the model is suitable for use in the next stage of analysis.



**Heterotrait-Monotrait Ratio (HTMT)**

**Table 6.**  
**Values of Heterotrait-Monotrait Ratio (HTMT)**

Variable	Future Orientation (X1)	Self Control (X2)	Financial Responsibility (X3)	Financial Management Behavior (Y)
Future Orientation (X1)				
Self Control (X2)	0.646			
Financial Responsibility (X3)	0.530	0.651		
Financial Management Behavior (Y)	0.653	0.696	0.757	

Source: Processed Data from SmartPLS (2025)

The results of the HTMT calculation show that all values between constructs are below the limit of 0.90, according to the recommendations of Hair et al. (2024). The HTMT values in the relationship between variables X1, X2, X3, as well as between each variable and Y are all in the safe range. Thus, the validity of the discriminant has been met, and the entire construct can be empirically distinguished as well as feasible for subsequent structural model analysis.

**Construct Reliability Test**

**Table 7.**  
**Values of Composite Reliability (CR) and Cronbach's Alpha (CA)**

Variable	Cronbach's Alpha	Composite Reliability (rho_c)	Description
Future Orientation (X1)	0.731	0.832	Reliable
Self Control (X2)	0.743	0.854	Reliable
Financial Responsibility (X3)	0.830	0.877	Reliable
Financial Management Behavior (Y)	0.744	0.837	Reliable

Source: Processed Data from SmartPLS (2025)

The results of the reliability test showed that all variables met the criteria because the Cronbach's Alpha and Composite Reliability (CR) values > 0.70, so that each construct was declared reliable and had good internal consistency.



Test of the Coefficient of Determination and Predictive Effect

Table 8. R-Square (R<sup>2</sup>), Effect Size (f<sup>2</sup>), and Predictive Relevance (Q<sup>2</sup>)

Variable	R2	R2Adj	F2 X1	F2 X2	F2 X3	Q2	Description
Future Orientation (X1)						0.000	Exogen
Self Control (X2)						0.000	Exogen
Financial Responsibility (X3)						0.000	Exogen
Financial Management Behavior (Y)	0.500	0.484	0.063	0.064	0.266	0.251	R2 moderate, Q2 moderate

Source: Processed Data from SmartPLS (2025)

The findings from the structural model assessment indicated that the R-Square value for Financial Management Behavior (Y) was 0.500 (adjusted 0.484), which was in the moderate category and indicated that Future Orientation (X1), Self-Control (X2), and Financial Responsibility (X3) were able to explain 50% of the variation. The effect size value (f<sup>2</sup>) showed that X1 (0.063) and X2 (0.064) had a small influence, while X3 (0.266) had a moderate influence and was the strongest predictor in the model. Furthermore, the predictive relevance (Q<sup>2</sup>) results showed that the three exogenous variables had a value of 0.000 because they were not predicted by other variables, while the endogenous construct Y had a Q<sup>2</sup> value of 0.251 which was included in the medium category. These findings confirm that structural models have sufficient explanatory and predictive capabilities so that they are suitable for further analysis.

Hypothesis Test

Hypothesis testing in this study was carried out using bootstrapping and Multi Group Analysis (MGA) procedures on SmartPLS.

Table 7. Hypothesis Testing Results (Bootstrapping)

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistics ( O/STDEV )	P values
Future Orientation (X1) -> Financial	0.209	0.206	0.086	2.425	0.015



Management Behavior (Y)					
Self Control (X2) -> Financial Management Behavior (Y)	0.220	0.220	0.083	2.641	0.008
Financial Responsibility (X3) -> Financial Management Behavior (Y)	0.435	0.448	0.087	4.991	0.000

Source: Processed Data from SmartPLS (2025)

Based on the table, all independent variables show a p-value of < 0.05, so that all relationships in the model are declared significant and the H1, H2, and H3 hypotheses are accepted.

Table 8. Multi-Group Analysis (MGA) Test Results

Variable	Difference (Married - Unmarried)	1-tailed (Married vs Unmarried) p-value	2-tailed (Married vs Unmarried) p value
Future Orientation (X1) -> Financial Management Behavior (Y)	0.056	0.375	0.750
Self Control (X2) -> Financial Management Behavior (Y)	-0.207	0.879	0.243
Financial Responsibility (X3) -> Financial Management Behavior (Y)	0.146	0.209	0.418

Source: Processed Data from SmartPLS (2025)

Based on these results, the entire p-value was greater than 0.05, so it can be concluded that there was no significant difference between the group of married and unmarried women in all relationships between variables, thus, the H4 hypothesis was rejected.

**The Influence of Future Orientation on Financial Management Behavior**

The findings of the present research indicate that Future orientation exerts a favorable and statistically significant influence on financial management practices. These findings indicate that women who have a long-term view, are able to plan life goals, and consider future financial consequences, tend to do



better financial management. These results are in accordance with the theoretical perspective of financial psychology which states that individuals with a future time perspective are better able to control consumptive behavior and improve rational financial decisions (Zimbardo & Boyd, 1999). Previous research has also strengthened these results, such as the findings of Dewi & Purnamasari (2021) and Fatmawati (2020) who explain that future orientation increases a person's tendency to budget, save, and avoid impulsive spending.

In the context of married and unmarried women in Bengkalis District, future orientation has proven to be an important foundation in supporting wise financial management. The absence of significant differences in future orientation patterns between the two groups of women suggests that the ability to think about the future is not determined by family status, but by individual psychological conditions and mindsets. This means that women, regardless of marital status, have an equal opportunity to develop a useful future orientation to improve the quality of financial management. Thus, these findings provide an idea that strengthening future orientation can be one of the effective strategies to improve women's financial behavior at the regional level.

### **The Effect of Self-Control on Financial Management Behavior**

Self-control was likewise identified as having a favorable and statistically substantial impact on financial management practices. Individuals with the capability to manage emotional impulses, delay gratification, and be disciplined in spending tend to exhibit more regular financial behavior. These findings support Baumeister's (2002) theory of self-regulation which asserts that self-control serves a vital function in regulating everyday financial decisions. The findings of this research are consistent with also in line with the studies of Pradnyawati (2019) and Astuti (2022), which prove that self-control contributes significantly to suppressing consumptive behavior and improving a person's ability to plan finances. For married women, self-control is strongly associated with the management of household needs, while for unmarried women, self-control is more related to the discipline of personal expenses and education costs.

In the context of married and unmarried women in Bengkalis District, self-control plays a slightly different but still significant role in both. In married women, self-control tends to be related to managing household expenses, meeting family needs, and more complex financial allocation. Meanwhile, in unmarried women, self-control is more related to managing personal expenses, lifestyle, and educational needs. Although the contexts are different, the two groups show the same pattern, The greater an individual's level of self-control, the better their financial management behavior. These results indicate that



increased self-control may be one of the effective strategies for improving women's financial management, regardless of their marital status.

### **The Influence of Financial Responsibility on Financial Management Behavior**

The study's findings demonstrate that financial responsibility is the most influential factor affecting financial management behavior. Individuals who have a sense of responsibility in managing income, fulfilling financial obligations, and planning long-term finances, tend to exhibit better financial behavior. The findings of this research are also consistent with the studies of Syafitri (2021) and Haryanto (2020) which concluded that financial responsibility is a strong factor in determining individual financial management practices.

In the context of married and unmarried women in Bengkalis District, the role of financial responsibility is seen in a different form but has an equally important function. In married women, financial responsibility arises because of the demands to meet family needs, manage household expenses, and ensure the financial sustainability of the family. Meanwhile, for unmarried women, responsibilities are more related to pocket money management, tuition fees, personal needs, lifestyle control, and efforts to build savings and financial security in the future. Although the context of responsibility was different, both groups showed that the stronger the level of financial responsibility, the more effective the financial management behavior displayed. These findings confirm that strengthening a sense of financial responsibility can be a very effective strategy in improving the quality of women's financial management in various life conditions.

### **Differences in the Influence of Future Orientation, Self-Control, and Financial Responsibility on Married and Unmarried Women on Financial Management Behavior**

The findings of the Multi-Group Analysis (MGA) indicated that no statistically significant difference was found in the influence between married and unmarried women on the three variables, namely future orientation, self-control, and financial responsibility, with respect to financial management behavior. This indicates that marital status does not moderate the influence of psychological factors or financial responsibility on financial behavior. This finding is interesting because in theory, married and unmarried women have different financial burdens and priorities. However, the results showed that internal factors such as future orientation, self-control, and financial responsibility had a relatively consistent influence on both groups. Previous studies by Ningsih (2020) and Safitri (2022) also reported that variations in marital



status do not necessarily lead to significant differences in financial behavior when internal psychological factors are strong.

Thus, the improvement of the quality of women's financial management behavior in Bengkalis District is determined more by psychological aspects and personal responsibility than marital status. This means that the formation of a financial mindset, the ability to control oneself, and a high sense of responsibility play a greater role in shaping healthy financial behavior than demographic factors. These findings provide important implications for financial education programs, namely the need to focus on character-based interventions, such as strengthening financial discipline, self-management, and future planning. This effort is believed to have a more effective impact than an approach that only targets certain groups based on marital status, because financial behavior is essentially formed from the psychological strength and personal habits of individuals.

## CONCLUSION

Based on the findings of this study, it can be concluded that women's financial management behavior in Bengkalis District is proven to be more dominantly influenced by internal factors in the form of financial responsibility and self-control than future orientation. Although future orientation indicates the direction of positive influence, its power is not yet significant enough to trigger real changes in financial behavior in daily life. In contrast, financial responsibility emerged as the most influential factor, illustrating that women with a high sense of financial responsibility tended to be more disciplined in budgeting, recording expenses, and meeting priority needs. The self-control factor also plays an important role, showing that the ability to control shopping impulses, limit emotional consumption, and consider long-term benefits greatly determines the quality of financial management. The results of the multi-group analysis also confirmed that marital status does not function as a comparison, so married and unmarried women have relatively similar financial behavior patterns. This gives the impression that individual psychological factors are more underlying financial decision-making than family conditions or social status.

This research also indicates that efforts to improve the quality of women's financial management cannot only rely on improving financial knowledge through basic education alone, but need to be complemented by fostering self-control, habituating responsible financial behavior, and strengthening a more targeted and realistic future orientation. These findings can serve as a basis for



local governments, financial institutions, women's empowerment organizations, and educational institutions to design financial literacy programs that are more applicable, contextual, and sustainable. However, this study has limitations in the scope of the population that only includes women in Bengkalis District and variables that are still limited to three psychological factors. Therefore, the next study is suggested to expand the research area to other areas, add variables such as financial literacy, social media influence, social pressure, digital consumption patterns, and family environment, and integrate mixed methods so that an understanding of women's financial management behavior can be obtained in a more in-depth, comprehensive, and representative manner.

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