

**DETERMINAN MANAJEMEN KEUANGAN PRIBADI GENERASI
MILLENIAL DENGAN SELF-CONTROL SEBAGAI MODERASI**

JURNAL



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20221553004

**PROGRAM STUDI PERBANKAN SYARIAH
FAKULTAS STUDI ISLAM DAN PERADABAN
UNIVERSITAS MUHAMMADIYAH SURABAYA**

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Diajukan Kepada

Universitas Muhammadiyah Surabaya

Untuk Memperoleh Gelar

Sarjana Ekonomi (S.E)

Program Studi Perbankan Syariah



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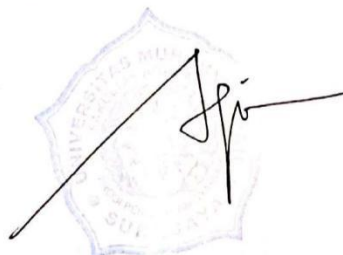


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Determinants of Personal Financial Management of the Millennial Generation with Self-Control as Moderation

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ABSTRACT	
<p>Article History: Submitted : Revised : Received :</p> <p>Keywords: Personal financial management, financial literacy, work environment.</p>	<p>The purpose of this study was to examine the influence of financial literacy (X1) and work environment (X2) on the personal financial management (Y1) of Millennials in Surabaya, with self-control (M1) as a moderating factor. The findings indicate that the work environment (X2) has a positive effect on financial management (Y1), and this effect is strengthened by self-control (M1). Financial literacy (X1) has a negative effect on financial management (Y1). Self-control (M1) is unable to moderate (strengthen/weaken) this effect. The research model strongly explains the independent variable (96%), but only explains 5.4% of the variation in personal financial management. The implication is that psychological and cultural factors in the workplace are more influential than financial knowledge for Millennials. A contextual and interactive financial literacy education strategy, accompanied by self-control training, is needed so that knowledge can be applied in managing personal finances.</p>
ABSTRAK	
<p>Keywords: Manajemen keuangan pribadi, literasi keuangan, lingkungan kerja.</p>	<p>Tujuan penelitian ini adalah untuk menguji pengaruh literasi keuangan (X1) dan lingkungan kerja (X2) terhadap manajemen keuangan pribadi (Y1) generasi Milenial di Surabaya, dengan pengendalian diri (M1) sebagai faktor moderasi. Hasil penelitian menunjukkan bahwa lingkungan kerja (X2) berpengaruh positif terhadap manajemen keuangan (Y1), dan pengaruh ini diperkuat oleh pengendalian diri (M1). Literasi keuangan (X1) berpengaruh negatif terhadap manajemen keuangan (Y1). Pengendalian diri (M1) tidak mampu memoderasi (memperkuat/melemahkan) pengaruh ini. Model penelitian menjelaskan variabel independen dengan kuat (96%), tetapi hanya menjelaskan 5,4% variasi dalam manajemen keuangan pribadi. Implikasinya adalah faktor psikologis dan budaya di tempat kerja lebih berpengaruh daripada pengetahuan keuangan bagi generasi Milenial. Strategi pendidikan literasi keuangan yang kontekstual dan interaktif, disertai dengan pelatihan pengendalian diri, diperlukan agar pengetahuan tersebut dapat diterapkan dalam mengelola keuangan pribadi.</p>

INTRODUCTION

The Millennial generation, born between the early 1980s and 1996, is known as generation Y, referring to this demographic group because they grew up in an era influenced by the rapid development of information technology, economic crises, and social changes that occurred during the growth period and are referred to as the digital era navigation. They grew up alongside the development of the internet and digital technology. Due to their familiarity with technology, they tend to be creative, innovative, and productive in various aspects. This generation faces serious challenges in financial management. This is a worrying situation considering the available data OJK, (2024). It was revealed that half of the millennial generation's financial allocation is still used for consumptive purposes. (Soliha, 2023).

Financial literacy is still weak OJK, (2024). Consumer lifestyle and lack of self-control

This often makes it difficult for millennial's to manage their income wisely. Therefore, sound and prudent personal financial management is the key to achieving financial goals and long-term financial stability. Behavioral patterns in personal financial management are a form of intelligence in managing personal finances. (Soliha, 2023).

A person's character in managing personal finances is formed from childhood to adulthood, which will determine their financial behavior Maftuhah R. et al., (2025).

The first step is to create a clear and detailed monthly budget, recording all income and expenses to control cash flow. Once the budget is established, prioritize paying off debts, especially those with high interest rates, to reduce the financial burden. Next, build an adequate emergency fund. Once the emergency fund is collected, start allocating a portion of your income to investments. It's also important to refrain from a consumptive lifestyle, especially for the Millennial generation (Editro, 2022).

Individual financial management is the understanding of how to organize, plan, and control personal financial resources to achieve long-term economic goals, such as saving, investing, managing debt, and designing a retirement plan. This process encompasses various elements such as budgeting, saving, investing, and planning for insurance and taxes, prioritizing needs over wants. Properly implementing these steps aims to preserve wealth, including efficient insurance and tax planning by understanding tax responsibilities.

Furthermore, according to the Financial Services Authority OJK's National Survey of Financial Literacy and Inclusion (SNLIK), weak financial literacy can lead to impulsive and unplanned financial decisions. Therefore, improving financial literacy and self-control is crucial to helping the millennial generation achieve financial stability in the future. Financial literacy in Indonesia, particularly financial literacy, remains relatively low. According to the OJK's National Survey of Financial Literacy and Inclusion (SNLIK), the financial literacy rate will only reach around 39.11% by 2024, indicating a lack of public understanding of financial literacy.

The millennial generation, which is included in the younger age group, also shows a lack of understanding of financial concepts, even though they are faced with a variety of investment options and financial products that require in-depth understanding to be able to make responsible financial decisions. The various impacts of online conveniences brought about by rapid technological developments have impacted the lifestyle behavior of the millennial generation. Some of them are less able to control themselves and manage their finances according to their interests priority

scale in today's era of global competition, making them vulnerable to pressure from the pace of globalization. Millennials find it easier to learn the financial sector quickly and apply it to their lives through investment. However, some millennials tend to be wasteful, unable to save, preferring to travel (Healing), buy the latest gadgets, hang out in cafes, buy expensive coffee, and buy branded as self-reward goods for Instagram posts. Therefore, consumptive behavior, as a contribution to lifestyle, often leads to errors in financial management.

The work environment, which conceptually encompasses all aspects surrounding an employee and influences how they carry out their responsibilities. Khaeruman, 2021. Can be characterized by various indicators according to there are six indicators that characterize the work environment, namely lighting, air temperature, noise level, use of color, work ability, and interaction between employees. (Wijaya & Candra. (2021).

Regarding work environment factors, the most important considerations for millennials are fair pay, psychological stability, and career development opportunities provided by the company. This makes it easier for them to plan and make wise financial decisions without being distracted by pressure or discomfort in the workplace. Conversely, financial uncertainty for millennials can increase the influence of anxiety about future finances, including stress, which can lead to unwise financial decisions.

This research aims to provide insights into personal financial management for millennials and utilize digitalization as an educational tool to improve financial literacy and prevent excessive (impulse) spending. Further research will explore the relationship between financial literacy and the work environment of millennials to empower them to manage their finances ethically, become more independent, and contribute positively to society and industry.

LITERATURE REVIEW

A. Personal Financial Management

Personal financial management is an individual's ability to manage, plan, and control financial resources in order to achieve long-term financial goals. Therefore, the main components in personal financial management include budgeting: creating a spending and income plan to control cash flow, savings: setting aside a portion of income for financial goals or emergency needs, investment: allocating a portion of income to assets that are expected to provide future benefits such as stocks, debt management: managing and paying debts effectively to avoid excessive financial burdens. The theoretical basis for understanding this financial management behavior can refer to the Theory of Planned Behavior framework, which emphasizes the role of intentions formed through attitudes, subjective norms, and behavioral control as a conceptual basis applied in contemporary financial behavior research. The indicators include financial planning, savings management, debt management, investment education, and risk protection. (Maftuhah R. et al., (2025).

My research: Personal financial management is a key element in this study. Findings indicate that the relationship between self-control and personal

financial management not only serves to curb negative behaviors but also actively encourages the development of positive financial behaviors such as planning, disciplined saving, and investing among working millennials.

B. Financial Literacy

Financial literacy according to Theory of Organisation for Economic Co-operation and Development (OECD) defined as a combination of an individual's knowledge, skills, and beliefs in making financial decisions. These indicators include basic financial knowledge, financial management behavior, and financial decision-making attitudes. The still-very-low financial literacy among millennials is often associated with a consumptive lifestyle and behavior, which ultimately leads to impulsive decision-making. Stated that financial literacy and financial inclusion have a positive influence on financial behavior with sociodemographics as a moderator. Maftuhah A. et al., (2022). Also stated the positive influence of financial literacy on personal financial management which influences consumer behavior (Khoirunnisa, 2021).

My research: Financial literacy has a significant negative effect on personal financial management. This is a finding that sharply contrasts my research. Among working millennials, high financial literacy is actually correlated with poorer financial management, likely due to overconfidence or a Gap between knowledge and practical application.

C. Work environment

The work environment is the physical and non-physical conditions in the workplace that influence an employee's performance and financial behavior, including the millennial generation, based on the Job Demands-Resources (JD-R) Model theory. Bakker & Demerouti, (2023) Work environment indicators consist of internal job factors such as work pressure, inadequate compensation, and social support. A stressful work environment can trigger impulsive financial decisions. Therefore, creating a positive work environment can improve financial stability, social support, and psychological well-being. Further research presented by Wijaya, & Candra. (2021) discusses the work environment in the context of productivity, not individual financial behavior.

My research: The work environment has the strongest positive directional influence on personal financial management. My research introduces a new variable to the study of personal financial management and demonstrates that external contextual factors (the work environment) are more dominant than internal factors (financial literacy) in shaping the financial behavior of working millennials.

D. Self-Control

Self-control acts as a moderating variable that strengthens or weakens the influence of financial literacy and the work environment on personal financial management. Self-control is defined as an individual's ability to control impulses, emotions, and behaviors, resisting temptations from both internal and external factors in the workplace, in order to achieve long-term financial goals. The theory underlying the Strength Model of Self-Control. Indicators include self-control, discipline in planning, and long-term considerations.

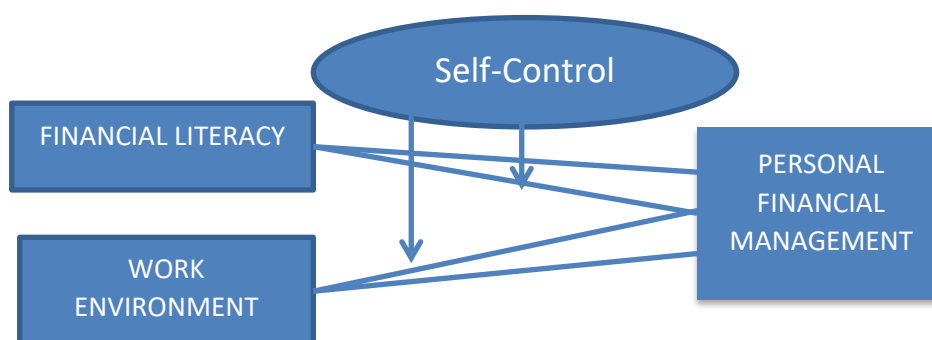
Khoirunnisa, (2021). Discusses the work environment but does not relate it to self-control and financial behavior.

My research: The interaction effect of self-control is significant and positive on personal financial management. This finding represents an original contribution to my research, demonstrating that self-control plays an effective role as a moderator, strengthening the positive influence of the work environment and financial literacy. This means that in a supportive work environment, individuals with high self-control will be better able to manage their finances effectively.

E. Conceptual Framework

The conceptual framework is an important component in research that functions to organize and connect the variables to be studied. According to Creswell (2014), This framework helps researchers understand the complexity of the situation being studied, such as the relationship between financial literacy and the work environment on personal financial management with Self Control as a moderating factor. Aaker, Kumar, dan Day (2011) emphasized that the conceptual framework plays a role in formulating hypotheses and determining the direction of research. In addition, Miles and Huberman (1994) stated that this framework makes it easier to organize the data obtained, The conceptual framework serves as a bridge between theory and practice. Thus, the conceptual framework formulated in this study helps understand how financial literacy and the work environment can influence the personal financial management of the millennial generation, with self-control as a moderating factor.

Figure 1. Conceptual Framework



F. Hypothesis

H1 : Financial Literacy (X1) direct influence on Personal Financial Management (Y) in the Millennial generation.

H2 : Work Environment (X2) direct influence on Personal Financial Management (Y) in the Millennial generation.

H3 : Self Control (M) strengthening/weakening moderating role Financial Literacy (X1) on Personal Financial Management (Y) in the Millennial generation.

H4 : Self Control (M) strengthening/weakening moderating role Work Environment (X2) on Personal Financial Management (Y) in the Millennial generation.

METHODS

The method used is a quantitative approach with analysis Structural Equation Modeling Partial Least Squares (SEM-PLS). Using primary data collected through online questionnaires (Google Form). This research was conducted for two months, from October to November 2025. So the sample consisted of 200 Millennial Generation respondents in Surabaya who had worked (private/public).

The first is by using the Outer model analysis method In method (PLS) aims to evaluate the relationship between latent variables and their indicators. The main objective of this analysis is to assess the validity and reliability of the measurements, including convergent validity, discriminant validity, and reliability using measures such as Average Variance Extracted (AVE), Composite Reliability, dan Cronbach's Alpha. The outer model is also called a measurement model because it focuses on how indicators form a construct (Hair et al., 2013).

The Second is by using the Inner model analysis method In method PLS used to evaluate the relationship between latent variables through several main indicators. First, Collinearity Statistics (VIF) used to ensure that there is no multicollinearity between constructs, with the ideal VIF value being below 5. Two, R Square (R^2) shows how much the independent variable is able to explain the dependent variable; the higher the value, the better the predictive model. Third, F Square (f^2) used to see how much influence a construct has on another construct, with a small category ($\geq 0,02$), currently ($\geq 0,15$), and big ($\geq 0,35$). Finally, Model Fit is assessed using value SRMR, where is value $< 0,08$ shows that the model has a good fit (Hair et al., 2013).

RESULTS AND DISCUSSION

Table 1: Descriptive Statistics

Category	Subcategory	Percentage
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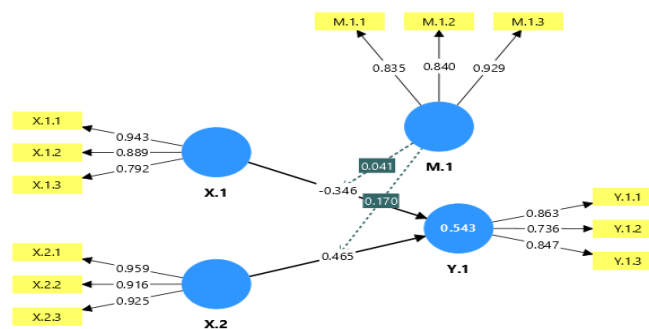
Age	28-30 Year	38,5%
	31-35 Year	33,5%
	>40 Year	7,5%
Gender	Female	52,5%
	Male	47,5%
Monthly Income	<3 million	38,5%
	3-4 million	30 %*
	4-5 million	25%*
	>10 million	6,5%
Profession	Private employee	75%
	Government employees	25%

Source: Data processing PLS. 2025

Based on questionnaire data collected from 200 respondents, the respondent characteristics can be summarized as follows. The age distribution of respondents consists of four groups, namely: 28-30 year (38,5%), 31-35 year (33,5%), and above 40 year (7,5%). The gender composition shows that there are as many female respondents as 52,5% and men 47,5%. In the monthly income category, respondents with income less than 3 million in total 38,5%, between income 3-4 million as much 30%, between income 4-5 million as much 25%, and income above in 5 million as much 6,5%. All respondents in this study were employed, with the composition 75% as a private employee and 25% as a civil servant.

Outer Model Analysis: the influence of financial literacy and work environment on the personal financial management of the millennial generation with self-control as a moderating variable. The outer model is also called a measurement model because it focuses on how indicators shape the construct. (Hair et al., 2013).

Figure 1. Konvergen (Convegent Validity)



Source: Output PLS. 2025

Based on Figure 1. The results of the PLS-SEM model processing, it can be seen that variable X.2 (Work Environment) has the most dominant influence on variable Y.1 (Personal Financial Management) with a coefficient of 0.465, supported by very high

and consistent indicator loading values (0.916–0.959). Variable M.1 (Self-Control) also has a significant positive effect on Y.1 of 0.402 with a strong indicator loading (0.835–0.929). Meanwhile, variable X.1 (Financial Literacy) shows a significant negative effect on Y.1 of -0.346 despite having a strong indicator (0.792–0.943). The interaction of M.1 with X.2 strengthens the positive influence of the Work Environment on Personal Financial Management (coefficient 0.170), but the interaction of M.1 with X.1 is not significant (0.041). The R² value for Y.1 of 0.543 indicates that the model can explain 54.3% of the variation in Personal Financial Management, while the remainder is influenced by other factors outside the model. Although not all interaction paths are significant, this model remains theoretically relevant because it is able to illustrate the important role of Work Environment and Self-Control in improving Personal Financial Management, as well as the negative influence of Financial Literacy on the Millennial generation.

Tabel 2. Outer Loading

	M.1	X.1	X.2	Y.1	M.1 x X.1	M.1 x X.2
M.1.1	0,835					
M.1.2	0,840					
M.1.3	0,929					
X.1.1		0,943				
X.1.2		0,889				
X.1.3		0,792				
X.2.1			0,959			
X.2.2			0,916			
X.2.3			0,925			
Y.1.1				0,863		
Y.1.2				0,736		
Y.1.3				0,847		
M.1 x X.1					1.000	
M.1 x X.2						1.000

The data shows the outer loading values for each indicator in the latent construct in the model. In construct M.1 (Self-Control), all three indicators have high loadings (0.835; 0.840; 0.929), indicating a strong and consistent contribution, especially the third indicator which is

close to perfect. For X.1 (Financial Literacy), the indicators are also very valid with loadings of 0.943; 0.889; and 0.792, although the third indicator is relatively lower, its value is still far above the minimum limit of 0.70. Similarly, X.2 (Work Environment), where the indicators show very high loadings (0.959; 0.916; and 0.925), indicating a very positive measurement. In construct Y.1 (Personal Financial Management), two indicators had high loadings (0.863 and 0.847), while the second indicator had a value of 0.736, still above the minimum threshold of 0.70, although relatively lower than the other two. No indicators had negative loadings or below the threshold, so all constructs were declared valid. Overall, the majority of indicators demonstrated excellent convergent validity, so the measurement model was declared valid and ready for further analysis.

a. Validitas Diskriminan (Discriminant Validity)

The table below shows the correlation values between variables in the model as well as the square root values. AVE. Diagonal values (for example: M.1 = 0,869; X.1 = 0,877; X.2 = 0,934; Y.1 = 0,817) shows that each construct has roots AVE as higher compared to its correlation with other constructs, which means it meets the discriminant validity criteria (Fornell-Larcker Criterion). This means that each variable in the model is able to distinguish itself from other constructs. The highest correlation occurs between Work Environment (X.2) and Personal Financial Management (Y.1) at 0.648, indicating a strong but acceptable relationship because the diagonal value of X.2 (0.934) remains higher. Meanwhile, the correlation between Financial Literacy (X.1) and other variables is relatively low, and the relationship between X.1 and Y.1 is negative (-0.151), which is in accordance with the direction of the negative influence found in the Millennial generation. Overall, these data indicate that each construct has adequate strengths, weaknesses, and discriminant validity.

Table 3. Fornell-Lareker Criterion

Variabel	M.1	X.1	X.2	Y.1
M.1	0,869			
X.1	0,366	0,877		
X.2	0,604	0,315	0,934	
Y.1	0,615	0,151	0,648	0,817

Source: Output Data PLS, 2025.

b. Average Variance Extracted (AVE)

Tabel 4. Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)
M.1	0,755
X.1	0,770

X.2	0,871
Y.1	0,668

Source: Output Data PLS 2025

The table above shows the Average Variance Extracted (AVE) value of each variable in the model, which is used to measure convergent validity, namely the extent to which The indicators of a construct truly represent the construct. In general, the recommended minimum AVE value is 0.50. Variable M.1 (Self-Control) has an AVE value of 0.755, X.1 (Financial Literacy) of 0.770, X.2 (Work Environment) of 0.871, and Y.1 (Personal Financial Management) of 0.668. These four variables meet the convergent validity criteria because their AVE values are above the minimum threshold, meaning the indicators have been able to explain more than 50% of the variance of their respective constructs consistently. In the context of this study, all constructs show good measurement quality, where the Work Environment variable (X.2) has the strongest explanatory power (87.1%), while Personal Financial Management (Y.1) remains adequate although relatively lower (66.8%). These results indicate that the measurement model used has been convergently valid. This analysis can be further developed through indicator revision or further testing in the structural model.

c. Cronbach's alpha

Tabel 5. Cronbach's alpha

Variabel	Cronbach's alpha
M.1	0,837
X.1	0,853
X.2	0,926
Y.1	0,753

Source: Output Data PLS 2025

The reliability test results table shows that all variables in this study have a high level of internal consistency. Variable X.2 (Work Environment) has a Cronbach's Alpha value of 0.926, indicating very high reliability, followed by X.1 (Financial Literacy) at 0.853, M.1 (Self-Control) at 0.837, and Y.1 (Personal Financial Management) at 0.753. All of these values are above the threshold of 0.70 and are declared reliable. This indicates that the items in each variable have good consistency in measuring the intended construct, so that the research instrument can be relied upon for further analysis. An adequate level of reliability across all variables also supports the feasibility of this research model to examine the influence of financial literacy, work environment, and self-control on personal financial management in the millennial generation.

d. Composite reliability (rho_c)

Tabel 6. Composite reliability (rho_c)

Variabel	Composite reliability (rho_c)
M.1	0,902
X.1	0,909
X.2	0,953
Y.1	0,857

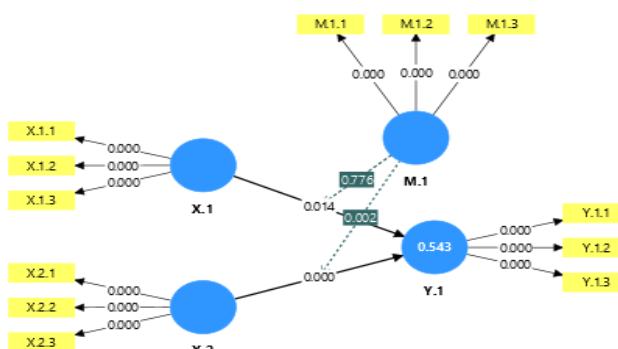
Source: Output Data PLS 2025

Based on the results of the construct reliability test based on the Composite Reliability (rho_c) value, it shows that all variables in the model have a very good level of data quality. Variable M.1 (Self-Control) obtained a value of 0.902, X.1 (Financial Literacy) of 0.909, X.2 (Work Environment) of 0.953, and Y.1 (Personal Financial Management) of 0.857. All of these values are above the minimum limit of 0.70, which means that the constructs are very consistent in measuring their respective latent variables. This high level of data quality indicates that the indicators in each variable have consistently represented the measured construct, so that the measurement model for further analysis. Thus, the constructs in this study meet the composite reliability requirements that support the internal validity of the model as a whole.

Inner Model Analysis: Based on the figure below, it can be seen that variables X.1 (Financial Literacy), X.2 (Work Environment), and M.1 (Self-Control) play a role in influencing the dependent variable Y.1 (Personal Financial Management), with an R-square value of 0.543. This means that the three variables together are able to explain 54.3% of the variance in personal financial management. The path X.2 → Y.1 shows a coefficient of 0.465 and M.1 → Y.1 of 0.402, both of which indicate a positive and significant influence on personal financial management. Meanwhile, the path X.1 → Y.1 is displayed at -0.346, which indicates that financial literacy actually has a significant negative influence on personal financial management. The interaction M.1 × X.2 → Y.1 shows a coefficient of 0.170, which is a positive and significant influence, indicating that self-control strengthens the influence of the work environment on personal financial management. Meanwhile, the interaction M.1 × X.1 → Y.1 is only 0.041 and is not significant, indicating that self-control does not moderate the relationship between financial literacy and personal financial management. The R-square on Y.1 of 0.543 indicates that approximately 54.3% of the variation in personal financial management can be explained by this model, indicating that there are still other influential factors, such as demographic factors, financial experience, or economic conditions. Overall, the model remains worthy of further analysis as it provides an important theoretical overview

of the relationship between financial literacy, work environment, and self-control on personal financial management in the millennial generation.

Figure 2. Graphical output



Source: Output Data PLS 2025

a. R square

Table 7. R-Square

Variabel	R square	R square adjusted
Y.1	0,543	0,531

Source: Output Data PLS 2025

The R-square test results table shows that variable Y.1 (Personal Financial Management) has an R-square value of 0.543 and an adjusted R-square of 0.531, meaning that approximately 54.3% of the variability in personal financial management can be explained by the independent variables and moderating interactions in the model. This value is considered strong in the context of social research, indicating that the model has been able to capture most of the determinants of personal financial management in the millennial generation. Although the R-square value achieved is adequate, there is still approximately 45.7% of the variation in personal financial management that is influenced by other factors outside this research model, such as educational background, previous financial experience, family economic conditions, or other psychological factors. The existence of variable Y.1 as a dependent variable remains important to maintain because it is the main focus of the research and provides a strong empirical basis for future model development. Thus, this finding is not only theoretically relevant but also opens up space for expanding the research model more comprehensively by adding other explanatory variables relevant to the financial context of the millennial generation.

b. F square

Table 8. F-Square

Variabel	Y.1
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M.1	0,048
X.1	0,033
X.2	0,287
Y.1	
M.1 x X.1	0,000
M.1 x X.2	0,053

Source: Output Data PLS 2025

The table F-square analysis results table in the table shows the relative contribution of each variable to construct Y.1 (Personal Financial Management) in the model. Variable X.2 (Work Environment) has the highest F-square value of 0.287 against Y.1, which indicates a large and substantively significant predictive contribution. Meanwhile, X.1 (Financial Literacy) has an F-square value of 0.033, M.1 (Self-Control) of 0.048, and the interaction M.1 × X.2 of 0.053 against Y.1. These values reflect small to moderate contributions, but still indicate a predictive influence in the model. On the other hand, the interaction M.1 × X.1 has an F-square value of 0.000, which indicates that this moderating predictive contribution is very weak and insignificant towards personal financial management.

c. Goodness of FIT (GOF)

The table shows the results of the model evaluation using the Goodness of Fit (GOF) measure. The GOF value is calculated using the square root formula of the product of the average AVE and the average R-square. In this study, the average AVE (Average Variance Extracted) was 0.766 and the average R-square was 0.543. By calculating $\sqrt{(0.766 \times 0.543)}$, the GOF value was obtained as 0.645. This value far exceeds the recommended threshold of 0.36 for the large effect category, indicating that this model has an excellent level of fit and strong overall predictive power. In the PLS-SEM approach, the main focus is on the predictive ability and theoretical relevance of the model, rather than solely on strict model fit as in the CB-SEM approach. Therefore, although it does not use fit indicators such as SRMR or NFI, this high GOF value indicates that the estimated model has adequate quality in combining the measurement aspects (outer model) and structural aspects (inner model). Thus, this model is considered suitable for use as a basis for further analysis and interpretation of research results.

Table 9. Model Fit

Variabel	Average Variance Extracted (AVE)	R'Square
M.1	0,755	
X.1	0,770	
X.2	0,871	
Y.1	0,668	0,543
Rata-rata	0,766	0,543

Source: Output Data PLS 2025

d. Hypothesis Testing

Tabel 10. Hypothesis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDE)	P values
X.1-> Y.1	-0,346	-0,329	0,141	2,458	0,014
X.2-> Y.1	0,465	0,466	0,073	6,400	0,000
M.1 x X.1 -> Y.1	0,041	0,031	0,144	0,284	0,776
M.1 x X.2 -> Y.1	0,170	0,177	0,055	3,072	0,002

Source: Output Data PLS 2025

Hypothesis (H1): The Influence of Financial Literacy (X.1) on Personal Financial Management (Y.1) in the Millennial generation. The interaction coefficient test results show a value of -0.346 with a p-value of 0.014 (<0.05). The interpretation of Financial literacy has a significant negative influence. This means that in the context of the Millennial generation in this study, increasing financial literacy is actually followed by a decrease in the quality of personal financial management.

Hypothesis (H2): The Influence of the Work Environment (X.2) on Personal Financial Management (Y.1) in the Millennial generation. The interaction coefficient test results show a value of 0.465 with a p-value of 0.000 (<0.05). The interpretation of work environment has the strongest positive directional influence on personal financial management. This means that self-control successfully acts as a moderator, strengthening the positive influence of the work environment on personal financial management.

Hypothesis (H3): The Influence of Self-Control (M.1) x Financial Literacy (X.1) on Personal Financial Management (Y.1) in the Millennial generation. The path coefficient test results show a value of 0.041 with a p-value of 0.776 (>0.05). The interpretation of self-control on financial literacy was insignificant. This means that self-control was unable to moderate the relationship between financial literacy and financial management. This finding suggests that in the context of working millennials, financial knowledge and self-control operate separately, and that having high self-control does not make financial literacy more effective in shaping good financial behavior.

Hypothesis (H4): The Influence of Self-Control (M.1) x Work Environment (X.2) on Personal Financial Management (Y.1) in the Millennial generation. The interaction coefficient test results show a value of 0.170 with a p-value of 0.002 (<0.05). The interpretation of self-control interaction with the work environment is significant and positive. This means that in a supportive work environment, individuals with high self-control will be increasingly able to manage their finances well.

DISCUSSION

This study aims to analyze the determinants of personal financial management in the millennial generation in Surabaya, by exploring the role of financial literacy (X1) and work environment (X2) and placing self-control (M1) as a moderation variable.

The first finding, financial literacy (X1) has a negative and significant effect on personal financial management (Y1) among millennials in Surabaya. This finding is surprising because it contradicts many previous studies that assume that high financial knowledge will lead to better financial management. A possible explanation is overconfidence among financially literate millennials, leading them to feel capable of managing their finances without strict discipline in recording and budgeting. Furthermore, the financial literacy measured may be more theoretical and not directly applicable in the context of everyday life. High access to digital financial information can also lead to information overload, where millennials become confused or take inappropriate risks in financial decisions. Thus, knowledge alone is not enough without discipline and clear priorities.

The second research finding work environment (X2) was shown to have the strongest positive influence on personal financial management. This supports the Job Demands-Resources (JD-R) theory, which states that job resources such as fair compensation, social support, and a healthy performance culture can improve an individual's psychological and financial well-being. A stable and supportive work environment provides a sense of financial security, reduces stress, and allows millennials to focus on long-term financial planning. Furthermore, a positive work environment is often accompanied by an organizational culture that encourages responsibility and planning, which then carries over into personal financial behavior. These findings confirm that external contextual factors can be more influential than internal cognitive factors literacy in shaping millennial financial behavior.

Third finding, self-control (M1) was found to be unable to moderate the relationship between financial literacy (X1) and personal financial management (Y1). This means that even if someone has high self-control, it does not make financial literacy more effective in improving the quality of financial management. This indicates that the problem is not the ability to control oneself when applying knowledge, but rather the gap between knowledge and financial attitudes and habits. Another possibility is that millennials' financial literacy is more related to speculative investment products or a consumptive lifestyle promoted through social media, so self-control is insufficient to reverse the negative impact of this knowledge. This finding highlights the need for a financial education approach that not only increases knowledge but also changes the mindset and values underlying financial decision-making.

Fourth finding, conversely, self-control (M1) was shown to significantly strengthen the positive influence of the work environment (X2) on personal financial management (Y1). This interaction indicates that in a supportive work environment, individuals with high self-control are better able to optimize available resources to manage finances in a disciplined and planned manner. Self-control functions as an internal reinforcement that allows individuals to take advantage of the stability and opportunities of the work environment to apply sound financial management principles. In other words, a good work environment provides opportunities, while self-control provides the ability to act consistently. This synergy between external and internal factors is crucial in shaping sustainable financial behavior.

CONCLUSION

Based on the results of data processing using the SEM-PLS method, this study successfully achieved its objective of analyzing the determinants of personal financial

management in millennials by using self-control as a moderating variable. It can be concluded that the variables financial literacy (X1), work environment (X2), and self-control (M1) have a significant influence on personal financial management (Y1) in millennials. This indicates that these three factors play a crucial role in shaping planned and disciplined financial management behavior. The work environment variable (X2) is the most dominant external supporting factor in improving personal financial management skills. Social support, a proportional workload, and a good compensation system, as well as career development, have been shown to create financial and psychological stability that encourage more responsible financial behavior. The variable self-control (M1) also has a significant direct effect, indicating that the ability to control oneself, discipline in planning, and long-term goal orientation are important psychological foundations for financial management. Meanwhile, the variable financial literacy (X1) has a negative influence.

SUGGESTION AND LIMITATIONS

The R-square value of 0.543 indicates that the model is strong enough to explain variation in personal financial management (54.3%), but still leaves almost 46% explained by factors outside the model. Factors such as family influence, cultural values, past financial experience, or level of trust in the financial system could be additional explanatory variables in future research.

This study was limited to a sample of millennial workers in Surabaya, so further research on millennial entrepreneurs in other cities is needed. Future research is recommended to employ a mixed-methods approach (quantitative and qualitative) to delve deeper into the psychological mechanisms behind the negative relationship between financial literacy and financial management, as well as explore other mediating variables such as financial stress or peer influence. Furthermore, expanding the model by adding specific cultural or sociodemographic variables could improve the model's explanatory power.

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