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The Influence Of Financial Knowledge, Financial Attitudes, And Financial Self-Efficacy On Men's Saving Behavior For Bride Price (Uang Panai') In Sidrap

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Abstract

This study aims to examine the influence of financial knowledge, financial attitudes, and financial self-efficacy on men's saving behavior in preparing the bride price (uang panai') in Sidrap. Data were collected from 112 men in Sidrap through a questionnaire that had been tested for validity and reliability, and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The results show that financial knowledge has a positive but insignificant effect on saving behavior, whereas financial attitudes and financial self-efficacy have a positive and significant effect on saving behavior among men in Sidrap. These findings suggest that financial knowledge needs to be complemented with efforts to strengthen financial self-efficacy so that it can be translated into actual saving practices.

Keywords: Financial knowledge, Financial attitudes, Financial self-efficacy, Saving behavior, Uang panai'

INTRODUCTION

Indonesia is a country rich in diverse social and cultural traditions and customs. As a multicultural nation, each ethnic group in Indonesia has its own characteristics and distinctiveness, in both social-cultural aspects and customs that reflect a particular ethnic group or region (Jalil et al., 2021). One of the cultural practices that the Bugis people still maintain in their wedding tradition is *uang panai'* (Almaida, 2023). *Uang panai'* is a sum of money given by the prospective groom to the prospective bride to cover the wedding expenses of the bride's family (Kadir et al., 2021). *Uang panai'* is expected of men who wish to propose to a woman, although the amount varies depending on the social status

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of the woman's family (Putri et al., 2021). The *uang panai'* tradition in Bugis weddings continues to this day and evolves with the times, becoming one of the requirements for a marriage to take place (Jalil et al., 2021). The amount of *uang panai'* is strongly influenced by the woman's social status, including noble descent, education, economic status, physical condition, and occupation (Yansa et al., 2017).

The giving of *uang panai'* from the groom's family to the bride's family is a form of proof of a man's responsibility in wanting to marry a Bugis woman, as well as an expression of appreciation and respect toward the bride's family (Rinaldi et al., 2023). However, in the current era, the cultural value and meaning of *panai'* have shifted. Rinaldi et al. (2023) argue that Bugis society today views the value of *uang panai'* as a matter of prestige, a tradition that has become entrenched and continues to develop, causing the nominal amount of *uang panai'* to increase every year, ranging from tens of millions to even billions of rupiah (Rinaldi et al., 2023; Rammang & Tuhumury, 2021).

The large amount of *uang panai'* set by the bride's family sometimes leaves the groom feeling desperate, which can drive the phenomenon of elopement (*silariang*). *Silariang* refers to the practice in which a couple who wish to marry run away or marry secretly without the consent or knowledge of their families or community (Syam et al., 2023). The complexity of the high *uang panai'* causes many men to fail to marry because they cannot meet the financial demands set by the woman's family (Kadir et al., 2021). Almaida (2023) found a phenomenon of high *uang panai'* amounts among the Bugis community in Sidenreng Rappang Regency (Sidrap). The Bugis phenomenon in Sidrap, which tends to be materialistic and wasteful, with high *uang panai'* and lengthy, expensive weddings, makes it difficult for single men to marry because of the large expenses involved. It is not uncommon for men in Sidrap to choose to migrate elsewhere to earn a living (Almaida, 2023). Moreover, the emergence of the *uang panai'* phenomenon has given rise to the notion that the higher the *uang panai'*, the higher a person's social status, which in turn has given rise to the concept of shame, or *siri'*, in society (Susono et al., 2020), particularly among the Bugis community in Sidrap.

The nominal amount of *uang panai'* often creates a worrying stigma for men who wish to propose to the women they love (Azka et al., 2023). Because *uang panai'* requires a large sum of money, men need to prepare themselves well through effective financial management, including preparing for *uang panai'* (Rohimah et al., 2023). Much research has been conducted on *uang panai'*, such as Almaida (2023), which examined the perspective of men who feel pressured by the obligation to meet the nominal amount of *uang panai'*. However, that study did not examine efforts that could be made to overcome men's difficulties by specifically addressing the financial preparation of Bugis men in facing the amount of *uang panai'*, even though many cases of failed marriages occur because of the inability to meet it. Furthermore, Wahyuni et al. (2024) discussed financial

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management behavior among couples preparing to marry, but did not specifically examine saving behavior in individual financial management in relation to financial knowledge, financial attitudes, and self-efficacy. One important form of financial preparation in facing future financial uncertainty is saving, because by saving, a person can achieve desired financial targets (Sudirja & Salsabila, 2023). Saving, or saving behavior, is an activity closely related to how individuals manage, use, and treat the financial resources they own for the purpose of saving (Mardiana & Rochmawati, 2020). Based on research by Ismail et al. (2020), the factors that can influence saving behavior are financial knowledge, financial attitude, and financial self-efficacy.

According to Charista et al. (2022), financial knowledge relates to financial behavior as a basis for decision-making regarding loans, savings, and investment. Financial knowledge also includes an understanding of how money works and how to manage, invest, and grow it. It covers knowledge of budgeting, saving, investing, taxes, loans, credit scores, and other financial concepts (Silitonga et al., 2023). Financial attitude is a person's state of mind, opinions, and actions regarding their own finances, which translate beliefs about their future financial condition into attitudes (Pricilla et al., 2024). Self-efficacy is an individual's belief in their ability to change their financial behavior for the better (Sari & Listiadi, 2021). Self-efficacy can influence attitudes and behavior in achieving goals, good performance, and high commitment, and can also be applied to financial behavior (Akbar & Armansyah, 2020). These factors are related to a person's financial behavior, particularly saving behavior (Ismail et al., 2020).

Ismail et al. (2020) found that financial knowledge has a significant relationship with and influence on saving behavior. Different results were found by Mardiana and Rochmawati (2020), who reported that financial knowledge has no significant effect on saving behavior. Charista et al. (2022) found that financial attitude has a significant effect on saving behavior. Earlier research by Ismail et al. (2020) found that financial self-efficacy has a significant relationship with and influence on saving behavior, whereas Charista et al. (2022) found different results, namely that financial self-efficacy has no significant effect on saving behavior. Good financial management generates income that is able to cover living costs while also optimizing one's assets or income in order to accumulate wealth over the long term. Good saving behavior is an important foundation for successful financial management (Nurmaulida & Mustofa, 2023). Based on the above description, the purpose of this study is to identify the influence of financial knowledge, financial attitude, and financial self-efficacy on saving behavior among men in Sidrap.

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THEORETICAL STUDY

Saving Behavior

Saving behavior is the behavior of setting aside income before it is consumed, estimating future needs, avoiding unexpected expenses, and saving regularly (Anastasya & Pamungkas, 2023). Put differently, it reflects how individuals manage, allocate, and treat their financial resources in order to save (Mardiana & Rochmawati, 2020). Having savings gives a person greater confidence and financial stability, and the money saved can serve as an emergency fund to help meet needs when they arise (Rosita & Anwar, 2022). *Saving is also an important form of financial preparation for facing future financial uncertainty, because it allows individuals to reach their desired financial targets (Sudirja & Salsabila, 2023).* Based on research by Ismail et al. (2020), the factors that can influence saving behavior are financial knowledge, financial attitude, and financial self-efficacy.

Financial Knowledge

Financial knowledge is the ability to understand, analyze, and manage finances in order to make appropriate decisions and avoid financial problems. A good understanding of finance enables a person to grasp financial concepts, which then become the basis for effective decision-making (Sandi et al., 2020). Sandi et al. (2020) state that the better a person's financial knowledge, the more financial skills they have in managing their finances. Mardiana and Rochmawati (2020) add that good financial management influences saving behavior. Therefore, individuals with better financial knowledge are expected to have better saving behavior.

Financial Attitude

Financial attitude refers to a person's thoughts, opinions, and judgments about their own finances, as well as their application of financial principles to preserve value and make appropriate financial management decisions, so that their beliefs affect how they evaluate their actions in spending or not spending their money (Mardiana & Rochmawati, 2020). Financial attitude concerns a person's perception of money. Previous research has shown that financial attitude is an important factor because it can influence financial behavior (Ismail et al., 2020). Financial attitude is an individual's attitude toward money, such as saving for the future, planning emergency savings, or making long-term financial plans (Amagir et al., 2020). If a person has a negative financial attitude toward managing their finances, it is likely that they will not engage in long-term financial planning (Sari, 2022).

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Financial Self-Efficacy

Albert Bandura (1977) was the first to introduce self-efficacy, defining it as an individual's belief in their ability to organize and carry out actions to demonstrate certain skills and to achieve desired goals. Self-efficacy is a person's belief in their capacity to perform behaviors that must produce positive overall performance outcomes (Ummah et al., 2022). Individuals with higher financial self-efficacy will make greater efforts to achieve their goals and manage their finances more responsibly (Chandra & Pamungkas, 2022).

Conceptual Framework

Based on the literature review, the conceptual framework of this study can be illustrated as follows:

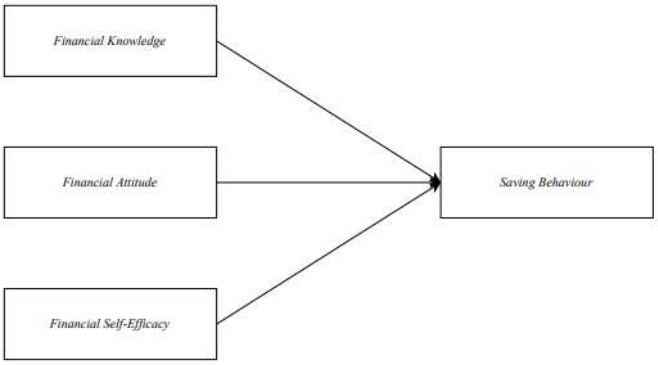


Figure 1: Conceptual Framework

Hypothesis Development

According to Silitonga et al. (2023), financial knowledge relates to an individual's understanding of personal financial matters, encompassing concepts such as budgeting, investing, and debt management. This knowledge is crucial because it directly affects financial behavior. For example, individuals with a strong understanding of financial principles are more likely to make sound decisions about saving and spending. Rizkiawati and Asandimitra (2018) have shown that those with higher financial knowledge tend to manage their finances more effectively, leading to better financial outcomes. Ismail et al. (2020) likewise found that financial knowledge has a significant influence on saving behavior, although Mardiana and Rochmawati (2020) reported different results. Therefore, improving financial knowledge can empower individuals to adopt better financial practices and, consequently, improve their saving behavior. Thus, the first hypothesis in this study is:

H_1: Financial knowledge has a positive and significant influence on saving behavior.

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Financial attitude refers to an individual's beliefs and feelings about money, such as their views on budgeting, saving, and spending. A positive financial attitude, such as valuing the importance of saving for future goals, can significantly affect saving behavior Luthfiannisa & Meidiaswati (2024). Charista et al. (2022) also found that financial attitude has a significant effect on saving behavior. For example, if a person views saving as an essential part of achieving financial security and success, they tend to prioritize saving in their financial planning. This positive mindset can lead to the development of disciplined saving habits, such as setting aside a portion of their income every month and making long-term financial goals a priority. Therefore, the second hypothesis in this study is:
H_2: Financial attitude has a positive and significant influence on saving behavior.

According to Chong et al. (2021), financial self-efficacy refers to an individual's confidence in their ability to manage their finances effectively. Higher financial self-efficacy means that a person feels capable of making sound financial decisions and managing their financial resources. For example, if a person is confident that they can successfully create and stick to a budget, they are more likely to implement and maintain effective strategies. This confidence can result in proactive financial behavior, such as setting up an automatic savings plan or contributing to savings regularly. Previous research also found that financial self-efficacy has a significant relationship with and influence on saving behavior (Ismail et al., 2020), although other studies reported different results (Charista et al., 2022). In the context of this study, men who are confident in their ability to manage money are more likely to set aside income consistently to prepare for *uang panai'*. As a result, individuals with high financial self-efficacy are more likely to demonstrate consistent and effective saving behavior. Therefore, the third hypothesis in this study is:
H_3: Financial self-efficacy has a positive and significant influence on saving behavior.

RESEARCH METHOD

Research Type

This study uses associative research, which links one variable with another to determine whether a relationship exists between them (Sugiyono, 2013). This study seeks to examine the influence of financial knowledge, financial attitude, and financial self-efficacy on saving behavior among men in Sidrap.

Population and Sample

The population of this study is men who intend to marry Bugis women in Sidrap. The sample was determined using purposive sampling with the following criteria: men domiciled in Sidrap who are at least 19 years old in accordance with Law No. 16 of 2019, have an income, are unmarried, and intend to marry a Bugis woman from Sidrap. The

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sample size was determined following Cohen's (1988) guidelines, which recommend using power analysis to determine the minimum sample size. The power analysis was conducted using G*Power software with an effect size of 0.15, a significance level of 0.05, a statistical power of 0.80, and three predictor variables, resulting in a minimum sample size of 77 respondents. *In total, 112 valid responses were collected, which exceeds the minimum required sample size*.

Type and Source of Data

This study uses primary data, namely data obtained directly from respondents rather than from existing records or publications. The data were collected through a survey using a structured questionnaire, which is an effective way to gather information from a large number of respondents within a relatively short time (Ardiansyah et al., 2023). The questionnaire contained statements related to the four variables in this study, namely financial knowledge, financial attitude, financial self-efficacy, and saving behavior.

Data Collection Method

This study employs a quantitative approach. *The quantitative method is used to test theories by examining the relationships among variables that are measured numerically* (Creswell & Creswell, 2018). *Data were collected using a survey method, which gathers information from a large number of individuals through questionnaires administered to a group of people called a sample.* Respondents were asked questions related to the variables in this study. The questionnaire was prepared as a Google Form and distributed to every respondent who met the sample criteria. It was distributed offline in Sidenreng Rappang Regency (Sidrap) and online through social media platforms such as WhatsApp, Twitter, and Instagram.

Variables and Indicators

The variables used in this study consist of an endogenous variable, which is influenced by other variables, and exogenous variables, which influence other variables. The endogenous variable is saving behavior. The exogenous variables are financial knowledge, financial attitude, and financial self-efficacy. Financial knowledge is measured using four indicators: knowledge of personal financial management, knowledge of savings and loans, knowledge of insurance, and knowledge about investment (Adiputra et al., 2021). Financial attitude is measured using four indicators: attitudes toward daily financial behavior, attitudes toward safety planning, attitudes toward financial management, and attitudes toward future financial capabilities (Adiputra et al., 2021). Financial self-efficacy is measured using six indicators: ability to plan

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financial expenses, ability to achieve financial goals, decision-making ability when unexpected events arise, ability to face financial challenges, confidence in financial management, and confidence in future financial conditions (Bhakti et al., 2023). Saving behavior is measured using three indicators: saving action, saving decision, and saving for future needs (Lie et al., 2022).

Data Analysis Technique

Variables were scored using a five-point Likert scale: “strongly disagree” was scored one, “disagree” two, “neutral” three, “agree” four, and “strongly agree” five. The data were analyzed using SmartPLS software with Partial Least Squares Structural Equation Modeling (PLS-SEM). SEM is an analysis that combines factor analysis, a structural model, and path analysis (Harahap, 2020). The analysis was conducted in two stages. First, the measurement model (outer model) was evaluated to ensure the validity and reliability of the instrument. Convergent validity was assessed using outer loadings (> 0.50; Ghozali, 2014) and average variance extracted (AVE > 0.50; Fornell & Larcker, 1981). Reliability was assessed using Cronbach’s alpha and composite reliability (both > 0.70). Second, the structural model (inner model) was evaluated using the coefficient of determination (R^2) and path coefficients. Hypotheses were tested using bootstrapping, with a p-value below 0.05 (5% significance level) indicating a significant effect.

RESULTS AND DISCUSSION

The questionnaire was distributed to 112 men domiciled in Sidrap, with the largest share of respondents coming from Maritengngae District (30.36%). By age, the respondents were 19-23 years old (63.39%), 24-28 years old (33.04%), 29-33 years old (0.89%), 34-38 years old (0.89%), and 39-43 years old (1.79%). The most common level of education was senior high school, at 56.25%. The most common occupation was entrepreneur/trader, at 25.00%. The largest group of respondents (36.61%) had a monthly income of up to Rp 1,500,000.

Table 1: Sample Characteristics

Characteristic/Category	Frequency	Percentage
District of origin		
Baranti	8	7.14%
Duapitue	13	11.61%
Kulo	5	4.46%
Maritengngae	34	30.36%
Panca Lautang	5	4.46%
Panca Rijang	10	8.93%

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Characteristic/Category	Frequency	Percentage
Pitu Riase	8	7.14%
Pitu Riawa	9	8.04%
Tellu Limpoe	8	7.14%
Watang Pulu	9	8.04%
Watang Sidenreng	3	2.68%
Age		
19 - 23 years	71	63.39%
24 - 28 years	37	33.04%
29 - 33 years	1	0.89%
34 - 38 years	1	0.89%
39 - 43 years	2	1.79%
Highest education		
No schooling	1	0.89%
Elementary school	3	2.68%
Junior high school	3	2.68%
Senior high school	63	56.25%
Bachelor's degree	42	37.50%
Occupation		
Civil servant/military/police	6	5.36%
Private employee/state-owned enterprise employee	14	12.50%
Entrepreneur/trader	28	25.00%
Farmer/plantation worker	21	18.75%
Freelancer	19	16.96%
Other	24	21.43%
Monthly income		
≤ Rp 1,500,000	41	36.61%
Rp 1,600,000 - 2,000,000	17	15.18%
Rp 2,000,000 - 3,000,000	24	21.43%
Rp 3,000,000 - 4,000,000	16	14.29%
Rp 4,000,000 - 5,000,000	7	6.25%
> Rp 5,000,000	7	6.25%
Monthly expenditure		
≤ Rp 1,500,000	78	69.64%
Rp 1,600,000 - 2,000,000	16	14.29%
Rp 2,000,000 - 3,000,000	6	5.36%

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Characteristic/Category	Frequency	Percentage
Rp 3,000,000 - 4,000,000	5	4.46%
Rp 4,000,000 - 5,000,000	3	2.68%
> Rp 5,000,000	4	3.57%

Source: Processed data (Microsoft Excel)

Descriptive Statistics

Table 2 presents the results of the descriptive analysis. For the saving behavior variable, the item with the highest mean (4.116, SD = 0.884) falls under the indicator saving for future needs, namely saving to meet future retirement needs. For the financial knowledge variable, the highest mean (4.413, SD = 0.789) belongs to an item under the indicator knowledge about investment. For the financial attitude variable, the highest mean (4.277, SD = 0.779) belongs to an item under the indicator attitudes toward future financial capabilities. For the financial self-efficacy variable, the highest mean (4.259, SD = 0.753) belongs to an item under the indicator confidence in future financial conditions. *Several items had notably low means.* The lowest mean overall was for the item on knowledge of insurance (3.562), suggesting that respondents are least familiar with insurance compared with other financial topics. In the saving behavior variable, the item "I regularly set aside money to prepare for *uang panai*'" had the lowest mean (3.661) and the highest standard deviation (1.031). This indicates that regular saving specifically for *uang panai'* varies the most among respondents, with some saving consistently and others rarely doing so.

Table 2: Descriptive Statistics

Variable	Indicator	Questionnaire Item	Mean	Std. Deviation
Financial Knowledge	Knowledge of personal financial management	I know how to manage my personal finances well to prepare for *uang panai'*.	3.946	0.800
	Knowledge of savings and loans	I know that there are administrative fees when saving at a bank.	3.866	0.818
		I know that there are requirements when applying for a loan/credit at a bank.	3.902	0.801
	Knowledge of insurance	I know the factors to consider when choosing a type of insurance.	3.562	0.810
		I know several factors that need to be considered when investing.	3.902	0.876

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Variable	Indicator	Questionnaire Item	Mean	Std. Deviation
	Knowledge about investment	I know that investment knowledge and experience help in making better investment decisions.	4.413	0.789
Financial Attitude	Attitudes toward daily financial behavior	I consider it important to plan my finances for the future. My financial planning starts from my daily/monthly finances.	4.152	0.770
	Attitudes toward safety planning	I am regular and disciplined in saving to prepare for *uang panai'*.	3.732	0.935
		I feel that financial planning for retirement is important to ensure my financial security in old age.	4.259	0.716
	Attitudes toward financial management	I care a great deal about managing my finances to prepare for *uang panai'*.	4.000	0.791
		I feel that making a financial budget is very important for preparing *uang panai'*.	4.000	0.779
		I try to act logically when spending money.	4.080	0.814
	Attitudes toward future financial capabilities	I feel it is important to estimate my financial situation 5 to 10 years ahead in order to achieve financial success and prepare for *uang panai'*.	4.161	0.714
		I can take responsibility for my own financial well-being.	4.277	0.779
Financial Self-Efficacy	Ability to plan financial expenses	I can still stick to my planned spending when unexpected costs arise.	3.830	0.844
		I stick to my financial plan and am not swayed by things I do not need.	3.795	0.927
	Ability to achieve financial goals	I manage my finances well so that my financial goals are achieved.	4.143	0.800
		I am getting better at making financial decisions to achieve my financial goals.	3.938	0.816
		I can control myself well so that my goals are achieved, such as preparing *uang panai'*.	4.009	0.818

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Variable	Indicator	Questionnaire Item	Mean	Std. Deviation
	Decision-making ability when unexpected events arise	I am able to make decisions when unexpected events occur.	4.036	0.834
	Ability to face financial challenges	I am always able to find solutions when facing financial challenges.	3.946	0.833
	Confidence in financial management	I am confident that I can manage my own finances well.	4.018	0.802
		I feel confident that I can make wise decisions when faced with several choices in a financial context.	3.875	0.825
		I am confident in the budget I make, so I can reduce my expenses.	3.920	0.803
	Confidence in future financial conditions	I do not worry about financial problems in the future because I manage my personal finances well, including preparing *uang panai'*.	3.759	0.889
		I am confident that managing my finances well now can improve my financial condition in the future.	4.259	0.753
Saving Behavior	Saving action	I regularly set aside money to prepare for *uang panai'*.	3.661	1.031
		To save money, I often compare prices before making a purchase. I do this to achieve my financial goals.	3.893	0.849
		I look for ways to earn additional income in order to save.	4.062	0.869
	Saving decision	I always identify my actual needs before making a purchase.	4.045	0.772
		I always save according to the monthly budget I have made to prepare for *uang panai'*.	3.705	0.913

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Variable	Indicator	Questionnaire Item	Mean	Std. Deviation
		I have an emergency fund in case it is needed at any time.	3.839	0.872
		I plan to reduce my expenses as a form of saving to prepare for *uang panai'*.	3.946	0.905
	Saving for future needs	I save to meet future *panai'* needs.	3.866	0.921
		I save to meet future education needs.	3.955	0.828
		I save to meet future retirement needs.	4.116	0.884

Source: Processed data (Microsoft Excel)

Reflective Measurement Model Evaluation

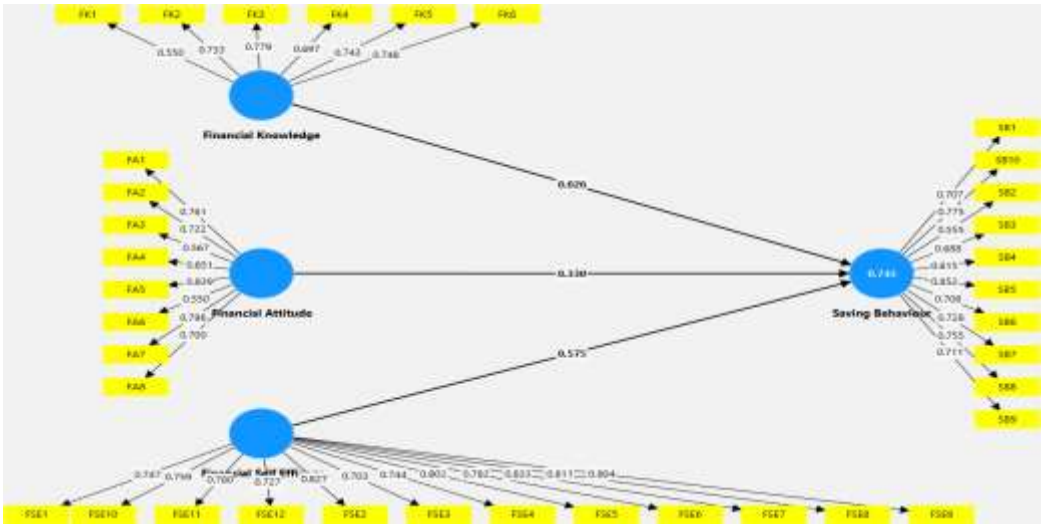


Figure 2: Reflective Measurement Model Evaluation

Source: Processed data (PLS)

The reflective measurement model was evaluated by examining the loading factors, using a criterion of loading factor > 0.50. Items with a loading factor < 0.50 must be removed from the analysis (Ghozali, 2014). In this study, several questionnaire items did not meet the criterion and were therefore removed from the analysis. Table 3 presents the results for the remaining items, all of which had loading factors above 0.50. Cronbach's alpha was used to assess the internal consistency of the indicators forming a construct. A good Cronbach's alpha value is > 0.70 (George & Mallery, 2003). Composite reliability was used to assess the reliability of the constructs, and a good composite reliability value is > 0.70 (Hair et al., 2010). All variables had Cronbach's alpha and composite reliability values > 0.70, so it can be concluded that the variables used are reliable. The Average Variance Extracted (AVE) was used to assess the convergent

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validity of the constructs. A good AVE value is > 0.50 (Fornell & Larcker, 1981). All variables had AVE values > 0.50, ranging from 0.507 to 0.605, so it can be concluded that the variables used are valid.

Table 3: Results of the Reflective Measurement Model Evaluation

Variable	Indicator	Item	Loading Factor	Cronbach's Alpha	Composite Reliability	AVE
Financial Knowledge	*Knowledge of personal financial management*	FK1	0.550	0.802	0.859	0.507
	Knowledge of savings and loans	FK2	0.733			
		FK3	0.779			
	Knowledge of insurance	FK4	0.637			
	Knowledge about investment	FK5	0.743			
		FK6	0.748			
Financial Attitude	*Attitudes toward daily financial behavior*	FA1	0.761	0.871	0.900	0.534
	Attitudes toward safety planning	FA2	0.722			
		FA3	0.567			
	Attitudes toward financial management	FA4	0.851			
		FA5	0.839			
		FA6	0.550			
	Attitudes toward future financial capabilities	FA7	0.796			
		FA8	0.700			
Financial Self-Efficacy	*Ability to plan financial expenses*	FSE1	0.747	0.940	0.948	0.605
		FSE2	0.827			
		FSE3	0.703			

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Variable	Indicator	Item	Loading Factor	Cronbach's Alpha	Composite Reliability	AVE
	Ability to achieve financial goals	FSE4	0.744			
		FSE5	0.802			
	Decision-making ability when unexpected events arise	FSE6	0.782			
	Ability to face financial challenges	FSE7	0.833			
	Confidence in financial management	FSE8	0.811			
		FSE9	0.804			
		FSE10	0.759			
	Confidence in future financial conditions	FSE11	0.780			
		FSE12	0.727			
Saving Behavior	*Saving action*	SB1	0.707	0.891	0.911	0.509
		SB2	0.555			
		SB3	0.688			
	Saving decision	SB4	0.615			
		SB5	0.852			
		SB6	0.706			
		SB7	0.728			
	Saving for future needs	SB8	0.755			
		SB9	0.711			
		SB10	0.775			

Source: Processed data (SmartPLS)

Hypothesis Testing

Hypothesis testing in this study used a significance level of 0.05. If the p-value is < 0.05, the null hypothesis is rejected.

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Table 4. Hypothesis Testing Results

Hypothesis	Path Coefficients	P-Value	Significance	f-Square	R-Square
Financial Knowledge → Saving Behavior	0.026	0.713	Not significant	0.001	0.743
Financial Attitude → Saving Behavior	0.330	< 0.001	Significant	0.181	
Financial Self-Efficacy → Saving Behavior	0.575	< 0.001	Significant	0.542	

Source: Processed data (SmartPLS)

Based on Table 4, the R^2 value is 0.743 (adjusted R^2 = 0.736), meaning that 73.6% of the variance in saving behavior can be explained by financial knowledge, financial attitude, and financial self-efficacy. This high R^2 indicates that the three factors collectively account for most of the variation in saving behavior. It implies that these factors are important determinants of how individuals manage their savings. In practical terms, improving these factors can substantially influence individuals' saving habits and overall financial well-being. In terms of effect size, the f^2 values indicate a negligible effect for financial knowledge (0.001), a medium effect for financial attitude (0.181), and a large effect for financial self-efficacy (0.542) (Cohen, 1988).

Financial knowledge has a very small positive effect on saving behavior, with a path coefficient of 0.026. This means that as financial knowledge increases, saving behavior tends to increase only slightly. However, with a p-value of 0.713 > 0.05, financial knowledge has no significant influence on saving behavior. Therefore, H1 is rejected. Among the financial knowledge indicators, knowledge of insurance had the lowest mean score (3.562) compared with the other indicators. This points to a gap in financial knowledge, suggesting that the men in this study may lack important information in this area. It can be concluded that financial knowledge needs to be improved among men so that it can positively influence their saving behavior (Mardiana & Rochmawati, 2020). This finding is consistent with Mardiana and Rochmawati (2020), who also found that financial knowledge has no significant effect on financial behavior. Similarly, Kholilah and Iramani (2013) concluded that financial knowledge does not significantly influence individuals' financial management behavior. This is because individuals do not always implement the financial plans they have made to help manage their weekly or monthly financial needs, and thus fail to demonstrate saving behavior (Mardiana & Rochmawati, 2020).

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The hypothesis test for financial attitude shows that financial attitude has a positive effect on saving behavior, with a path coefficient of 0.330. Thus, as financial attitude improves, saving behavior also increases. With a p-value < 0.001 (below 0.05), financial attitude has a significant influence on saving behavior. Therefore, H2 is accepted. Among the financial attitude indicators, one scored notably higher than the others, namely attitudes toward future financial capabilities. This shows a strong positive outlook and confidence in managing future finances. It can be concluded that by instilling a good financial attitude in financial management, individuals tend to develop good financial habits and behaviors, one of which is saving behavior (Luthfiannisa & Meidiaswati, 2024). This finding is consistent with Charista et al. (2022), who found that financial attitude significantly influences saving behavior among Gen Z e-commerce users. In addition, Siswanti and Halida (2020) reported a significant effect of financial attitude on financial management behavior, which shows that people who think rationally and are confident about financial matters are able to manage themselves better.

The hypothesis test for financial self-efficacy shows that financial self-efficacy has a positive effect on saving behavior, with a path coefficient of 0.575. This shows that financial self-efficacy has the strongest effect compared with the other factors, indicating that individuals' belief in their ability to manage finances effectively plays an important role in fostering saving behavior. Therefore, improving financial self-efficacy can lead to more substantial improvements in saving behavior. With a p-value < 0.001 (below 0.05), financial self-efficacy has a significant influence on saving behavior. Therefore, H3 is accepted. Among the financial self-efficacy indicators, one scored notably higher than the others, namely confidence in future financial conditions. This shows a strong belief in one's ability to manage and improve one's future financial situation. It can be concluded that individuals with high financial self-efficacy will be more confident in managing their finances and better able to handle challenges or difficulties in doing so (Ismail et al., 2020). This finding is consistent with Ismail et al. (2020), who found that financial self-efficacy significantly influences saving behavior among employees. It is also consistent with Rizkiawati and Asandimitra (2018), who found that self-efficacy influences saving behavior.

The insignificant effect of financial knowledge shows that a person's level of financial knowledge does not always effectively influence their saving behavior. One possible explanation is that knowing about financial matters does not automatically translate into saving actions, so financial knowledge needs to be accompanied by the confidence and positive attitude to put it into practice. Another possible explanation relates to the characteristics of the research location, Sidrap Regency, where the male respondents come from diverse educational backgrounds, so the level of financial knowledge may vary among them. Meanwhile, given the significant effects of financial

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attitude and self-efficacy, with the highest mean scores for attitudes toward future financial capabilities (4.277) and confidence in future financial conditions (4.259), individuals are more likely to think about utilizing their assets and optimizing their wealth for the future, including preparing for *uang panai'*.

CONCLUSION

Based on the results and discussion, this study concludes that financial knowledge has a positive but insignificant effect on men's saving behavior in Sidrap. This means that a higher level of financial knowledge does not necessarily lead to better saving behavior, as knowledge alone is not always put into practice. In contrast, financial attitude has a positive and significant effect on saving behavior. This indicates that men who develop a good attitude toward financial management tend to build better financial habits, including saving for *uang panai'*. Financial self-efficacy also has a positive and significant effect on saving behavior, and it showed the strongest effect among the three variables. This indicates that men who are more confident in their financial abilities are better able to manage their finances and handle financial challenges. Therefore, efforts to improve saving behavior should not only increase financial knowledge but also strengthen financial attitudes and self-efficacy. This study has several limitations. The sample was limited to men in Sidrap, and most respondents were aged 19-23 years, so the findings may not be generalizable to other regions or age groups. Future research could include other variables, such as income level, family support, or social pressure related to *uang panai'*, and combine the survey with in-depth interviews to explore why financial knowledge is not always translated into saving behavior.

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