

The Influence of Social Environment, Financial Literacy, and Lifestyle on Family Financial Planning Among Housewives

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Abstract: This research rigorously aimed to explore the impact of the social environment, financial literacy, and the lifestyle of housewives on the dynamics of family financial planning in Kalukuang, Tallo, Makassar. The research undertaken is of a quantitative nature. It employs a combination of primary and secondary data, utilizing methodologies such as questionnaires and literature reviews for data collection. The research sample comprises 70 individuals engaged in domestic management. The methods applied for data analysis encompass validity and reliability assessments, classical assumption evaluations, and multiple regression analysis, which incorporates the coefficient of determination test, T test, and F test, all executed using SPSS version 26. The findings of this research revealed that: (1) The social environment (X_1) exerted a positive and significant impact on family financial planning in Kalukuang, Tallo, Makassar; (2) Financial literacy (X_2) demonstrated a positive and significant influence on family financial planning in Kalukuang, Tallo, Makassar; (3) Lifestyle (X_3) also had a positive and significant effect on family financial planning in Kalukuang, Tallo, Makassar; (4) The combined influence of the social environment (X_1), financial literacy (X_2), and the lifestyle of housewives (X_3) resulted in a positive and significant effect on family financial planning in Kalukuang, Tallo, Makassar.

Keywords: *social environment, financial literacy, lifestyle, family financial planning*

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INTRODUCTION

Financial management properly and carefully. The increasing variety of goods and services entering Indonesia with no trade restrictions leads to more diverse choices for consumers. Although this also opens up a market share for Indonesia, but with the characteristics of the Indonesian people who tend to make purchases without paying attention to existing financial principles, namely buying goods and services that are needed (Need), not wanted (Want). Some Indonesians do not have an understanding and concept of good and correct financial planning so that they tend to commit waste, which results in an increase in poverty. The

lack of public knowledge results in the outbreak of consumerism, hedonism and individualism that prioritizes momentary satisfaction causing prolonged losses.

A family should plan everything necessary for the future because of the costs required, such as costs for daily needs, hospital fees when giving birth, costs for raising children, costs to pay for housing, costs to pay for vehicles and many more. Likewise, sudden or unexpected expenses need to be prepared, such as children who are suddenly sick and must be hospitalized and others. If the family's needs or wants are greater than the money they currently have, it is possible that these needs will not be met.

Family financial problems are often a source of problems in household life. The wife is the manager of the household, especially the management of household finances. Wives manage family finances both to be used to finance daily life, pay for children's education and for other lives, a good wife's ability to manage family finances is expected, especially if only one party works, the wife is challenged, especially in terms of financial planning skills, starting from the uncertainty of family income, keeping the household budget not in deficit, to the need for funds in old age. Family financial planning seems trivial, but when faced with long-term goals and strengthening family financial empowerment, the issue of family financial planning becomes important (Maulida, 2018).

The phenomenon that occurs, especially for housewives who live in big cities, one of which is the city of Makassar, is that there are many shopping centers that have mushroomed such as malls, distros, boutiques and shops that provide various needs. This is reinforced by the condition of Makassar city, which is a metropolitan city. Many housewives spend their money to spend on all needs by not thinking about the benefits of purchasing these goods. Housewives are more likely to buy goods for desire and pleasure alone not because of necessity and do an activity that is a hobby or interest of housewives even though it costs a lot of money, for example, maintenance or shopping. Likewise with family planning to pay bills (electricity, water, etc.) before they are due, this is because some housewives still have not done their family financial planning, so that housewives buy things that are not needed and do not set aside money for the long term. So that this study researchers focused on Kalukuang Village, Tallo District, Makassar City to be the place of research on housewives on family financial planning, how housewives make family financial planning both for the short and long term.

In the household most households only do short-term management and do not think about the long term. Long-term management will not be too difficult in carrying out activities to manage the household economy (Ismayanti, 2018). Family financial planning, housewives need to understand Behavioral Finance Theory, each developing individual has different psychological behaviors that will cause them to take certain actions towards an event. This behavior affects the way a person filters information in making decisions so that housewives can make decisions and understand the consequences, which can lead to good financial planning.

The role of a housewife is crucial to the character of her family. Housewives play many roles in the household, from taking care of the needs of their children, to managing household finances. However, financial management in the household is still low. Planning activities include activities to plan the allocation of income earned will be used for anything. (Bonang, 2019). Making financial planning there are many factors that encourage someone to do financial planning, these factors include the social environment, financial literacy and lifestyle.

Financial planning is a strategy in managing money to achieve success. A good financial plan must be measurable, both the timeliness of the allocation of financial resources, the evaluation of income and expenses. Senduk (2000) said several reasons why families need

financial planning, namely: a) The existence of financial goals to be achieved. b) The high cost of living today. c) The rising cost of living from year to year. d) The economic situation will not always be good. e) The human physique will not always be healthy (Ismayanti, 2018). Arranging financial planning in making financial decisions, of course, there are many things that must be done in unexpected conditions in the daily life of the family so that in this case the need for correct planning, without correct financial planning, the chances of success are very small.

The environment is inseparable in human life. Humans and the environment have a reciprocal relationship where the environment affects humans and vice versa humans also affect the environment. The environment is one of the factors that influence the formation and development of individual behavior, the environment is also often called the main benchmark for the formation of behavior, including one's consumption behavior. The social environment is other humans around him such as neighbors, friends, and even other people around the group. Based on the above understanding, it can be concluded that what is meant by the social environment is all humans around a person or group. The social environment can be in the form of individuals or in the form of groups of families, friends, neighbors, villagers, townspeople, nations and so on.

Financial literacy is not intended to complicate or restrain people in enjoying life, but rather with financial literacy, housewives can enjoy life by utilizing their financial resources appropriately in order to achieve their personal financial goals. In life, people control money, not the other way around, someone's life is controlled by money. Financial literacy is expected that the real happiness of life can be achieved, even with limited financial resources (Rasyid, 2012). Based on the national survey of financial literacy and inclusion in 2023 shows data, based on gender, the level of literacy of women is 67 percent, while men are 64 percent. Meanwhile, the level of financial inclusion of women is 76 percent and men are at 74 percent (OJK, 2024).

Lifestyle is a description of behavior, patterns and ways of life that are shown how a person's activities. Interests and interests and what they think about themselves to distinguish their status from others and the social environment through their own. Lifestyle also reflects something behind a person's social class and describes how they spend their time and money. Lifestyle is basically a person's pattern of managing his time and money. (Amaliah, 2020)

The previous research according to Amaliah (2020) stated that financial literacy, lifestyle of housewives and the social environment on family financial planning behavior in Bangkala Village, Manggala District, Makassar City had a positive and significant effect on financial planning. The difference between this research and previous research is that the research location is different and the sampling technique in this study is also different from previous research.

This research focuses on housewives in Kalukuang Village, Tallo District, Makassar City. Based on the above problems, the authors will conduct research with the title "The Effect of Social Environment, Financial Literacy and Lifestyle of Housewives on Family Financial Planning in Kalukuang Village, Tallo District, Makassar City". Then the researcher formulates, the formulation of the problem is: 1) Does the social environment affect family financial planning in Kalukuang Village, Tallo District, Makassar City? 2) Does financial literacy influence family financial planning in Kalukuang Urban Village, Tallo Sub-district, Makassar City? 3) Does lifestyle affect family financial planning in Kalukuang Village, Tallo Subdistrict, Makassar City? 4) Do social environment, financial literacy and lifestyle of housewives simultaneously affect family financial planning in Kalukuang Village, Tallo Subdistrict, Makassar City?

METHOD

This type of quantitative research emphasizes testing theories through measuring research variables with numbers and analyzing data using statistical procedures. By using SPSS 26 software. There are four variables in this study, namely: dependent and independent variables, where the dependent variable is family financial planning (Y), while the independent variables are social environment (X_1), financial literacy (X_2), and lifestyle of housewives (X_3). The research location is in Kalukuang Village, Tallo District, Makassar City with a total population of 675 housewives with a sample of 70 housewives. Data collection techniques are using questionnaires and literature studies. With data analysis techniques used are validity and reliability tests, classical assumption tests, multiple regression analysis (coefficient of determination test, T test and f test) with SPSS 26.

RESULTS AND DISCUSSION

Research Results

Research Overview Based on Characteristics of Respondents' Responses Based on Per Variable

Based on the results of research that has been conducted on 70 respondents at housewives in Kalukuang Village, Tallo District, Makassar City through distributing questionnaires to get the tendency of answers to each variable will be based on the range of answer scores as in the table below.

Social Environment Variables (X_1)

Respondents' responses in this study to social environment variables can be seen in the following table:

Table 1. Social Environment Variables

No	Pertanyaan	Skor				Jumlah	Mean
		STS	TS	S	SS		
1	X1.1		6	34	30	70	3,3429
2	X1.2	14	23	28	5	70	2,3429
3	X1.3		5	47	18	70	3,1857
4	X1.4	2	18	38	12	70	2,8571
5	X1.5		7	45	18	70	3,1571
6	X1.6		14	46	10	70	2,9429
7	X1.7	17	26	21	6	70	2,2286
8	X1.8	17	29	20	4	70	2,1571
9	X1.9	7	41	21	1	70	2,2286

The table above explains that of all the questions that have been provided in the social environment variable, the most respondents agree on the question item X1.1 with a mean value of 3.3429, meaning that most respondents stated that asking for family opinions to make family financial planning.

Financial Literacy Variable (X_2)

Respondents' responses in this study on financial literacy variables can be seen in the following table:

Table 2. Financial Literacy Variables

No	Pertanyaan	Skor				Jumlah	Mean
		STS	TS	S	SS		
1	X2.1		3	33	34	70	3.4429
2	X2.2			36	34	70	3.4857
3	X2.3			30	40	70	3.5714
4	X2.4			33	37	70	3.5286
5	X2.5		1	38	31	70	3.4286
6	X2.6	41	19	9	1	70	1.5714
7	X2.7	3	4	51	12	70	3.0286
8	X2.8	7	8	49	6	70	2.7714
9	X2.9		7	40	23	70	3.2286
10	X2.10	3	8	44	15	70	3.0143

The table above explains that of all the questions that have been provided in the financial literacy variable, the most respondents agree on the question item X2.3 with a mean value of 3.5714, meaning that most respondents stated that understanding the benefits of financial planning is the directed use of money and avoiding waste.

Housewife Lifestyle Variables (X₃)

Respondents' responses in this study to the lifestyle variables of housewives can be seen in the following table:

Table 3. Housewife Lifestyle Variables

No	Pertanyaan	Skor				Jumlah	Mean
		STS	TS	S	SS		
1	X3.1	12	36	15	7	70	2.2429
2	X3.2	23	30	14	3	70	1.9571
3	X3.3	1	8	37	24	70	3,2000
4	X3.4	3	7	45	15	70	3.0286
5	X3.5			33	37	70	3.5286
6	X3.6		14	34	22	70	3.1143

In the table above it explains that of all the questions provided in lifestyle variables, respondents agreed to the item of question x3.5 with a mean value of 3,5286 meaning that most respondents stated prioritizing family needs compared to the desire to consume non -basic needs.

Financial Planning Variable (Y)

Responses in this study of financial literacy variables can be seen in the following table:

Table 4. Financial Planning Variables Respondents'

No	Pertanyaan	Skor				Jumlah	Mean
		STS	TS	S	SS		
1	Y.1	3	49	18		70	3.2143
2	Y.2			39	31	70	3.4429
3	Y.3		1	38	31	70	3.4286
4	Y.4	1	5	34	30	70	3.3286
5	Y.5	1	7	45	17	70	3.1143
6	Y.6	4	9	39	18	70	3.0143
7	Y.7		2	39	29	70	3.3857
8	Y.8		1	33	36	70	3,5000
9	Y.9			43	27	70	3.3857
10	Y.10			33	37	70	3.5286
11	Y.11	18	28	19	5	70	2.1571
12	Y.12		1	45	24	70	3.3286
13	Y.13	1	11	41	17	70	3.0571
14	Y.14		2	43	25	70	3.3286
15	Y.15			34	36	70	3.5143

In the table above it explains that of all questions that have been provided in lifestyle variables, respondents agreed most on the question item Y.10 with a mean value of 3,5286 meaning that most respondents stated financial planning important for family life.

Classic Assumption Test

Normality Test

Table 5. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		70
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,76645648
Most Extreme Differences	Absolute	,088
	Positive	,057
	Negative	-,088
Test Statistic		,088
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on the table above the normality test results using the Smirnov Kolmogorov test the results of non-parametric statistics show the ASYMP value. Sig (2-tailed) of $0.200 > 0.05$ which means the data in this study is normally distributed.

Multicollinearity Test

Table 6. Multicollinearity Test Results

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Lingkungan Sosial	,895	1,117
	Literasi Keuangan	,973	1,028
	Gaya Hidup	,877	1,140

a. Dependent Variable: Perencanaan Keuangan

Based on the table above the multicollinearity test results show the VIF value in each variable between 1-10 so that it can be concluded that there is no multicollinearity.

Autocorrelation Test

Table 7. Autocorrelation Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,655 ^a	,429	,403	3,84447	2,243

a. Predictors: (Constant), Gaya Hidup, Literasi Keuangan, Lingkungan Sosial

b. Dependent Variable: Perencanaan Keuangan

Based on the table above shows that the DW value is 2.243 with a significance level of 0.05 Sample Number (N) = 70, the number of indeval variables (K = 3), DL value (lower limit) = 1,5245, du value (upper limit) = 1,7028. Therefore, the value of $du < DW < 4-du$ or $1,7028 < 2,243 < 2,297$. So it can be concluded that the regression model in this study has no autocorrelation.

Heteroscedasticity Test

Table 8. Heteroscedasticity Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,422 ^a	,178	,085	19,89818

a. Predictors: (Constant), X1X2X3, Literasi Keuangan, Lingkungan Sosial, X3 KUADRAT, Gaya Hidup, X1 KUADRAT, X2 KUADRAT

Based on the table above the heteroscedasticity test results, the calculation results of Chi Square Calculate: $n \cdot R \text{ Square}$ ($70 \cdot 0.178 = 12,46$), Chi Square Table : 14.06714 (DF = 7, $\alpha = 0.05$). Based on the results above that indicate Chi Square Calculate $<$ Chi Square Tabel (12,46 $<$ 14.06714). so it can be concluded that there is no heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis aims to find out how far the change in the value of the dependent variable (dependent) Family Financial Planning in Kalukuang Village, Tallo District, Makassar City. The results of SPSS 26 used as an analysis tool are as follows:

Table 9. Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	4,749	6,343		,749	,457
	Lingkungan Sosial	,365	,156	,230	2,341	,022
	Literasi Keuangan	1,111	,198	,530	5,616	,000
	Gaya Hidup	,361	,176	,203	2,049	,044

a. Dependent Variable: Perencanaan Keuangan

From the table above, the results of the calculation of the independent variables can be arranged in the following model:

$$Y = 4.749 + 0.365 X_1 + 1.111 X_2 + 0.361 X_3$$

The results of the analysis can be interpreted as follows:

- The constant value of the equation above is 4,749 meaning that if the variables of the social environment, financial literacy, and lifestyle of the housewife = 0, then the effect on family financial planning is 4,749.
- X1 (social environment) shows the coefficient value of (0.365). This shows that if there is an increase in the social environment variable by 1%, the family financial planning will experience an increase of 0.365.
- X2 (financial literacy) shows the coefficient value of (1,111). This shows that if there is an increase in the financial literacy variable by 1%, the family financial planning will increase by 1,111.
- X3 (housewife lifestyle) shows the coefficient value of (0.361). This shows that if there is an increase in the lifestyle variable of a housewife by 1%, the family financial planning will increase by 0.361.

Hypothesis Testing

Determination coefficient (R^2)

Table 10. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,655 ^a	,429	,403	3,84447

a. Predictors: (Constant), Gaya Hidup, Literasi Keuangan, Lingkungan Sosial

Based on the table above the amount of R^2 (*R square*) is 0.429, this means that 42.9% of the financial literacy variables can be explained from three social environmental variables, financial literacy and lifestyle, while the rest ($100\% - 42.9\% = 57.1\%$) is explained by other causes

outside the model such there is a variable for the use of online shopping applications that can explain the financial planning variables.

Test T (Parsial)

Table 11. Test Results T

		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	4,749	6,343		,749	,457
	Lingkungan Sosial	,365	,156	,230	2,341	,022
	Literasi Keuangan	1,111	,198	,530	5,616	,000
	Gaya Hidup	,361	,176	,203	2,049	,044

a. Dependent Variable: Perencanaan Keuangan

Based on the table above the SPSS output results above we can see where the value of the X_1 variable is greater than the t_{table} ($2.341 > 1.668$) with a significant level below 0.05, namely 0.022, t_{count} for the variable (X_2) is greater than the t_{table} ($5.616 > 1.668$) with a significant level below 0,05 is 0,000 and t_{count} for the variable (X_3) is greater than the t_{table} ($2.049 > 1.668$) with a significant level below 0.05 which is 0.044.

a) Test F (Simultan)

Table 12 Test Result F

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	732,364	3	244,121	16,517	,000 ^b
	Residual	975,479	66	14,780		
	Total	1707,843	69			

a. Dependent Variable: Perencanaan Keuangan

b. Predictors: (Constant), Gaya Hidup, Literasi Keuangan, Lingkungan Sosial

From the ANOVA test or the F test obtained a value F_{count} sebesar 15. This value is greater than F_{table} that is 2.74 or F_{count} $16.517 > F_{table}$ 2.74 with probability 0.000. Because the probability value is much smaller than 0.05, the regression model can be used to predict financial planning or it can be said that the three independent variables of the social environment, financial literacy and lifestyle together affect financial planning.

Discussion

Based on the results of the analysis above, a discussion will be carried out that provides some detailed information about the results of the study and how the influence of each variable on other variables. Independent variables in this study are the social environment (X_1), financial literacy (X_2) and the lifestyle of housewives (X_3) while the dependent variable is the family planning (Y) in Kalukuang Village, Tallo District, Makassar City. Hypothesis testing between independent variables and dependent variables is carried out through the results of SPSS analysis 26. Then the discussion will be carried out on each hypothesis as follows:

The influence of the social environment (X_1) on Family Financial Planning (Y) in Kalukuang Village, Tallo District, Makassar City

Based on the results of the hypothesis test it is known that the social environment variable (X_1) has a positive influence with a T_{count} value of 2.341 greater than T_{table} 1,668 and significance due to a significant value of $0.022 < 0.05$ so it can be concluded that the social environment variable has a positive influence on family financial planning in Kalukuang Village, Tallo District, Makassar City. The social environment in this study consists of several indicators, namely the family environment, friend and neighboring environment or surrounding environment.

Based on the results of statistical analysis it can be obtained that the family environmental indicator in making expenses based on the experience of the family of friends or other people has the highest value of 0.725 compared to other indicators. This shows that the social environment cannot be separated from human life, because in it there is a relationship of interacting or reciprocal. This social environment then forms a social system that has a big role in forming a person's personality and then there is interaction between people or also the community and their environment. So that the results of the tests that have been carried out show that there is a positive and significant influence on the social environment on family financial planning in Kalukuang Village, Tallo District, Makassar City.

This is related to behavior finance theory is how this behavior affects the way a person in filtering the information we get every day (Leksikawan, 2009). Behavior Finance is the study of how humans take an action in the decision-making process of the information they get (Wiryaningtyas, 2016). In this case the theory can be used to filter out information in making decisions where with a housewife making decisions and understanding the consequences it can lead to good financial management.

This is in line with research conducted by Amaliah, (2020) that the social environment has an influence on financial planning, the social environment is considered to have a close relationship with how someone influences others, both directly like family, friends, people around and indirectly through television, internet or other media.

According to Purwanto (2009) is all other people or humans who affect us, both directly and indirectly (Tamara, 2016). So that the environment cannot be separated from human life. Because in it there is a relationship of interacting and reciprocal. This social environment then forms a social system that has a big role in forming a person's personality and then there is interaction between people or also the community and their environment. In this case the occurrence of interaction will result in factors that influence a person or group to take an action or change of behavior towards the behavior of family financial planning.

Effect of Financial Literacy (X_2) Against Family Financial Planning (Y) in Kalukuang Village, Tallo District, Makassar City

Based on the results of the hypothesis test it is known that the financial literacy variable (X_2) has a positive influence with the value t_{count} 5.616 This value is greater than t_{table} 1.668 and significance due to a significant value of $0.000 < 0.05$ so it can be concluded that the financial literacy variable has a positive influence on family financial planning in Kalukuang Village, Tallo District, Makassar City. Financial literacy in this study consists of several indicators, namely general financial knowledge, manner/savings, insurance, investment. Based on the results of statistical analysis it can be obtained that the saving indicator in which housewives regularly set aside money every month to save have the highest value of 0.633 compared to other indicators. This shows that housewives are more concerned with needs than desires so that housewives can

do financial planning well. Financial literacy is the knowledge needed in financial planning where the better a person's financial literacy, the better the financial planning process will be and its implementation, by saving regularly the long-term planning of the mother-friendly mother to meet their financial goals in the future. The results of the testing showed that there was a positive and significant influence on financial literacy on family financial planning in Kalukuang Village, Tallo District, Makassar City.

The results of this study are in line with research conducted by Bonang (2019) that financial literacy has a positive effect on family financial planning as evidenced by t_{count} greater than t_{table} , in the study of Amaliah (2020) the variable financial literacy has a positive and significant influence on financial planning behavior, so that the hypothesis in the study was accepted as well as in Slahaan's research (2013) also stated that the financial literacy could influence finance. Financial literacy can be said as a basic need for financial planning with the understanding and abilities that are diminished.

According to Mason and Wilson (2000) financial literacy is a person's ability to obtain, understand, and evaluate relevant information to make decisions by understanding the financial consequences they cause. Dewi Astuti (2015) states, people who have high financial knowledge tend to continue to improve the quality of life and be satisfied with the financial state because they understand fully the financial situation at this time and how to fix it. Financial literacy is the knowledge needed in financial management, where the better a person's financial literacy, the better the financial planning process will be and its implementation.

The influence of the lifestyle of the housewife (X_3) on family financial planning (Y) in Kalukuang Village, Tallo District, Makassar City

Based on the results of the hypothesis test it is known that the lifestyle variable of housewives (X_3) has a positive influence with t_{count} 2.049 greater than t_{table} 1.668 and significant because the value of $0.044 < 0.05$ and significant due to a significant value of $0.044 < 0.05$ so that it can be concluded that the lifestyle variable of housewives has a positive influence on family financial planning in Kalukuang Village, Tallo District, Makassar City. The lifestyle of the housewife in this study consists of several indicators namely Activities, Interest, Opinion.

Based on the results of statistical analysis it can be obtained that the indicator of activity in following the development of trend fear or missing out (the fear of the ongoing trend) has the highest value of 0.757 compared to other indicators. In this case the lifestyle factor in urban areas is one of the factors that makes a person follow the ongoing trend but this shows that a high lifestyle will tend to make financial planning in the family to be able to manage the lifestyle they have, so that the need for self-control in seeing the ongoing trend in carrying out family financial planning where housewives need to prioritize needs rather than desires. The results of the testing showed that there was a positive and significant influence on the lifestyle of housewives on family financial planning in Kalukuang Village, Tallo District, Makassar City.

Based on the results of the analysis, it was concluded that the lifestyle variable of housewives (X_3) had a simultaneous effect on financial planning (Y) in Kalukuang Village, Tallo District, Makassar City. The lifestyle of the housewife in this study consists of several indicators namely *Activities, Interest, Opinion*. When viewed from the value t_{count} of lifestyle (X_3) greater than the t_{table} ($2.049 > 1.668$) with a significant level of $0.044 < 0.05$, his result implies that the higher the lifestyle of housewives will encourage the increasing financial planning. Conversely, if the lifestyle of a housewife is low, the social environment will also decline. The results of this analysis received a hypothesis of the influence of financial literacy positive/negative effect on family

financial planning in Kalukuang Village, Tallo District, Makassar City that the lifestyle of a housewife (X₃) had a positive and significant effect on family financial planning (Y) in Kalukuang Village, Tallo District, Makassar City.

The results of this study are in line with the research conducted by Maulida (2018) lifestyle has a positive and significant effect on family financial planning in Surabaya by 0.23 with a significant value of 0.01, in Amaliah's research (2020) hypothesis which states that lifestyle has a positive effect on family financial planning behavior seen from the calculation of partial tests shows lifestyle variables have a value t_{count} of 3.468 > t_{table} 1.660 and has a significant value of 0.00 < 0.05. Ismayanti's research (2023) shows where from the results of the accepted hypothesis test based on the results of the T test with a significant value of 0.00 < 0.05. The conclusion of the above calculation shows the strength of the influence of lifestyle for employee financial planning where in this study, many rented employees live in areas with high living costs so that this also affects their lifestyle and meeting their daily needs.

Lifestyle According to Kusnandar and Kurniawan (2018) is a picture of the behavior and lifestyle of a person expressed in activities (activities), interests and opinions, as for Alamanda (2018) lifestyle refers to a pattern of consumption that reflects a person's choice of various things and how to spend time and money (Wahyuni et al, 2019). Lifestyle describes someone in an area of how they interact with the environment, reflect something behind a person's social class and describe how they spend their time and money, lifestyle in principle is a pattern of someone in managing time and money. A person's lifestyle can also determine one's behavior or consumption. Consumption is an effort to meet the desires and needs, both basic needs and non -basic needs. So in this case the need for family financial planning in determining one's lifestyle.

Effect of Social Environment (X₁), Financial Literacy (X₂) and Lifestyle of Housewives (X₃) on Family Financial Planning (Y) in Kalukuang Village, Tallo District, Makassar City

SPSS output results of the influence of the social environment (X₁), financial literacy (X₂) and the lifestyle of housewives (X₃) on family financial planning (Y) in Kalukuang Village, Tallo District, Makassar City. Judging from F_{count} and F_{table} , F_{count} is greater than F_{table} is (16.517 > 2.74) with a significance level below 0.05, namely 0.000 in regression analysis, it can be concluded that the variables of the social environment, financial literacy and lifestyle of housewives simultaneously have a positive and significant effect on family financial planning in Kalukuang Village, Tallo District, Makassar City, Makassar City. The results of this analysis hypotheses were accepted that the social environment (X₁), financial literacy (X₂) and the lifestyle of housewives (X₃) had a positive and significant effect on family financial planning (Y) in Kalukuang Village, Tallo District, Makassar City.

The results of this study are in line with research conducted by Amaliah (2021) showing that financial literacy, lifestyle and social environment simultaneously have a positive and significant effect on financial planning behavior. Family financial planning is a form of financial management is not only important for a company, but it is also very important for family life. With financial planning will help housewives in preparing a budget every month consisting of income earned and expenses. Senduk (2000) said several reasons why families need financial planning, namely: a) The existence of financial goals to be achieved. b) The high cost of living at this time. c) Increasing living expenses from year to year. d) The economic situation will not always be good. e) Physical humans will not always be healthy. In making financial planning there are many factors that are driving a person to carry out financial planning, these factors include the social environment, financial literacy and lifestyle.

Financial planning is an important thing in achieving a financial goal. The financial plan is a strategy in managing money to achieve success. Without correct financial planning, the opportunity is very small. A good financial plan must be measured accuracy, both time determination, allocation of financial resources and expenses. In this study housewives in Kalukuang Village, Tallo District, Makassar City. The need for good financial planning because it is an important thing in achieving goals where the social environment, financial literacy and lifestyle have a simultaneous influence from the results of data processing on the SPSS 26 application.

Financial planning is needed to achieve a desired family goal, for example a mother who is preparing her first child to enter elementary school, the mother will look for which school is suitable for her child and then find out how much the school fees are. Income needs to be managed in the household in order to meet the needs of the future.

CONCLUSIONS

Based on the results of the study, it can be concluded that the social environment, financial literacy, and lifestyle each have a positive and significant effect on family financial planning among housewives in Kalukuang Village, Tallo District, Makassar City. The social environment plays a crucial role in shaping individual behavior and decisions through interpersonal interactions and communal norms, which in turn influences how families manage their finances. Likewise, financial literacy is a key determinant in effective financial planning; housewives with greater financial knowledge are more capable of managing short-term and long-term expenses, prioritizing needs over wants and making well-informed decisions to secure their family's financial future.

Moreover, lifestyle also significantly affects financial planning, where a more conscious and structured lifestyle tends to support better financial management. A positive and planned lifestyle reflects in the way family's budget, save, and spend to meet future needs. When analyzed simultaneously, the social environment, financial literacy, and lifestyle collectively contribute to improved financial planning within households. For instance, when a mother begins preparing for her child's entry into elementary school, she considers education quality, school fees, and aligns her family's financial resources accordingly. This shows how financial planning is not only influenced by individual knowledge but also shaped by external social and behavioral factors within the community.

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