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Financial Self Efficacy, Financial Satisfaction, Financial Management Behavior, and Financial Well Being of Indonesian Women

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Abstract: A woman must have good financial self-efficacy so that financial well-being can be achieved. The study was analysed financial self-efficacy, financial satisfaction, financial management behavior, and financial wellbeing of Indonesian women. The population in this study were all women aged 21-50 years and already working who were in the central region of Indonesia. Data analysis was carried out using the Partial Least Square (PLS) method using SmartPLS software version. The result of this study is financial literacy has a positive and significant effect on women's financial self-efficacy. Self-control has a positive and significant effect on women's financial self-efficacy. Money attitude has no effect on financial self-efficacy. Financial literacy has a positive and significant effect on women's financial satisfaction. Financial literacy has a positive and significant effect on women's financial management behavior. Financial self-efficacy has a positive and significant effect on women's financial management behavior. Money attitude has no effect on women's financial management behavior. Locus of control has a positive and significant effect on women's financial management behavior. Financial management behavior has a positive and significant effect on women's financial wellbeing. Financial self-efficacy mediates the effect of financial literacy on women's financial management behavior. Financial self-efficacy mediates the influence of self-control on women's financial management behavior. Financial self-efficacy is not able to mediate the effect of money attitude on women's financial management behavior.

Keyword: financial self-efficacy, financial satisfaction, financial management behavior, financial wellbeing

INTRODUCTION

The important role of women in financial matters is an interesting topic to discuss, especially about financial self-efficacy, financial satisfaction, financial management behavior, and financial well-being of women in Indonesia. Laili et al. (2022) explain that financial self-efficacy is an individual's belief in his ability to manage finances to achieve goals to improve his financial well-being. A woman must have good financial self-efficacy so that financial well-being can be achieved. There are several factors that determine financial self-efficacy, one of which is financial literacy.

Gunawan et al. (2019) explain that financial literacy is understood as a person's knowledge about finance so that it can make the right decisions related to finance. When someone has good financial literacy, their financial self-efficacy is higher. Someone who has high financial literacy will be more confident in the actions taken. Research conducted by Wasita et al., (2022) and Rooiji (2019) proves that people with better financial literacy tend to increase their confidence in the financial actions taken. This means that financial literacy has a significant positive effect on financial self-efficacy. However, different research results conducted by Yusuh (2022) explain that a person's financial literacy cannot determine a person's financial self-efficacy.

In addition, self-control is also a factor that can determine financial self-efficacy. Self-control is the ability to control oneself in a state of full awareness of what is being done, doing positive things and avoiding negative things (Ali et al., 2020). Someone with strong self-control will be better able to manage their finances. Determining the priority scale of needs and putting aside desires is a form of self-control to create appropriate financial management behavior. The better one's self-control tends to create good financial behavior so that it can increase the self-efficacy one has regarding finance (Idris, 2021). Research conducted by Idris (2021) and Younes et al., (2019) found that self-control has a positive and significant effect on a person's financial self-efficacy. This means that when a person's self-control in shopping is getting better, he tends to show financial behavior that prioritizes a priority scale so that the financial behavior shown will be better. This will increase his confidence in his abilities related to the financial actions taken. However, Sari & Listiadi (2021) found that a person's self-control is unable to influence a person's self-efficacy regarding finance.

Through good financial literacy, women can create financial satisfaction. Financial satisfaction is an individual's satisfaction with their financial condition (Hasibuan et al., 2018). Financial literacy is needed in managing finances so as to achieve financial satisfaction. An individual with a low level of literacy tends to be unable to predict and budget optimally so that he tends not to be able to create financial satisfaction independently, and vice versa (Nurbaeti et al., 2019). Research conducted by Pradiningtyas & Lukiastuti (2019) and Gunawan & Chairani (2019) found that financial literacy has a positive and significant effect on financial satisfaction. This means that someone with good financial literacy has the ability to budget optimally in their spending which will create satisfaction with the financial decisions that have been made.

Women are required to have good financial management behavior given the important role of women in managing finances. Creating financial management behavior is closely related to one's financial literacy (Setiawan & Suarmanayasa, 2022). Someone who has strong financial literacy will have a good understanding and skills in managing finances. The better financial literacy one has, the more it will improve one's financial management behavior. Research conducted by Komarudin et al., (2020); Setiawan & Suarmanyasa (2022); Sari et al., (2020); and Rumbianingrum (2018) found that financial literacy has a significant positive effect on financial management behavior. This means that the better financial literacy a person has, it will increase financial management behavior. However, in contrast to research conducted by Yusuh (2022) which found that financial literacy has no significant effect on financial management behavior. This is because financial literacy does not always focus on objective financial knowledge, but also considers the level of subjective financial knowledge in order to have an impact on individuals to assist in managing finances wisely.

Good financial management behavior is also closely related to financial self-efficacy. A high level of self-efficacy helps create calmness when performing difficult tasks and activities (Mukhid, 2017). This means that when someone with good financial self-efficacy, they are able to show good financial behavior in supporting their financial condition. The better a person's financial self-efficacy, the better their financial management behavior. (Sari & Listiadi, 2021). Research conducted by Farrel et al., (2015); Singh et al., (2019); Suwatno et al., (2020); and Rizkiawati & Asandimitra (2018) explains that financial self-efficacy affects financial management behavior positively. This means that the better a person's financial self-efficacy, the better his financial management behavior. However, in contrast to research conducted by Pradinaningsih & Wafiroh (2022) which found that self-efficacy has no effect on financial management.

In addition, financial management behavior is also determined by money attitude, which is a person's view or perspective on money where a good money attitude is a good view of managing finances (Mustikarahmawati, 2018). Someone with a good money attitude will sort out what to buy and what not to buy so that in the end this behavior will make women tend to have better financial management behavior. Research conducted by Chuah et al., (2020); Tang & Baker (2016); Annisa et al., (2020); and Ameliawati & Setiyani (2018) found that money attitude has a positive and significant effect on one's financial management behavior. If someone has a good money attitude, it tends to increase good personal financial management behavior as well. However, in contrast to research conducted by Dewi (2020) which found that money attitude has no effect on financial management behavior, while research conducted by Sundari (2022) found that money attitude has a negative effect on one's financial management behavior.

Women with good financial management behaviour will be able to create financial well-being or what is often known as financial wellbeing. Financial well-being is a state when a person can fulfill all needs and have money left over, can control their finances, and feel financially secure, now and in the future (Muir et al., 2017). Creating one's financial well-being is closely related to one's financial management behavior. When someone has better financial management behavior, financial well-being will be achieved. Needs have been able to be met and there is still money left that can be saved as an emergency fund or future fund which shows financial well-being because of good financial management. This means that the better one's financial management, the more likely it is to achieve financial well-being. Research conducted by Nurhikmah (2019); Batista (2023); and Kurniawati & Lestari (2022) proves that good financial management behavior tends to produce financial well-being for a person, meaning that in this case financial management behavior has a positive effect on a person's financial well-being.

Literature Review and Hypothesis Development

Gunawan et al., (2019) explained that financial literacy is understood as a person's knowledge of finance so that they can produce the right decisions related to finance. The better a person's knowledge and understanding of finance will have an impact on their confidence in their abilities related to finance. In this case, when someone has good financial literacy, their self-efficacy regarding finance is higher. Self-efficacy is the key to how an individual manages themselves, belief in self-efficacy is a key aspect of the origin of human action (Wasita et al., 2022). A person who has high financial literacy will be more confident in the actions taken. This is in line with the statement of Atmadja et al., (2021) that financial literacy is a person's ability to process economic information to make decisions about financial plans. Research conducted by Wasita et al., (2022) proves that a person with better financial literacy tends to increase their confidence in the financial actions taken. This means that financial literacy has a significant positive effect on financial self-efficacy. In line with the results of the study, Rooij (2019) also proved that financial literacy has a positive impact on financial self-efficacy, where the higher the financial literacy, the higher the financial self-efficacy.

H1: Financial literacy has a positive effect on financial self-efficacy

Self-control has an important role in determining a person's financial behavior, including financial self-efficacy (Idris, 2021). Self-control is the ability to control oneself in a state of full awareness of what is being done, doing positive things and avoiding negative things (Ali et al., 2020). A person with strong self-control will be better able to manage their finances.

Determining the priority scale of needs and setting aside desires is a form of self-control to create the right financial management behavior. The better a person's self-control tends to create good financial behavior so that it can increase the self-efficacy they have regarding finances (Idris, 2021). Research conducted by Idris (2021) found that self-control has a positive and significant effect on a person's financial self-efficacy. This means that when a person's self-control in shopping is better, they tend to show financial behavior that prioritizes the priority scale so that the financial behavior shown will be better. This will increase their confidence in their abilities related to the financial actions taken. In line with this, research conducted by Younes et al., (2019) also found that self-control has a positive and significant effect on financial self-efficacy.

H2: Self-control has a positive effect on financial self-efficacy

Money atitude is an individual's perspective or attitude towards money (Paramita & Rita, 2017). Money attitude or financial attitude can also explain the financial values held by a person with the aim of making economic decisions (Wasita et al., 2022). Financial attitude is associated with self-efficacy in a person, how a person's self-confidence is in determining attitudes related to economic events (Farrell et al., 2018). A person with a good money attitude tends to view or have the perception that money must be managed well so that their decisions about money can support a person's economic condition. This will increase a person's self-confidence in the attitudes or actions taken related to finances related to economic events. This means that a person with a good money attitude tends to have better financial self-efficacy. Research conducted by Farrell et al., (2018) and Shim & Tang (2019) found that a person's financial attitude can increase a person's self-efficacy regarding their finances. In line with these results, research conducted by Rizkiawati & Asandimitra (2020) also found that financial attitudes have a significant positive effect on financial self-efficacy, where the better a person's financial attitude tends to increase that person's financial self-efficacy.

H3: Money attitude has a positive effect on financial self-efficacy

Financial satisfaction is an individual's satisfaction with their financial condition (Hasibuan et al., 2018). The financial satisfaction of everyone is certainly different because each individual has a different benchmark in terms of their finances. Individual financial satisfaction will increase if supported by good financial literacy (Farida et al., 2021). Financial literacy is needed in managing finances so that they can achieve financial satisfaction. An individual with a low level of literacy tends to be unable to predict and budget optimally in calculating their expenses and will find it difficult to identify financial services and products that can facilitate and meet their financial needs. even tend not to be able to assess and obtain financial satisfaction independently (Nurbaeti et al., 2019). Research conducted by Pradiningtyas & Lukiastuti (2019) found that financial literacy has a positive and significant effect on financial satisfaction. This means that someone with good financial literacy can make an optimal budget in their expenses which will later create satisfaction with the financial decisions that have been made. In line with this, research conducted by Gunawan & Chairani (2019) also proves that financial literacy has a positive and significant effect on financial satisfaction.

H4: Financial literacy has a positive effect on financial satisfaction.

The Theory of Planned Behavior (TPB) explains that behavior caused by individuals arises because of the intention to behave (Ajzen, 2011). Normative beliefs as part of TPB can be understood as a belief about the normative expectations of others and the motivation to fulfill those expectations. Someone who believes that good financial literacy can determine their behavior to produce good financial management as well. This means that when women have good financial literacy, then these women will demonstrate good financial management behavior. Creating financial management behavior is closely related to a person's financial literacy (Setiawan & Suarmanayasa, 2022). Financial literacy can be interpreted as a person's ability or skill in making decisions related to finance (Gunawan et al., 2019). Simply put,

financial literacy is understood as a person's knowledge of finance so that they can produce the right decisions related to finance. A person who has strong financial literacy will have a good understanding and skills in managing finances. The better the financial literacy, the more it will improve a person's financial management behavior. Research conducted by Komarudin et al., (2020) found that financial literacy has a positive and significant effect on financial management behavior. Research conducted by Setiawan & Suarmanyasa (2022); Sari et al., (2020); and Rumbianingrum (2018) found that financial literacy has a significant positive effect on financial management behavior. The better the financial literacy a person has, the more it will improve financial management behavior.
H6: Financial literacy has a positive effect on financial management behavior.

Financial self-efficacy is defined as a person's belief in their own ability to achieve financial goals influenced by several factors such as personality, skills, social, and other factors (Sari & Listiadi, 2021). Simply put, financial self-efficacy can be understood as a person's belief in their ability to make decisions about their finances. A high level of self-efficacy helps create calm when carrying out difficult tasks and activities (Mukhid, 2017). This means that when someone has good financial self-efficacy, they can demonstrate good financial behavior in supporting their financial condition. The better a person's financial self-efficacy, the better their financial management behavior. (Sari & Listiadi, 2021). Research conducted by Farrel et al., (2015) found that self-efficacy can build confidence in financial management skills and have a real impact on a person's financial outcomes. Research conducted by Singh et al., (2019) explains that financial self-efficacy positively influences financial management behavior. This means that the better a person's financial self-efficacy, the better their financial management behavior. Similar results were also found in research by Suwatno et al., (2020) and Rizkiawati & Asandimitra (2018) which also explained that there is a positive influence between financial self-efficacy and financial management behavior.
H7: Financial Self-Efficacy has a positive effect on financial management behavior

Money attitude is an individual's perspective or attitude towards money (Paramita & Rita, 2017). Money attitude is a person's view or perspective on money where a good money attitude is a good view in managing finances (Mustikarahmawati, 2018). Attitudes towards money vary across individuals and have a significant substance in financial behavior, thus providing this attitude to form appropriate financial actions (Potrich et al., 2016). Chuah et al., (2020) stated that money attitude influences a person's financial management behavior. Tang & Baker (2016) also proved that money attitude has a significant positive influence on a person's financial management behavior. When someone has the right view that money should be used according to the budget or allocation to meet life's needs or someone has a love for money, they will tend to be more careful in using the money they have. Someone with a good money attitude will sort out what to buy and what not to buy so that in the end this behavior will make women tend to have better financial management behavior. Research conducted by Annisa et al., (2020) found that money attitude has a positive and significant effect on a person's financial management behavior. If someone has a good money attitude, they tend to increase good personal financial management behavior as well. This is also supported by research conducted by Syafitri & Santi (2017); Ameliawati & Setiyani (2018); and Qamar et al., (2016) which proves that money attitude has a positive and significant effect on financial management behavior. This indicates that the better the money attitude a person has, the more likely the person will have better financial management behavior.
H8: Money attitude has a positive effect on financial management behavior

Financial well-being is a condition when a person is able to meet all needs and has money left over, can control their finances and feel financially secure, now and in the future (Muir et al., 2017). Creating a person's financial well-being is closely related to the financial management behavior of a person. Financial management is part of personal financial management activities which is the process of an individual meeting life's needs through managing financial resources in a structured and systematic manner (Putri & Lestari, 2019). A person with good financial management behavior can determine expenses based on a priority scale and is able to distinguish between needs and wants. When a person has better financial management behavior, financial well-being can be achieved. Needs have been met and there is still money left over that can be saved as an emergency fund or future fund which shows financial well-being as a result of good financial management. This means that the better a person's financial management, the more likely they are to achieve financial well-being. Research conducted by Nurhikmah (2019) found that financial management behavior has a positive and significant effect on a person's financial well-being. In line with these results, research conducted by Batista (2023) and Kurniawati & Lestari (2022) also proves that good financial management behavior tends to result in financial well-being for a person, meaning that in this case financial management behavior has a positive effect on a person's financial well-being.

H9: Financial management behavior has a positive effect on financial well-being

Individuals who understand financial management will benefit from the financial knowledge they have. Financial literacy will give a person several alternatives in determining economic behavior. This will create self-confidence in understanding financial insight which will later be able to determine a person's financial behavior. Based on the theory of planned behavior, financial literacy represents perceived behavioral control and financial self-efficacy represents intention. If perceived behavioral control is greater, then the individual's intention to carry out the behavior being considered will be stronger. This indicates that financial literacy will affect a person's financial self-efficacy where the higher the level of financial literacy of students will have an impact on the higher level of financial self-efficacy produced. This tends to also lead to an increase in a person's financial management behavior. Individuals who have good financial literacy are able to increase financial self-efficacy and when someone has adequate financial literacy, that person will have more confidence in managing their finances so that the financial management behavior shown tends to be better. Research conducted by Dewi (2022) found that financial self-efficacy is able to mediate the influence of financial literacy on financial behavior. In line with these results, research conducted by Rochmawati & Dewi (2020) and Wasita et al., (2022) also proved that financial self-efficacy can mediate the influence of financial literacy on financial management behavior.

H10: Financial self-efficacy mediates the influence of financial literacy on financial management behavior

Self-control is the ability to control oneself in a state of full awareness of what is being done, doing positive things and avoiding negative things (Ali et al., 2020). A person with strong self-control will be better able to manage their finances. The higher the level of self-control of a person, the wiser the individual can be in managing their finances (Utami, 2022). A person who has good self-control and can apply it in everyday life will feel safer because they have a strong determination and a wise attitude in dealing with financial problems. This will increase the level of self-confidence that is possessed over the self-control that is possessed in terms of finances so that it tends to create better financial management behavior. Good self-control can reduce a person's level of anxiety related to financial problems so that it has an impact on financial management behavior and encourages a person to make the right financial decisions (Rindi & Adiputra, 2022). Research conducted by Utami (2022) found that a person's self-efficacy regarding finances can mediate the influence of self-control on a person's management behavior. The same results are also proven in a study conducted by Rindi & Adiputra (2022) which found that financial self-efficacy can mediate the influence of self-control on financial management behavior.

H11: Financial self-efficacy mediates the influence of self-control on financial management behavior

Money Attitude or attitude towards money is a person's opinion about money according to the experiences they have had (Dewi & Rochmawati, 2020). A person's thoughts about money will influence a person's actions where positive thoughts lead to positive money management behavior (Grable et al., 2020). A person with a positive view of money will increase their self-efficacy related to finance. A person who has high financial self-efficacy is expected to have a positive impact on their financial management behavior. People with high financial self-efficacy tend to be better at managing their finances, where they tend to think carefully before spending money and choose to save the money for their future financial well-being. When someone views money as something valuable and must be used as well as possible, then a person's self-efficacy will tend to be more careful in spending money. Moreover, supported by high confidence in managing their financial behavior to achieve their financial goals. This will tend to encourage someone to show better financial management behavior. Research conducted by Annisa et al., (2020) shows that financial self-efficacy is significant in mediating the influence of money attitude on personal financial management behavior. Financial self-efficacy is very important to measure how much confidence a person has in managing and managing their finances properly and correctly. When someone has good confidence and self-confidence, it indicates that the person is confident in their ability to manage their finances. Therefore, it can be said that the influence of money attitude on financial management behavior will be better with the mediation of financial self-efficacy. The results of this study are also in line with research conducted by Elfahmi et al., (2020) which proves that financial self-efficacy can mediate the influence of financial attitudes on financial management behavior.

H12: Financial self-efficacy mediates the influence of money attitudes on financial management behavior.

Based on literature review and hypothesis development, the research framework are figure out bellow:

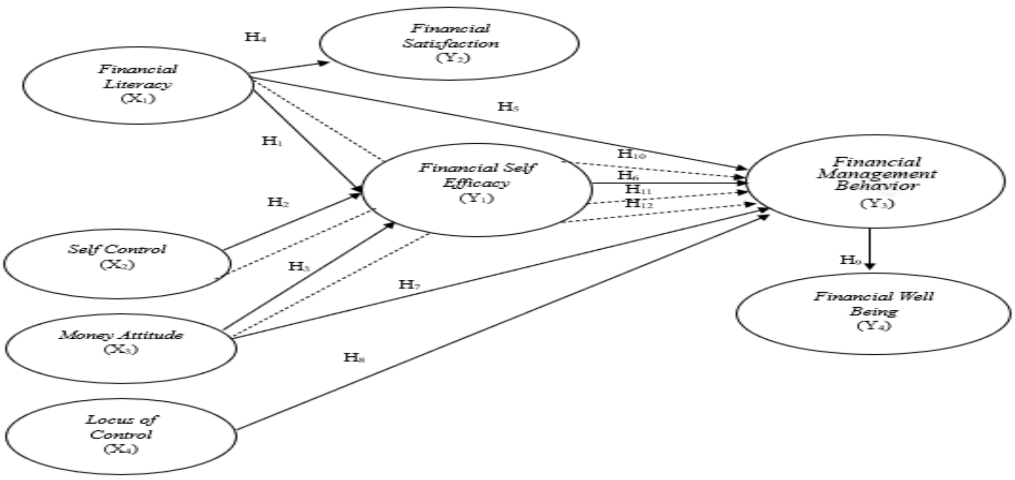

Figure 1. Research Framework

METHOD

This study was conducted specifically in Indonesia in the central region aimed at female people aged 21-50 years. Women have an important role in managing household finances to achieve spatial well-being. However, women tend to have more consumptive behavior. This consumptive behavior is also shown by the trend of online shopping which is dominated by female residents. The current study wants to find out the financial self-efficacy, financial satisfaction, financial management behavior, and financial well-being of women in the central region of Indonesia. The population in this study were all women aged 21-50 years and already working who were in the central region of Indonesia. According to Sugiyono (2019), the sample is part of the number and characteristics of the population. The sample taken must be

representative and sourced from the population of this study. This research method uses a sample of 100 women obtained from calculations using the Rao Purba formula.
The questionnaire distributed is a list of written statements to respondents related to the variables in this study which will be distributed using Google Form. The questionnaire in this study was assessed based on a differential semantic differential scale. Data analysis was carried out using the Partial Least Square (PLS) method using SmartPLS software version 3. PLS is one of the Structural Equation Modelling (SEM) solution methods which in this case is better compared to other SEM techniques.

RESULTS AND DISCUSSION

Measurement Model Evaluation Results (Outer Model)

The Measurement Model or Outer Model is used to describe the relationship between latent variables / constructs and each indicator block (Hair et.al, 2013). This measurement model is used to test the construct validity and reliability of the research instrument. The results of the Measurement Model can be seen in Figure 2.

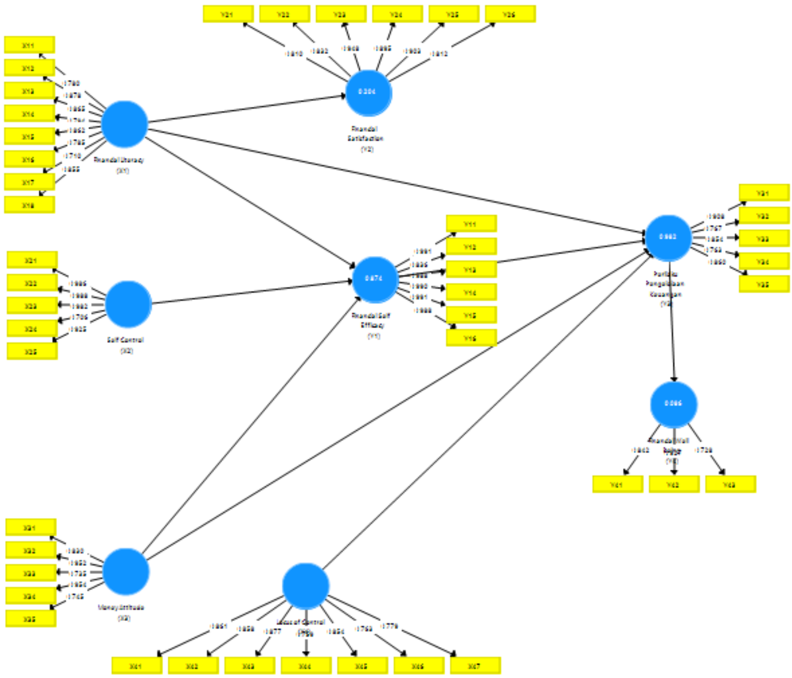

Figure 2 Outer Model PLS

Validity Test

The validity test is applied to determine the ability of the research instrument to measure what should be measured. There are two validity tests used in this analysis, namely convergent validity, and discriminant validity.

Convergent Validity Test

Convergent validity is carried out to test the extent to which indicators are positively correlated with alternative indicators of the same latent construct/variable. The basis for measurement in convergent validity can be seen from the outer loading value and Average Variance Extracted (AVE). If the outer loading value> 0.7 and AVE> 0.5, the indicators of the latent constructs / variables used are valid and consistent. The results of the latent construct / variable validity test in this study can be seen in Table 1.

Table 1. Convergent Validity Test Results

	FS (Y2)	FL (X1)	FSE (Y1)	FWB (Y4)	LOC (X4)	MA (X3)	PPK (Y3)	SC (X2)
X11		0,780						
X12		0,878						

X13		0,865						
X14		0,794						
X15		0,862						
X16		0,785						
X17		0,710						
X18		0,855						
X21								0,986
X22								0,988
X23								0,982
X24								0,706
X25								0,925
X31						0,830		
X32						0,952		
X33						0,735		
X34						0,954		
X35						0,745		
X41					0,861			
X42					0,858			
X43					0,877			
X44					0,759			
X45					0,854			
X46					0,763			
X47					0,779			
Y11			0,991					
Y12			0,836					
Y13			0,988					
Y14			0,990					
Y15			0,991					
Y16			0,988					
Y21	0,810							
Y22	0,832							
Y23	0,948							
Y24	0,895							
Y25	0,903							
Y26	0,812							
Y31							0,908	
Y32							0,767	
Y33							0,854	
Y34							0,763	
Y35							0,860	
Y41				0,842				
Y42				0,927				
Y43				0,728				

Based on Table 1, the results of the convergent validity test show that the outer loading results for each indicator used in this study are greater than 0.7 so that the data has met convergent validity.

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Financial Satisfaction (Y2)	0,754
Financial Literacy (X1)	0,669
Financial Self Efficacy (Y1)	0,933
Financial Well Being (Y4)	0,699
Locus of Control (X4)	0,677
Money Attitude (X3)	0,720
Financial Management Behavior (Y3)	0,693

Primary Data, 2024

Based on Table 2, the Average Variance Extracted (AVE) value of each construct used in this study is above the expected value of 0.5 so that it can be said that the constructs used in the study have good convergent validity.

Discriminant Validity Test

Discriminant validity is used to test the extent to which a construct is truly different from other constructs which are assessed based on cross loading measurements. If the value of the outer loading of the indicator on the related construct or latent variable is greater than all cross loading of other constructs or latent variables, the construct has good discriminant validity. Another method that can be used to assess discriminant validity is to compare the root AVE for each construct and the latent variable correlation. The AVE value is not required but it would be better if the resulting value is> 0.5 (Hair, et.al 2013). The results of the Discriminant Validity Test in this study are presented in Table 3.

Table 3. Cross Loading Results

	FS (Y2)	FL (X1)	FSE (Y1)	FWB (Y4)	LOC (X4)	MA (X3)	PPK (Y3)	SC (X2)
X11	0,213	**0,780**	0,991	0,245	0,720	-0,302	0,854	0,903
X12	0,418	**0,878**	0,836	0,249	0,845	-0,307	0,908	0,715
X13	0,475	**0,865**	0,467	0,234	0,743	-0,124	0,787	0,381
X14	0,519	**0,794**	0,451	0,196	0,686	-0,169	0,701	0,369
X15	0,501	**0,862**	0,466	0,258	0,741	-0,102	0,783	0,373
X16	0,199	**0,785**	0,988	0,226	0,723	-0,316	0,860	0,906
X17	0,183	**0,710**	0,487	0,191	0,567	-0,169	0,627	0,430
X18	0,500	**0,855**	0,463	0,255	0,767	-0,121	0,778	0,365
X21	0,170	0,717	0,897	0,190	0,636	-0,344	0,789	**0,986**
X22	0,178	0,721	0,897	0,195	0,640	-0,350	0,789	**0,988**
X23	0,169	0,712	0,881	0,176	0,617	-0,325	0,777	**0,982**
X24	0,123	0,523	0,616	0,081	0,438	-0,275	0,522	**0,706**
X25	0,106	0,617	0,814	0,242	0,548	-0,338	0,695	**0,925**
X31	-0,090	-0,157	-0,217	0,096	-0,178	**0,830**	-0,181	-0,308
X32	-0,144	-0,307	-0,338	0,038	-0,341	**0,952**	-0,333	-0,343
X33	-0,091	-0,017	-0,108	0,076	-0,039	**0,735**	-0,040	-0,199
X34	-0,147	-0,311	-0,361	0,034	-0,344	**0,954**	-0,340	-0,359
X35	-0,103	-0,042	-0,154	0,048	-0,067	**0,745**	-0,069	-0,192
X41	0,414	0,757	0,441	0,212	**0,861**	-0,145	0,725	0,338
X42	0,359	0,752	0,722	0,225	**0,858**	-0,291	0,789	0,583
X43	0,449	0,769	0,438	0,212	**0,877**	-0,192	0,736	0,329
X44	0,180	0,689	0,918	0,262	**0,759**	-0,313	0,769	0,804
X45	0,481	0,795	0,444	0,248	**0,854**	-0,146	0,755	0,333
X46	0,165	0,695	0,917	0,243	**0,763**	-0,327	0,775	0,809
X47	0,280	0,680	0,478	0,107	**0,779**	-0,266	0,639	0,370
Y11	0,213	0,780	**0,991**	0,245	0,720	-0,302	0,854	0,903
Y12	0,418	0,878	**0,836**	0,249	0,845	-0,307	0,908	0,715
Y13	0,239	0,783	**0,988**	0,247	0,719	-0,321	0,856	0,885
Y14	0,227	0,777	**0,990**	0,243	0,712	-0,302	0,850	0,888
Y15	0,235	0,783	**0,991**	0,246	0,719	-0,315	0,856	0,888
Y16	0,199	0,785	**0,988**	0,226	0,723	-0,316	0,860	0,906
Y21	**0,810**	0,261	0,190	0,112	0,193	-0,119	0,240	0,133
Y22	**0,832**	0,335	0,282	0,138	0,277	-0,125	0,326	0,248
Y23	**0,948**	0,506	0,281	0,088	0,472	-0,145	0,465	0,160
Y24	**0,895**	0,426	0,203	0,022	0,401	-0,115	0,383	0,090
Y25	**0,903**	0,449	0,208	0,052	0,421	-0,122	0,403	0,097
Y26	**0,812**	0,272	0,207	0,119	0,207	-0,116	0,255	0,153
Y31	0,418	0,878	0,836	0,249	0,845	-0,307	**0,908**	0,715
Y32	0,453	0,817	0,415	0,242	0,743	-0,135	**0,767**	0,327
Y33	0,213	0,780	0,991	0,245	0,720	-0,302	**0,854**	0,903
Y34	0,478	0,814	0,415	0,266	0,740	-0,114	**0,763**	0,319
Y35	0,199	0,785	0,988	0,226	0,723	-0,316	**0,860**	0,906
Y41	0,030	0,230	0,266	**0,842**	0,224	-0,017	0,250	0,217

Y42	0,048	0,234	0,224	**0,927**	0,211	0,052	0,246	0,190
Y43	0,160	0,251	0,135	**0,728**	0,229	0,112	0,238	0,078

Primary Data, 2024

Based on Table 3, it can be seen that the cross loading value indicates good discriminant validity, where this can be seen from the correlation value of the indicator to its construct is higher than the correlation value of the indicator with other constructs.

Table 4. Fornell-Larcker Criterion

	FS (Y2)	FL (X1)	FSE (Y1)	FWB (Y4)	LOC (X4)	MA (X3)	PPK (Y3)	SC (X2)
FS (Y2)	0,868							
FL (X1)	0,452	0,818						
FSE (Y1)	0,264	0,827	0,966					
FWB (Y4)	0,094	0,286	0,252	0,836				
LOC (X4)	0,404	0,894	0,767	0,265	0,823			
MA (X3)	-0,142	-0,260	-0,322	0,057	-0,293	0,848		
PPK (Y3)	0,415	0,977	0,896	0,294	0,905	-0,289	0,832	
SC (X2)	0,163	0,717	0,897	0,195	0,629	-0,354	0,781	0,924

Primary Data, 2024

The calculation of discriminant validity can also be seen through the Fornell-Larcker Criterion results in Table 4 where the AVE square root value is higher than the correlation between latent variables, so it can be said that the data has met the discriminant validity requirements.

Reliability Test

Reliability test is applied to measure the consistency, accuracy and accuracy of measuring instruments in measuring a concept and can be used to measure the consistency of respondents in answering question items in a questionnaire (Hair et. al., 2013). The basis of measurement used to determine the reliability of research variables in PLS is carried out by two methods, namely Cronbach's Alpha and Composite Reliability. If the Cronbach alpha's and composite reliability values are greater than 0.7, however, if the value is 0.6 it is still acceptable and all latent variables are said to be reliable. The results of the Reliability Test in this study are presented in Table 5.

Table 5. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Financial Satisfaction (Y2)	0,937	0,948
Financial Literacy (X1)	0,930	0,942
Financial Self Efficacy (Y1)	0,985	0,988
Financial Well Being (Y4)	0,778	0,873
Locus of Control (X4)	0,920	0,936
Money Attitude (X3)	0,919	0,927
Financial Management Behavior (Y3)	0,888	0,918
Self-Control (X2)	0,954	0,966

Primary Data, 2024

Based on the results of the Cronbach's Alpha and Composite Reliability analysis presented in Table 5, each Cronbach's Alpha and Composite Reliability value for each research construct obtained a value greater than 0.7 so it can be concluded that all latent constructs/variables in this study are reliable.

Results of Structural Model Evaluation (Inner Model)

After evaluating the Measurement Model (Outer Model), the Structural Model Evaluation (Inner Model) is carried out using Bootstrapping. The Structural Model is a model used to test the relationship between latent constructs / variables that have been hypothesized previously. The Inner Model in PLS is evaluated by looking at the R-squared (R^2) value or the coefficient of determination and the t-value or path coefficient value (Hair, et.al 2013). Based on the bootstrapping results on the inner model, it can be described as follows.

R-Square (Coefficient of Determination)

According to Hair et.al (2013) determining the R-square value is applied to explain the effect of a dependent variable on other variables, whether in the research construct or not. The measurement criteria with R-square are seen from the R-square value, namely 0.75; 0.50; 0.25 respectively indicating strong, medium, and weak models. The higher the R-square value, the better the prediction model of the proposed research model. The^{R2} results can be seen in Table 6.

Table 6. Results of the Coefficient of Determination R-square

	R Square	R Square Adjusted
Financial Self Efficacy (Y1)	0,874	0,870
Financial Satisfaction (Y2)	0,204	0,196
Financial Management Behavior (Y3)	0,982	0,981
Financial Well Being (Y4)	0,086	0,077

Primary Data, 2024

The coefficient of determination R^2 of the financial self-efficacy variable is 0.874, which means that 87.4 percent of the financial self-efficacy variable can be influenced or explained by the financial literacy, self-control, and money attitude variables, while 12.6 percent is influenced by other factors outside the research model.

The coefficient of determination R^2 of the financial satisfaction variable is 0.204 where this result means that 20.4 percent of the financial satisfaction variable can be influenced or explained by the financial literacy variable, while 79.4 percent is influenced by other factors outside the research model.

The coefficient of determination R^2 of financial management behavior variables is 0.982 where this result means that 98.2 percent of financial management behavior variables can be influenced or explained by financial literacy variables, financial self-efficacy, money attitude, and locus of control, while 1.8 percent is influenced by other factors outside the research model.

The coefficient of determination R2 of the financial wellbeing variable is 0.086 where this result means that 8.6 percent of the financial wellbeing variable can be influenced or explained by the financial management behavior variable while 91.4 percent is influenced by other factors outside the research model.

Goodness of Fit

Goodness of fit is measured by looking at the Q2 value to calculate the prediction accuracy of the research model. The equation used to assess Goodness of fit in this study is as follows.

$Q^2 = 1 – (1 - R_1^2) \dots (1 – R_n^2)$

$Q^2 = 1 – (1 – 0{,}874) (1 – 0{,}204) (1 – 0{,}982) (1 – 0{,}086)$

$Q^2 = 1 – (0{,}126 \times 0{,}794 \times 0{,}018 \times 0{,}914)$

$Q^2 = 0{,}998$

Based on the above calculations, the Q2 value is 0.998> 0 so that the model used in this study has predictive relevance.

T-value (Path Coefficient Value)

The path coefficient value (t-value) or used to test the significance of a construct or latent variable is done through the estimated path coefficient value (t-value) obtained by the bootstrapping procedure with a value that is considered significant if the p-value ≤ 0.05. The test results are presented in Table 7.

Table 7. Bootstrapping

Hypothesis		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
H1	Financial Literacy (X1) -> Financial Self Efficacy (Y1)	0,379	0,374	0,078	4,838	0,000
H2	Self-Control (X2) -> Financial Self Efficacy_(Y1)	0,624	0,628	0,086	7,232	0,000
H3	Money Attitude (X3) -> Financial Self Efficacy_(Y1)	-0,003	-0,004	0,037	0,078	0,938
H4	Financial Literacy (X1) -> Financial Satisfaction (Y2)	0,452	0,454	0,090	5,017	0,000
H5	Financial Literacy (X1) -> Financial Management Behavior (Y3)	0,747	0,746	0,052	14,318	0,000
H6	Financial Self Efficacy (Y1) -> Financial Management Behavior (Y3)	0,267	0,259	0,035	7,604	0,000
H7	Money Attitude (X3) -> Financial Management Behavior (Y3)	0,000	-0,001	0,018	0,014	0,989
H8	Locus of Control (X4) -> Financial Management Behavior (Y3)	0,124	0,128	0,044	2,788	0,006
H9	Financial Management Behavior (Y3) -> Financial Well Being_(Y4)	0,294	0,302	0,102	2,869	0,004
H10	Financial Literacy (X1) -> Financial Self Efficacy (Y1) -> Financial Management Behavior (Y3)	0,101	0,097	0,023	4,314	0,000
H11	Self Control (X2) -> Financial Self Efficacy(Y1) -> Financial Management Behavior (Y3)	0,166	0,163	0,033	5,026	0,000
H12	Money Attitude (X3) -> Financial Self Efficacy (Y1) -> Financial Management Behavior (Y3)	-0,001	-0,001	0,010	0,081	0,936

Primary Data, 2024

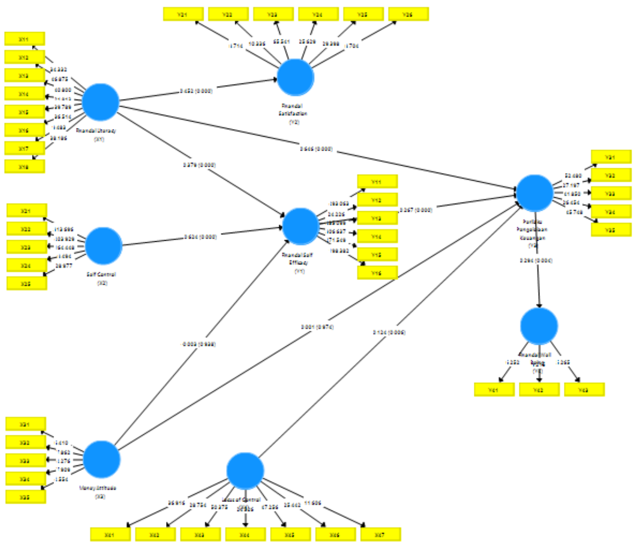

Figure 3. Inner Model Framework

The Effect of Financial Literacy on Financial Self Efficacy

The first hypothesis (H_1) in this study states that financial literacy has a positive and significant effect on financial self-efficacy. Based on Table 2, the path coefficient value obtained is positive, namely 0.379 with p-values = 0.000 <0.05. The results of this study indicate that H_1 is accepted, which means that financial literacy has a positive and significant effect on the financial self-efficacy of women in the Central Indonesia region.

The Effect of Self Control on Financial Self Efficacy

The second hypothesis (H_2) in this study states that self-control has a positive and significant effect on financial self-efficacy. Based on Table 2, the path coefficient value obtained is positive, which is 0.624 with p-values = 0.000 <0.05. The results of this study indicate thatH_2 is accepted, which means that self-control has a positive and significant effect on the financial self-efficacy of women in the Central Indonesia region.

The Effect of Money Attitude on Financial Self Efficacy

The third hypothesis (H_3) in this study states that money attitude has a positive and significant effect on financial self-efficacy. Based on Table 2, the path coefficient value obtained is negative, namely -0.003 with p-values = 0.938> 0.05. The results of this study indicate that H_3 is rejected, which means that money attitude does not have a significant effect on the financial self-efficacy of women in the Central Indonesia region.

The Effect of Financial Literacy on Financial Satisfaction

The fourth hypothesis (H_4) in this study states that financial literacy has a positive and significant effect on financial satisfaction. Based on Table 2, the path coefficient value obtained is positive, namely 0.452 with p-values = 0.000 <0.05. The results of this study indicate that H_4 is accepted, which means that financial literacy has a positive and significant effect on the financial satisfaction of women in the Central Indonesia region.

The Effect of Financial Literacy on Financial Management Behavior

The fifth hypothesis (H_5) in this study states that financial literacy has a positive and significant effect on Financial Management Behavior. Based on Table 2, the path coefficient value obtained is positive, which is 0.747 with p-values = 0.000 <0.05. The results of this study indicate that H_5 is accepted, which means that financial literacy has a positive and significant effect on the Financial Management Behavior of women in the Central Indonesia region.

The Effect of Financial Self Efficacy on Financial Management Behavior

The sixth hypothesis (H_6) in this study states that financial self-efficacy has a positive and significant effect on Financial Management Behavior. Based on Table 2, the path coefficient value obtained is positive, namely 0.267 with p-values = 0.000 <0.05. The results of this study indicate that H_6 is accepted, which means that financial self-efficacy has a positive and significant effect on the Financial Management Behavior of women in the Central Indonesia region.

The effect of Money Attitude on Financial Management Behavior

The seventh hypothesis (H_7) in this study states that money attitude has a positive and significant effect on Financial Management Behavior. Based on Table 2, the path coefficient value obtained is positive, which is 0.000 with p-values = 0.989> 0.05. The results of this study indicate that H_7 is rejected, which means that money attitude has no significant effect on the Financial Management Behavior of women in the Central Indonesia region.

The Effect of Locus of Control on Financial Management Behavior

The eighth hypothesis (H_8) in this study states that locus of control has a positive and significant effect on Financial Management Behavior. Based on Table 2, the path coefficient value obtained is positive, namely 0.124 with p-values = 0.006 <0.05. The results of this study indicate that H_8 is accepted, which means that locus of control has a positive and significant effect on the Financial Management Behavior of women in the Central Indonesia region.

The Effect of Financial Management Behavior on Financial Well Being

The ninth hypothesis (H_9) in this study states that Financial Management Behavior has a positive and significant effect on financial well-being. Based on Table 2, the path coefficient value obtained is positive, which is 0.294 with p-values = 0.004 <0.05. The results of this study indicate that H_9 is accepted, which means that Financial Management Behavior has a positive and significant effect on the financial well-being of women in the Central Indonesia region

The Role of Financial Self Efficacy in Mediating the Effect of Financial Literacy on Financial Management Behavior

The tenth hypothesis (H_{10}) in this study states that financial self-efficacy mediates the effect of financial literacy on Financial Management Behavior. Based on Table 2, the path coefficient value obtained is positive, namely 0.101 with p-values = 0.000 <0.05. The results of this study indicate that H_{10} is accepted, which means that financial self-efficacy mediates the effect of financial literacy on Financial Management Behavior. This means that financial literacy indirectly has a significant positive effect on Financial Management Behavior through increasing the financial self-efficacy of women in the Central Indonesia region.

The Role of Financial Self Efficacy in Mediating the Effect of Self Control on Financial Management Behavior

The eleventh hypothesis (H_{11}) in this study states that financial self-efficacy mediates the effect of self-control on Financial Management Behavior. Based on Table 2, the path coefficient value obtained is positive, namely 0.166 with p-values = 0.000 <0.05. The results of this study indicate that H_{11} is accepted, which means that financial self-efficacy mediates the effect of self-control on Financial Management Behavior. This means that self-control indirectly has a significant positive effect on Financial Management Behavior through increasing the financial self-efficacy of women in the Central Indonesia region.

The Role of Financial Self Efficacy Mediates the Effect of Money Attitude on Financial Management Behavior

The twelfth hypothesis (H_{12}) in this study states that financial self-efficacy mediates the effect of money attitude on Financial Management Behavior. Based on Table 2, the path coefficient value obtained is negative, namely -0.001 with p-values = 0.936> 0.05. The results of this study indicate that H_{12} is rejected, which means that financial self-efficacy is unable to mediate the effect of money attitude on Financial Management Behavior. This means that indirectly money attitude does not have a significant effect on Financial Management Behavior through the financial self-efficacy of women in the Central Indonesia region.

CONCLUSION

Financial literacy has a positive and significant effect on women's financial self-efficacy. This means that the higher the financial literacy that women have tends to bring an increase in a woman's financial self-efficacy. Self-control has a positive and significant effect on women's financial self-efficacy. This means that the better a woman's self-control over her finances tends to lead to an increase in a woman's financial self-efficacy.

Money attitude has no effect on financial self-efficacy. This means that women who view money as a source of security tend to have excessive worries and do not feel confident in managing their finances, so this attitude towards money does not directly increase financial self-efficacy. Financial literacy has a positive and significant effect on women's financial satisfaction. This means that a woman who has a good understanding of finance tends to have a financial balance that leads to a higher level of financial satisfaction.

Financial literacy has a positive and significant effect on women's financial management behavior. This means that women with high financial literacy are more likely to plan and manage their finances effectively. Financial self-efficacy has a positive and significant effect on women's financial management behavior. This means that a woman with good financial self-efficacy tends to be able to show good financial behavior in supporting her financial condition. Money attitude has no effect on women's financial management behavior. This means that attitudes towards money do not always encourage real action, where money attitude in this case tends to have no effect because more practical factors, such as financial literacy and self-control are stronger in shaping one's financial behavior. Locus of control has a positive and significant effect on women's financial management behavior. This means that the better a woman's locus of control regarding finance tends to lead women to show better financial management behavior. Financial management behavior has a positive and significant effect on women's financial well being. This means that the better financial management behavior will lead to an increase in one's financial well-being. Financial self-efficacy mediates the effect of financial literacy on women's financial management behavior. This means that women with good financial literacy tend to have more confidence in managing their finances so that the financial management behavior shown tends to be better. Financial self efficacy mediates the influence of self control on women's financial management behavior. This means that the higher a woman's financial self-efficacy, the more effective her self-control will be in providing encouragement to achieve better and more stable financial goals through financial management.

Financial self-efficacy is not able to mediate the effect of money attitude on women's financial management behavior. This indicates that even though women have good financial self-efficacy, attitudes towards money that have been formed can still influence women's financial decisions without being mediated by financial self-efficacy. It is suggested that improving locus of control through increasing financial literacy by understanding basic concepts, such as debt management, investment, and savings, can help women turn ideas into actions in financial matters. Financial literacy provides the understanding needed to make decisions more confidently and effectively in making financial decisions. It is recommended to improve the ability to deal with finances by increasing financial understanding and knowledge, proper self-control in overcoming unnecessary expenses, and increasing a positive view of money so that women can be prepared to face existing financial challenges. this also encourages women to improve better financial management behavior to achieve financial well-being and satisfaction.

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