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Effect Of Accounting Understanding, Recording Habits, And Discipline On Employee Financial Management

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Abstract

The study has an objective to understand the influence of basic accounting understanding, financial record-keeping habits, and financial discipline on the PT XYZ Gresik employees' personal financial management in Gresik. The study utilized a quantitative method with an approach of associative causal. The population comprised of 113 employees, with 88 respondents as the sample set through leveraging the Slovin formula. Data were amassed via questionnaires and dissected utilzing multiple regression with SPSS software. Simultaneously, these three variables also significantly impact personal financial management, with an F-value of 44.553 and 0.000 as the p-value. The R^2 of 0.614 conveys that 61.4% of the differences in employees' personal financial management can be accounted for by basic accounting understanding, financial record-keeping habits, and financial discipline, while the remaining 38.6% is influenced by aspects not within the scope of this study. The findings suggest that improving basic accounting understanding, financial record-keeping habits, and financial discipline can support better personal financial management.

Keywords:

Basic Accounting Understanding, Financial Record-Keeping Habits, Financial Discipline, Personal Financial Management

INTRODUCTION

Personal financial management has become an important part of daily life, especially for employees who receive regular income every month. Good personal financial management helps individuals plan their expenses, control spending, prepare emergency funds, and achieve long-term financial goals. Employees who are able to manage their finances properly are more likely to maintain financial stability and improve their overall well-being [1]. In reality, many employees still experience financial problems even though they have stable income. Financial difficulties are often caused not only by limited income but also by poor financial behavior, lack of planning, and weak self-control. Employees who cannot manage their spending properly may experience financial stress despite receiving regular salaries [2]. The urgency of this research is reinforced by the changing nature of personal spending among working adults. The rapid growth of digital payment systems, e-wallets, and installment-based purchasing (paylater) has made it easier for employees to spend beyond their means, even when their income is stable. At the same time, rising living costs increase the risk that employees without adequate financial understanding and discipline will fall into financial stress, which in turn can affect their work productivity and overall well-being. This condition makes it increasingly urgent to identify the specific behavioral and cognitive factors that help employees manage their personal finances effectively, rather than relying on income level alone as an indicator of financial stability.

One factor that can improve personal financial management is basic accounting understanding. Basic accounting understanding enables individuals to recognize income, expenses, budgeting, and simple financial records. People who understand basic accounting concepts tend to make better financial decisions because they can evaluate their financial conditions more systematically [3]. In addition, accounting knowledge helps individuals understand financial information and supports better decision-making [6]. Better accounting knowledge allows individuals to record and evaluate financial transactions more effectively, which contributes to better financial management. Another important factor is financial recording habits. Recording daily income and expenses helps individuals monitor their financial condition and evaluate unnecessary spending. People who consistently record their financial activities are more aware of their spending behavior and can prepare better financial plans [4].

Besides accounting understanding and financial recording habits, financial discipline is also vital in personal financial management. Financial discipline hints the capability of an individual to be restraint in spending, follow financial plans, and avoid unnecessary consumption. Persons with high financial discipline have higher likelihood to achieve financial goals because they consistently manage their income and expenses according to their financial plans [5]. The predecessor studies generally evaluates financial attitude, financial literacy, self-control, or financial knowledge as factors influencing personal financial management. However, only a few studies have examined the combined effect of basic accounting understanding, financial recording habits, and financial discipline, especially among employees. Most previous studies also focused on university students rather than employees. This study offers novelty in two respects. First, it integrates basic accounting understanding, financial recording habits, and financial discipline into a single model to explain personal financial management, an approach that has rarely been tested simultaneously in prior literature. Second, it shifts the research context from students, who dominate existing studies, to employees with fixed monthly income at PT XYZ in Gresik, a population that faces real and recurring financial management decisions in daily life. By combining these three variables within an employee context, this study is expected to provide a more comprehensive explanation of personal financial management behavior and to extend the application of behavioral accounting concepts beyond the academic setting into the workplace.

METHODS

This study employed a quantitative research approach with a causal associative design to examine the influence of Basic Accounting Understanding, Financial Record-Keeping Habits, and Financial Discipline on Employees' Personal Financial Management. The research was conducted at PT XYZ in Gresik, with a population of 113 active employees.The sampling technique used was purposive sampling, a non-probability technique in which respondents are selected based on criteria aligned with the research objective, rather than giving every population member an equal chance of selection.

This technique was chosen because not all members of the population met the criteria required to serve as valid respondents for this study. Employees were included as respondents if they were, (1) active employees of PT XYZ, (2) in receipt of a fixed income, (3) employed for a minimum of one year, (4) directly involved in managing their own personal finances, and (5) willing to participate as a research respondent. From the population of 113 employees, a sample of 88 respondents was determined using the Slovin formula with a 5% margin of error.

Data were collected using a structured questionnaire distributed directly to respondents, measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The independent variables were Basic Accounting Understanding (X1), Financial Record-Keeping Habits (X2), and Financial Discipline (X3), while Personal Financial Management (Y) served as the dependent variable.

Tabel 1. Indicator Likert scale

Variable	Indicator	Measurement Scale
Basic Accounting Understanding (X1)	Understanding of transaction recording	Likert 1–5
	Understanding of transaction classification (income vs. expense)	Likert 1–5
	Understanding of basic financial calculation (income–expense variance)	Likert 1–5
Financial Record-Keeping Habits (X2)	Consistency of recording income and expenses	Likert 1–5
	Completeness of recording (no transaction missed)	Likert 1–5
	Accuracy of recording (amount and timing)	Likert 1–5
Financial Discipline (X3)	Compliance with established financial plans	Likert 1–5
	Control of expenditure not aligned with actual needs	Likert 1–5
	Consistency of financial behavior over time	Likert 1–5
Personal Financial Management (Y)	Financial planning based on income	Likert 1–5
	Financial control (spending not exceeding income)	Likert 1–5
	Periodic financial evaluation	Likert 1–5
	Rational and responsible financial decision-making	Likert 1–5

Research Hypothesis

H1: Basic Accounting Understanding positively and significantly affects Employees' Personal Financial Management.

H2: Financial Record-Keeping Habits positively and significantly affect Employees' Personal Financial Management.

H3: Financial Discipline positively and significantly affects Employees' Personal Financial Management..

H4: Basic Accounting Understanding, Financial Record-Keeping Habits, and Financial Discipline simultaneously and significantly affect Employees' Personal Financial Management.

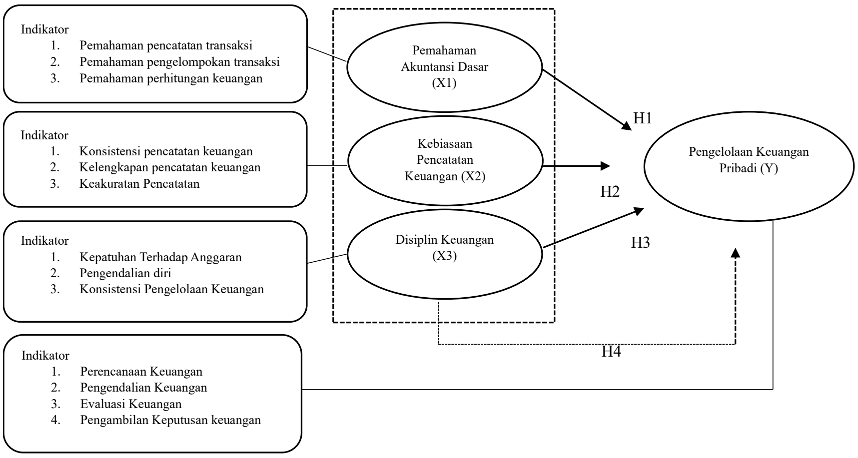

Figure 1. Conceptual Framework

Accounting knowledge has been shown to have a positive and significant effect on the use of accounting information, since individuals with better accounting knowledge are more capable of understanding financial information and using it in decision-making [6]. Consistent with this theoretical proposition, the t-test results in this study show that Basic Accounting Understanding (X1) has a positive and significant effect on employees' personal financial management, with a t-value of 5.022 exceeding the t-table value of 1.662 and a significance value of 0.000 below 0.05, so H1 is accepted. Employees who understand the basics of accounting are better able to control the use of their income, prepare a financial budget, and evaluate their financial condition, while employees with a low level of accounting understanding find it more difficult to plan and control their finances effectively.

Individuals who regularly record their financial transactions tend to be more aware of their financial activities, and this awareness helps them control spending and adjust the use of their finances according to their planned budget and financial goals [1]. In line with this, the t-test results show that Financial Record-Keeping Habits (X2) has a positive and significant effect on employees' personal financial management, with a t-value of 6.646 exceeding the t-table value of 1.662 and a significance value of 0.000, so H2 is accepted. The habit of regularly recording income and expenses helps employees monitor their cash flow, control spending, and evaluate how their funds have been used, which in turn reduces the risk of wasteful spending because every transaction can be tracked more clearly and measurably.

Self-control has been found to have the most dominant influence on employees' personal financial management, since employees who are able to control their consumptive behavior tend to have more stable financial conditions regardless of differences in income level [2]. This is confirmed by the results of this study: Financial Discipline (X3) has a positive and significant effect on employees' personal financial management, with a t-value of 7.063 exceeding the t-table value of 1.662 and a significance value of 0.000, so H3 is accepted. Notably, this t-value is the highest among the three independent variables, indicating that financial discipline is the strongest determinant of personal financial management in this sample. Good financial discipline among employees is reflected in their ability to control spending, adhere to a budget, and suppress consumptive behavior, which supports the achievement of both short- and long-term financial goals and, ultimately, financial stability.

RESULT AND DISCUSSION

A. RESULT

1. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		88
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.19133894
Most Extreme Differences	Absolute	.044
	Positive	.042
	Negative	-.044
Test Statistic		.044
Asymp. Sig. (2-tailed)[c]		.200[d]

Figure 2. Normality Test

The output showed a p-value of 0.200 (0.200 > 0.05). Therefore, the data were normal and met the assumption of normality required for regression analysis.

2. Multicollinearity Test

Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	(Constant)		
	Pemahaman Akuntansi Dasar	.876	1.141
	Kebiasaan Pencatatan Uang	.911	1.098
	Disiplin Keuangan	.855	1.170

a. Dependent Variable: Pengelolaan Keuangan Pribadi Karyawan

Figure 3. Multicollinearity Test

The output, as reflected by the Tolerance and Variance Inflation Factor (VIF) values, showed that the model did not suffer from multicollinearity. All tolerance values exceeded 0.10, and all VIF values did not exceed 10, meaning that strong linear relationships among the predictors were absent. Therefore, each independent variable was able to elaborate its effect on the response variable independently without interference from high intercorrelations among the predictors. This emphasizes that the model met the multicollinearity assumption and was appropriate to be analyzed further.

3. Heteroscedasticity Test

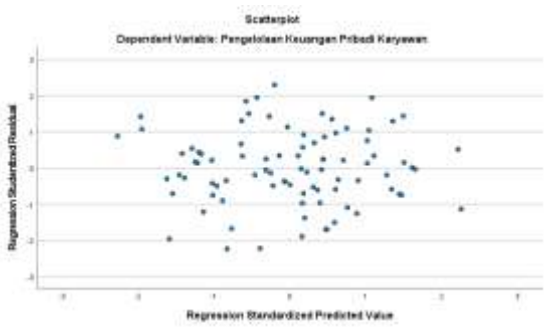

Figure 4. Heteroscedasticity Test

From the plot above, the residual data points were scattered randomly both below and above the zero line with no specific pattern visible. This highlights that there's no heteroscedasticity. To further confirm this finding, the Glejser test was also conducted. The results consistently showed no indication of heteroscedasticity, suggesting that the model fulfils the homoscedasticity assumption and is ready for further regression analysis.

4. Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta
1	(Constant)	3.365	1.907	
	Pemahaman Akuntansi Dasar	-.012	.048	-.028
	Kebiasaan Pencatatan Uang	-.079	.048	-.184
	Disiplin Keuangan	.064	.048	.153

a. Dependent Variable: ABS_RES

Figure 5. Multiple Linear Regression Analysis

The above output produced the equation below:

$$Y = 6.783 + 0.284X_1 + 0.483X_2 + 0.460X_3$$

The value of the constant, 6.783, conveys that when Basic Accounting Understanding (X_1), Financial Record-Keeping Habits (X_2), and Financial Discipline (X_3) are assumed constant or the value is zero, the value of Employees' Personal Financial Management (Y) is 6.783.

The regression coefficient of Basic Accounting Understanding (X_1) is 0.284, conveying that a one-unit increase in Basic Accounting Understanding will boost Employees' Personal Financial Management by 0.284 units, assuming the other predictors stay the same.

The regression coefficient of Financial Record-Keeping Habits (X_2) is 0.483, affirming that a one-unit increase in Financial Record-Keeping Habits will boost Employees' Personal Financial Management by 0.483 units, assuming the other predictors stay the same.

The regression coefficient of Financial Discipline (X_3) is 0.460, underscoring that a one-unit increase in Financial Discipline will inflate Employees' Personal Financial Management by 0.460 units, assuming the other predictors stay the same.

These outputs underscore that all independent variables have a positive relationship with Employees' Personal Financial Management, suggesting that improvements in basic accounting understanding, financial record-keeping habits, and financial discipline contribute to better personal financial management among employees.

5. Partial Hypothesis Testing (t-test)

The output of the t-test indicated that Basic Accounting Understanding (X1) had a significant impact on Employees' Personal Financial Management (Y), as evidenced by a t-value of 5.022, which was above the t-table value of 1.662, and a p-value of 0.000, which was lower than 0.05.

Coefficients[a]

Model		t	Sig.
1	(Constant)	8.154	.000
	Pemahaman Akuntansi Dasar	5.022	.000

a. Dependent Variable: Pengelolaan Keuangan Pribadi Karyawan

Figure 6. Partial Hypothesis Testing (t-test)

Therefore, H_1 was accepted, indicating that Basic Accounting Understanding significantly affects Employees' Personal Financial Management.

Coefficients[a]

Model		t	Sig.
1	(Constant)	7.734	.000
	Kebiasaan Pencatatan Uang	6.646	.000

a. Dependent Variable: Pengelolaan Keuangan Pribadi Karyawan

Figure 7. Partial Hypothesis Testing (t-test)

Furthermore, Financial Record-Keeping Habits (X2) also significantly impacted Employees' Personal Financial Management (Y). The t-value of 6.646 exceeded the t-table value of 1.662, and the p-value of 0.000 was below 0.05. Therefore, H_2 was accepted, indicating that Financial Record-Keeping Habits significantly affect Employees' Personal Financial Management.

Coefficients[a]

Model		t	Sig.
1	(Constant)	8.196	.000
	Disiplin Keuangan	7.063	.000

a. Dependent Variable: Pengelolaan Keuangan Pribadi Karyawan

Figure 8. Partial Hypothesis Testing (t-test)

Similarly, Financial Discipline (X_3) was found to impact Employees' Personal Financial Management (Y) significantly. The calculated t-value was 7.063, which exceeded 1.662 (t-table value), while the p-value was 0.000, which was lower than 0.05. Therefore, H_3 was accepted, indicating that Financial Discipline significantly affects Employees' Personal Financial Management. The aforementioned results demonstrate that each predictor individually impacted Employees' Personal Financial Management positively and significantly.

6. Simultaneous Hypothesis Testing (F-test)

The output of the F-test hinted that Basic Accounting Understanding (X1), Financial Record-Keeping Habits (X2), and Financial Discipline (X3) simultaneously impacted Employees' Personal Financial Management (Y) significantly. This was evidenced by an F-value of 44.553 and a 0.000 p-value, which didn't exceed the 0.05 alpha value.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1409.890	3	469.963	44.553	.000[b]
	Residual	886.064	84	10.548		
	Total	2295.955	87			

a. Dependent Variable: Pengelolaan Keuangan Pribadi Karyawan

b. Predictors: (Constant), Disiplin Keuangan, Kebiasaan Pencatatan Uang, Pemahaman Akuntansi Dasar

Figure 9. Simultaneous Hypothesis Testing (F-test)

These results indicate that the three independent variables collectively explain variations in Employees' Personal Financial Management. Therefore, H_4 was accepted, confirming that Basic Accounting Understanding, Financial Record-Keeping Habits, and Financial Discipline simultaneously have a significant impact on Employees' Personal Financial Management.

7. Coefficient of Determination (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.784[a]	.614	.600	3.248

a. Predictors: (Constant), Disiplin Keuangan, Kebiasaan Pencatatan Uang, Pemahaman Akuntansi Dasar

b. Dependent Variable: Pengelolaan Keuangan Pribadi Karyawan

Figure 10. Simultaneous Hypothesis Testing (F-test)

The output above underscored the R Square was 0.614. This result indicates that Basic Accounting Understanding (X1), Financial Record-Keeping Habits (X2), and Financial Discipline (X3) collectively explain 61.4% of the differences in Employees' Personal Financial Management (Y).

Meanwhile, the rest (38.6%) is explained by other aspects not within the scope of this study. These findings suggest that the predictors have substantial explanatory power in predicting Employees' Personal Financial Management.

B. DISCUSSION

1. Value The Effect of Basic Accounting Understanding on Employees' Personal Financial Management

The study output conveys that Basic Accounting Understanding positively and significantly impact Employees' Personal Financial Management. This is evidenced by the t-value of 5.022 and a p-value of 0.000, which is lower than 0.05. The findings suggest that employees with a better understanding of basic accounting concepts tend to manage their personal finances more effectively.

Basic accounting understanding enables individuals to identify sources of income and expenditure, prepare financial plans, and evaluate financial conditions more systematically. Employees who understand basic accounting principles are more likely to make rational financial decisions and avoid poor financial management executions. The result supports the study, which found that financial knowledge positively impacts the capability of a person to settle personal finances. Therefore, improving employees' accounting knowledge can contribute to better personal financial management [3].

2. The Effect of Financial Record-Keeping Habits on Employees' Personal Financial Management

The findings reveal that Financial Record-Keeping Habits significantly and positively impact Employees' Personal Financial Management. The output is supported by the t-value of 6.646 and a p-value of 0.000. The findings indicate that employees who consistently record their financial transactions have higher likelihood to settle their finances well.

Financial record-keeping allows individuals to monitor income and expenses, evaluate spending patterns, and identify unnecessary expenditures. Through regular financial records, employees can improve financial awareness and maintain better control over their financial resources. The result agrees with the study which reported that individuals who regularly record financial transactions tend to have better financial awareness and are more capable of controlling their spending behavior [1]. Consequently, financial record-keeping habits is vital in supporting effective personal financial management.

3. The Effect of Financial Discipline on Employees' Personal Financial Management

The results show that Financial Discipline impact Employees' Personal Financial Management positively and significantly. This finding is evidenced by the highest t-value among the independent variables, namely 7.063, with a p-value of 0.000. Thus, financial discipline is the most influential factor in improving employees' personal financial management.

Financial discipline portrays a person's power to control spending behavior, adhere to financial plans, and avoid unnecessary expenditures. Employees with high financial discipline tend to allocate their income more wisely and maintain financial stability. This finding supports the study conducted which found that self-control and financial discipline are dominant factors influencing employees' personal financial management. Therefore, strengthening financial discipline can significantly improve employees' financial well-being [2].

4. The Simultaneous Effect of Basic Accounting Understanding, Financial Record-Keeping Habits, and Financial Discipline on Employees' Personal Financial Management

The F-test results convey that Basic Accounting Understanding, Financial Record-Keeping Habits, and Financial Discipline simultaneously impact Employees' Personal Financial Management from a F-value of 44.553 and a p-value of 0.000. This demonstrates that personal financial management is impacted by a combination of financial knowledge, behavior, and discipline.

In addition, the R^2 of 0.614 hints that 61.4% of the differences in Employees' Personal Financial Management could be accounted for by the three predictors. The rest (38.6%) is impacted by aspects not within the model. This suggests that improving accounting understanding, encouraging financial record-keeping habits, and strengthening financial discipline simultaneously can contribute significantly to better personal financial management among employees..

CONCLUSION

This study concludes that basic accounting understanding, financial record-keeping habits, and financial discipline both individually and simultaneously exert a significant positive influence on employees' personal financial management at PT XYZ in Gresik. A solid foundation in basic accounting enables employees to systematically categorize and budget their finances, while consistent transaction logging heightens spending awareness. Notably, financial discipline emerges as the primary determinant among the three variables, underscoring that self-control and strict adherence to financial plans are paramount in maintaining personal financial stability. Practically, these findings highlight the need for organizational management to implement comprehensive workplace financial education programs.

Corporate training initiatives should extend beyond theoretical accounting knowledge to emphasize actionable behavioral habits, particularly daily expenditure tracking and self-regulation strategies. By enhancing employees' personal financial management, companies can help alleviate financial stress among staff, thereby promoting greater focus, job satisfaction, and overall work productivity. Despite its contributions, this study is constrained by its focus on a single organization and its inclusion of only three independent variables. To overcome these limitations, future research should expand the scope to encompass multi-industry settings and larger sample sizes for better generalizability. Upcoming studies are encouraged to incorporate complementary behavioral and socio-economic variables, such as financial literacy, financial attitude, income levels, financial self-efficacy, and the influence of digital payment systems like e-wallets and paylater services.

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