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International Conference on Cross Cultural Understanding of Well-being

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AN ANALYSIS OF YOUTH’S MONEY ATTITUDE

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Abstract
The global economy has driven many companies to enter Indonesia. Various multinational companies that has gained entree can now offer a variety of options for the society in meeting their needs, leading a shift in consumption pattern to occur. In fulfilling consumption needs, money is indeed needed as a medium of exchange. Money as a medium of exchange can, however, be viewed differently by different people depending on their personal experience. In turn, previous studies has found that money attitude can influence consumer behavior, both positive or negative behavior. Negative behavior, such as compulsive buying/shopping, should be prevented in order to create consumer welfare.

This study will examine Indonesian adolescents’ money attitude, both in terms of meaning-making towards money as well as the assigning emotional value towards money. Money attitude will be analyzed from three dimensions, namely power prestige, distrust, and anxiety.

The subjects involved in study are 100 youths. The analysis used in this study is comparison test in order to see the difference in the three stated dimensions: power prestige, distrust and anxiety in youth based on gender. Therefore, obtaining a description on the dimensions of money attitude in male and female youth.

Keywords: money attitude, consumer behavior, power prestige, distrust, anxiety, youth
An Analysis of Young's Money Attitude

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The global economy has driven many companies to enter Indonesia. Various multinational companies that has gained entree can now offer a variety of options for the society in meeting their needs, leading a shift in consumption pattern to occur. In fulfilling consumption needs, money is indeed needed as a medium of exchange. Money as a medium of exchange can, however, be viewed differently by different people depending on their personal experience. In turn, previous studies has found that money attitude can influence consumer behavior, both positive or negative behavior. Negative behavior, such as compulsive buying/shopping, should be prevented in order to create consumer welfare.

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The subjects involved in study are 100 youths. The analysis used in this study is comparison test in order to see the difference in the three stated dimensions: power prestige, distrust and anxiety in youth based on gender. Therefore, obtaining a description on the dimensions of money attitude in male and female youth. Result shows that there is a difference in dimensions of power prestige, anxiety and distrust between male and female.

*Keywords*: money attitude, consumer behavior, power prestige, distrust, anxiety, youth

**Background**

Humans are homo economicus. As economic beings, various human activities cannot be seperated from consumption activities. Currently, consumption in the community has increased. Consumption is not only done to meet basic needs. Consumption is a way for someone to express and create their identity and social status (Soper, 2007; Campbell, 2004; Faber, 2004 in Phau and Woo, 2008).

Today, people are faced with the global economy. During this global economy, various multinational companies gain entree to Indonesia. Transnational firms are drive consumption increase in the community. Solomon in Park and Burns (2005) stated that the global economy
encourages people in the world to live a western lifestyle. Therefore, a shift in lifestyle occurs. Lifestyle shift encourages changes in consumer behavior, especially among youth.

In accordance with their development phase, individuals in adolescence experience growth. They begin to expand their social relationships by having peers. Activities they do involve a lot of their friends. For example, hanging out, dating, eating out with friends as well as doing fun and challenging activities (Webley, Burgoyne, Lea and Young, 2001). During this period, adolescents form their personal identity by developing social significance from the goods and services they purchase.

There are several different understandings regarding money between men and women. In terms of budgeting, 91% of women feel more capable of budgeting than men. Women also feel capable of managing savings. As many as 73% of women have a special bank account for savings, 62% women save on a regular basis, and 75% of women think that if it's better to save regularly and start early in life even with little amount. The remaining 22% do not save. In regards to debt, 88% of women said that they feel capable of managing loans. As many as 83% can manage the use of their credit cards. As many as 81% of women said that they own the ability to protect their money through insurance. This is also similar to men. They also choose to buy insurance to anticipate things that are not desirable.

Women view money as something that creates stress. Feeling uncomfortable when there is a need to talk about long term finances. Women do not see money as important in making them feel happy. But with the money they can buy goods. But dealing with it is boring for them.

Money is plays an important role in life (Li, Jiang, An and Jin, 2009). Money can affect a person's decision to buy. Money is not only about its value, but also benefits generated by money for a person’s welfare. Money is associated with meaning and emotion. The use the so-called money depends on a person’s objectives, such as whether the money is used to gain power (power) or for enjoyment. The intention affects one's attitude towards money and decision-making and money-related behaviors. Attitude to money is associated with the meaning an individual makes towards the money (Medina, Saegert, and Gresham, 1996).

There are four dimensions of attitudes towards money (Yamauchi and Templer, 1982), first, power (power prestige), where money is seen to affect or attract other people and as a symbol of success. Second, anxiety, money is seen as a source of anxiety and also a source of protection
from anxiety itself. Third, retention time, money used for future financial planning and monitoring of financial conditions. Fourth, distrust, finance-related doubts and lack of confidence in making efficient decisions in purchasing.

This study will only use three of the four dimensions above, namely power, anxiety and distrust. Retention time is not examined in this study because the subjects in this study were in the range of adolescence to mid-adulthood so that the three dimension above is the closest to the subject of research.

Research on attitudes are important in understanding the basics of consumer behavior. One of the factors that influence the behavior according to Ajzen (1991) is attitude. According to Vijayasarathy (2004), attitude is an individual's belief about a product, service or concept, where the individual shows certain tendencies regarding products, services or the idea.

A study by Lin and Chen (2010) for employees in the workplace shows that a positive attitude towards the use of company’s resources for private purposes would encourage someone to use the company's goods for personal use as well. Previous study conducted by Durvasula and Lyonski (2010) shows that attitudes toward money have an impact on a person’s materialism. A study by Wang, Lv and Jiang (2011) shows that attitudes toward money, credit cards, debt, and risk affect the behavior of credit card use.

The purpose of this study was to determine whether there are differences in attitudes toward money between men and women. Research on differences in attitudes toward money between men and women is important to conduct. Dengan memahami sikap mereka terhadap uang dengan melalui tinjauan terhadap power prestige, anxiety dan distrust diharapkan dapat diperoleh

Methods

This study uses quantitative approach. There are 3 hypotheses that will be tested, namely:

1. H0 : there is no difference in power prestige based on gender
2. H1 : there is a difference in power prestige based on gender
3. H0 : there is no difference in anxiety based on gender
   H1: there is a difference in anxiety based on gender
4. Null Hypothesis : there is no difference in distrust based on gender
H1: there is a difference in distrust based on gender

The subjects of this study were 102 youth who were in the age range of 19-35 years old. The total number of Male subjects is 60 people. While 44 Females participated in this study.

The data collection was carried out with incidental sampling. The data was obtained by using a Money Attitude Scale / MAS, which is an adaptation of a scale developed by Yamauchi and Templer (1982). There are three dimensions, namely power prestige, anxiety and distrust. Validity analysis is done is through content validity. Reliability was tested with Cronbach’s alpha.

**Result**

Analysis of items were performed on each scale. The dimension of power prestige has seven items. Results of reliability analysis show that the dimension of power prestige has a Cronbach’s Alpha coefficient of 0.887 with inter-item correlations rising from 0.450 to 0.825. The anxiety dimensions has six items at 0.838 Cronbach’s Alpha. Its inter-item correlations risen from 0.448 to 0.720. The distrust dimension has seven items with a Cronbach’s Alpha coefficient at 0.853, with inter-item correlations shifting from 0.446 to 0.798.

Descriptive analysis was conducted to determine the average of each dimension in both men and women. The results are as follows:

**Average Power prestige Diagram**

From the above diagram, it can be seen that the average score of power prestige in men is higher than women's. In male the average power prestige is 23.43 while in female it is 16.05. Subsequently, the data were analyzed with t-test. The result obtained a t value = 6.376, p <
0.001. Hypothesis 1 that there are differences based on gender in power prestige is proven. Thus, there is a difference in power prestige between men and women.

Data were analyzed with T-test towards each dimension based on gender. Results of the analysis showed that there are average differences in the three-dimensions (power prestige, anxiety and distrust) based on gender sex. The following are the average of each variable:

2. **Average Anxiety Diagram**

From the above diagram it appears that the average score of anxiety in men is higher than women's. In males the average anxiety was 21.43 while in female it is 18.05. Subsequently the data were analyzed by t-test. The result showed t score = 3.338, p < 0.001. Hypothesis 2 that there are differences based on gender anxiety proved. Thus, there is a difference of anxiety in men and women.

3. **Average Distrust Diagram**
From the above diagram, it appears that the average score of mistrust in men is higher than women's. In male the average distrust is 24.37 while in female it is 21.59. Subsequently the data was analyzed using t-test. The result showed that t score = 2.367, p < 0.001. Hypothesis 3 that there are differences in distrust based on gender is proven. Thus, there is a difference in distrust between men and women.

**Analysis**

The power prestige dimension is shown through several indicators, namely, money as a symbol of success, money as a means to influence others; we tend to honor someone who has a lot of money -- through money money we can impress others. The analysis shows that women do not regard the money as a source of power as men do.

According to Pine (2009) the use of money in women is caused more by emotional factors. According to the survey, 8 out of 10 women or 79% of women spend their money to please themselves.

Being in a negative emotional state makes women display certain behaviors as a coping strategy. There is an assumption that shopping is a retail therapy to reduce negative emotions. However this must be balanced with self-control away from them. Low self-control can lead to debt (Gathergood, 2012).

The implications for the marketing world are that marketers can promote their products to help consumers reduce their stress. Marketers can help consumers by providing alternative products for their coping. Thus, consumers can choose an appropriate strategy.

Anxiety dimension is shown by anxiety of not having money, anxiety when not financially secure, feeling restless when skipping a discount or when not using the opportunity to buy a good at low cost, and restless when not spending money. The average anxiety in women is lower when compared to men. However a survey result by Pine (2009) shows that if 70% of women feel anxious about their money. This is due to the many factors that encourage them to be more like the consumptive, such as when there are special offers for products. The dimension of
anxiety is correlated with materialism (Durvasula & Lysonski, 2010). A person with high anxiety is prone to shop only to fulfill his wish (desire).

The distrust dimensions is shown by complaining about the price of an item, complaining of the amount that needs to be paid, as well as feeling shocked and disturbed when finding goods at a cheaper price. Average distrust of women is lower than for men.

From the results of this study, it is recommended for future studies to explore the factors that influence money attitudes in each dimension—power prestige, anxiety and distrust. Thus it a model of money attitude among youth can be obtained.

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Presented by:
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