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

Name : Marsya Lydia Putri
Student Of Number : 5304221461
Supervisor : Rosmida, S.E., M.Si

ABSTRACT

This study was conducted to understand the psychological factors that influence women's financial management behavior, both married and unmarried. The purpose of the study is to analyze the influence of Future Orientation (X1), Self-Control (X2), and Financial Responsibility (X3) on Financial Management Behavior (Y), as well as to see the differences in their effects on these two groups of women. The method used is a comparative explanatory quantitative approach with 100 respondents in Bengkalis District, Riau, selected through purposive sampling. The analysis was conducted using SEM-PLS and Multi-Group Analysis (MGA). The results of the study indicate that Future Orientation ($\beta = 0.209$), Self-Control ($\beta = 0.220$), and Financial Responsibility ($\beta = 0.435$) have a positive and significant effect on Financial Management Behavior, with Financial Responsibility being the most dominant variable. The MGA test also showed no significant difference between married and unmarried women (p-value > 0.05). Based on these results, it is recommended that financial literacy programs, personal finance management training, and interventions to improve financial behavior focus on strengthening future orientation, self-control, and financial responsibility. Educational institutions, financial institutions, and women's communities are encouraged to provide ongoing education so that all women, regardless of marital status, are able to develop healthier and more sustainable financial behaviors.

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