

The Influence of Financial Literacy, Gender, and Lifestyle on Employee Debt Management of PT Adelia Sejahtera Nusantara

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ABSTRACT

The rapid development of financial technology, particularly online lending (peer-to-peer loans), in Indonesia has significantly improved access to credit; however, it has also given rise to poorly managed debt problems. This study aims to analyze the effects of financial literacy, gender, and lifestyle on the debt management of employees at PT Adelia Sejahtera Nusantara, both partially and simultaneously. This research adopts a quantitative approach with an associative research design. The population of this study consists of all 40 employees of PT Adelia Sejahtera Nusantara, using a saturated sampling technique. The data used are primary data collected through a questionnaire employing a 1–5 Likert scale. Data analysis was conducted using multiple linear regression with the assistance of SPSS version 31, preceded by validity tests, reliability tests, and classical assumption tests. The results indicate that: 1) financial literacy has a positive and significant effect on debt management; (2) gender has no significant effect on debt management; (3) lifestyle has a positive and significant effect on debt management; and (4) simultaneously, the three variables have a significant effect on debt management, with an F-value of 784.786 ($p < 0.001$) and a predictive power of 78.4% (Adjusted $R^2 = 0.784$), leaving only 21.6% explained by other factors

Introduction

Along with increasing global developments, globalization is becoming a topic that is often discussed in various aspects of life (Setiawan et al., 2023). (Ardian et al., 2024) said that the development of financial technology (financial technology or fintech) in Indonesia continues to increase, especially in the online lending sector (pinjol). According

to data from the Financial Services Authority (OJK), the number of registered and licensed fintech lending providers reached 102 companies as of December 2023, with total loan disbursements reaching IDR 559.07 trillion (OJK, 2023). The ease of access to credit through this digital platform provides a quick solution for people who need cash, but on the other hand it poses new problems related to debt management that is not managed properly. On the one hand, pinjol provides a quick solution to urgent financial needs. On the other hand, high interest rates, non-transparent administrative costs, and lack of financial literacy have caused many borrowers to be trapped in unmanageable debt (Lusardi & Tufano, 2015).

Debt management is a way to control debt through financial planning and budgeting. According to (Garman & Fogue, 2018) debt management is the ability of individuals to manage their financial obligations wisely, including the ability to pay installments on time, maintain a healthy debt-to-income ratio, and avoid excessive consumptive debt. Debt has a high risk if its use is not in accordance with the allocation (Suwandaru et al., 2025). (Firli et al., 2021) which states that the inability to manage debt is directly related to increased financial stress. In fact, (Herdjiono et al., 2016) found that uncontrolled consumption behavior worsens debt management ability and decreases an individual's quality of life. Failure to manage debt can have an impact on a decrease in quality of life, financial stress, and mental health problems that affect work productivity (Gathergood, 2012).

PT Adelia Sejahtera Nusantara is a company engaged in the distribution of laundry machines and equipment, such as washing machines, dryers, and laundry business support equipment. Based on initial observations, there are indications that some employees are experiencing problems in debt management, which can be seen from repeated employee loan applications, delays in installment payments, to requests for salary deductions for debt repayment. This condition is interesting to study more deeply considering that employees with fixed income should be able to manage their finances better.

Financial problems often occur because individuals have low financial knowledge and poor financial management habits (Ardian et al., 2023; Hamdani, 2018). The decision to take on debt, the type of debt chosen, and the way it is managed are greatly influenced by a person's level of financial literacy (Dawolo et al., 2025). Financial literacy is defined as knowledge, skills, and beliefs that affect an individual's attitude and behavior in making the right financial decisions (OJK, 2017). In general and in a broad sense, financial literacy is the ability of individuals to make decisions regarding their personal financial arrangements (Syahfitri et al., 2026). Financial literacy is a person's intelligence or ability to manage finances, which includes understanding how to invest and the introduction of various financial instruments related to money management (Sihombing & Sari, 2025). According to (Mansur, 2023; Rambe et al., 2025) financial literacy can be interpreted as knowledge possessed by someone related to the existence of a financial institution, both the type of product issued and the benefits and losses that will arise from the product. Improper financial management, or failure to plan and manage finances properly, can

cause various financial problems (Sari et al., 2023). Low financial literacy encourages irrational indebtedness and triggers personal economic instability.

In addition to financial literacy, gender is also a factor that influences differences in financial behavior. Gender differences are often associated with differences in financial behavior, risk preferences, and financial decision-making patterns (Croson & Gneezy, 2009). states that women tend to be more cautious in taking financial risks, while men are more courageous in making financial decisions, including the use of debt. However, another study by (Bucher-Koenen et al., 2017) shows that women generally have lower levels of financial literacy and lack confidence in making financial decisions, which can impact their debt management patterns.

Lifestyle also affects a person's tendency to go into debt. (Aziatin et al., 2024) found that hedonistic lifestyles are the main factor in increasing excessive credit use. Lifestyle trends are generally reflected in the way of dressing that keeps up with the times, the habit of hanging out in shopping centers, and shopping activities, both in person and through online platforms (Sihombing & Sari, 2025).

Previous studies have examined the effects of financial literacy, gender, and lifestyle separately on individual financial behavior. However, research integrating all three variables is still limited. Therefore, this study aims to analyze the influence of financial literacy, gender, and lifestyle on the debt management of PT Adelia Sejahtera Nusantara employees.

Method

This study uses a quantitative approach with a type of causal associative research that aims to determine the influence of financial literacy, gender, and lifestyle on the debt management of employees of PT Adelia Sejahtera Nusantara. The population in this study is all employees of PT Adelia Sejahtera Nusantara which is 40 people, and considering the relatively small population, this study uses a saturated sampling technique (census) where all members of the population are used as research samples so that 40 respondents are obtained (Sugiyono, 2019). The type of data used was primary data sourced directly from respondents through the distribution of questionnaires containing structured statements on a Likert scale of 1-5 to measure the variables of financial literacy, lifestyle, and debt management, while the gender variables were measured using dummy variables (Male=1, Female=0). The data analysis technique used was multiple linear regression analysis with the help of SPSS software version 25, which was preceded by a test of the validity and reliability of the instrument, a classical assumption test (normality, multicollinearity, and heteroscedasticity test), and followed by a hypothesis test using a t-test (partial), an F test (simultaneous), and a determination coefficient (R^2) to determine the magnitude of the influence of independent variables on dependent variables (Ghozali, 2018). The regression equation model used is:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$$

Description :

Y = Debt Management

α = Constant

β = Multiple Regression Coefficient X1 = Financial Literacy

X2 = Gender

X3 = Lifestyle

ε = Error

Results and Discussion

Respondent Characteristics

The characteristics of the respondents in this study are all employees of PT Adelia Sejahtera Nusantara totaling 40 people, with groupings based on gender, age, education level, and working period, considering that demographic differences can affect employee behavior and financial decision-making. Here is a description of the characteristics of the study respondents:

Table 1. Characteristics of Respondents by Gender

No.	Gender	Frequency	Percentage (%)
1	Male	24	60
2	Female	16	40
Total		40	100

Source: Data processed, 2026

Based on Table 1 above, it can be seen that the majority of respondents in this study were male as many as 24 people (60.0%), while female respondents were 16 people (40.0%). This shows that the composition of employees of PT Adelia Sejahtera Nusantara is dominated by male employees.

Table 2. Characteristics of Respondents by Age

No.	Age (Years)	Frequency	Percentage (%)
	20-25	8	20
	26-30	15	37,5
	31-35	10	25
	36-40	5	12,5
	> 40	2	5
Total		40	100

Source: Data processed, 2026

Based on Table 4.2 above, it can be seen that the majority of respondents aged 26-30 years are 15 people (37.5%), followed by the age group of 31-35 years as many as 10 people (25.0%), the age group of 20-25 years as many as 8 people (20.0%), the age group of 36-40 years as many as 5 people (12.5%), and the age group over 40 years old as many as 2 people (5.0%). This shows that most of PT Adelia Sejahtera Nusantara's employees are at a productive age with a range of 26-35 years.

Table 3. Characteristics of Respondents Based on Education Level

No.	Final Education	Frequency	Percentage (%)
1	High School/Vocational School	12	30
2	Diploma (D3)	9	22,5
3	Bachelor (S1)	17	42,5
4	Postgraduate (S2)	2	5
Total		40	100

Source: Data processed, 2026

Based on Table 4.3 above, it can be seen that the majority of respondents have the last level of education of Bachelor (S1) as many as 17 people (42.5%), followed by 12 high school/vocational school graduates (30.0%), Diploma (D3) as many as 9 people (22.5%), and Postgraduate (S2) as many as 2 people (5.0%). This shows that the education level of PT Adelia Sejahtera Nusantara employees is quite high with the dominance of university graduates.

Table 4. Characteristics of Respondents Based on Length of Service

No.	Tenure (Years)	Frequency	Percentage (%)
1	< 1	5	12,5
2	1-3	14	35
3	4-6	12	30
4	7-9	6	15
5	≥ 10	3	7,5
Total		40	100

Source: Data processed, 2026

Based on Table 4.4 above, it can be seen that the majority of respondents have a working period of 1-3 years as many as 14 people (35.0%), followed by a working period of 4-6 years as many as 12 people (30.0%), a service period of 7-9 years as many as 6 people (15.0%), a working period of less than 1 year as many as 5 people (12.5%), and a working

period of 10 years or more as many as 3 people (7.5%). This shows that most of the employees are employees with relatively new to medium service periods.

Table 5. Characteristics of Respondents Based on Monthly Income

No.	Pendapatan per Bulan (Rp)	Frequency	Percentage (%)
1	< 3.000.000	6	15
2	3.000.000 - 5.000.000	18	45
3	5.000.001 - 7.000.000	11	27,5
4	7.000.001 - 10.000.000	4	10
5	> 10.000.000	1	2,5
Total		40	100

Source: Data processed, 2026

Based on Table 4.5 above, it can be seen that the majority of respondents have a monthly income ranging from IDR 3,000,000 - IDR 5,000,000 to 18 people (45.0%), followed by the income group of IDR 5,000,001 - IDR 7,000,000 as many as 11 people (27.5%), income less than IDR 3,000,000 as many as 6 people (15.0%), income of IDR 7,000,001 - IDR 10,000,000 as many as 4 people (10.0%), and income above IDR 10,000,000 as much as 1 person (2.5%). This shows that most of PT Adelia Sejahtera Nusantara's employees have a middle income level.

Descriptive Statistical Analysis

Descriptive statistical analysis is an analysis used to describe and summarize the characteristics of research data quantitatively through minimum, maximum, mean, and standard deviation, thereby providing an overview of the trends and variations of data on the variables of financial literacy, gender, lifestyle, and debt management of employees of PT Adelia Sejahtera Nusantara.

Table 6. Descriptive Statistical Analysis

		Descriptive Statistics			
	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	40	30	40	35.95	2.745
Gender	40	29	40	36.23	2.806
Lifestyle	40	24	30	26.43	1.723
Debt Management	40	38	50	44.85	3.378
Valid N (listwise)	40				

Source: Data processed, 2026

Based on the results of descriptive statistical analysis in Table 6, all research variables had a total of 40 respondents, where financial literacy showed a relatively high average value with low data variation, gender was in a fairly homogeneous category, lifestyle had the smallest level of variation compared to other variables, and debt management showed a

high average value. which indicates that PT Adelia Sejahtera Nusantara employees generally have good debt management skills.

Data Quality Test

Data quality testing is an analysis stage that aims to assess the feasibility of the research instrument used, which includes validity tests and reliability tests.

a. Validity Test

Validity test is a test that is carried out to find out whether each statement item in the questionnaire is able to measure the research variable precisely, where an item is declared valid if the value r is calculated to be greater than the r of the table at a significance level of

0.05 with degrees of freedom (df = n – 2).

Table 7. Validity Test Results

Variables	Indicators	r-calculated	r-tabel	Facts
Financial Literacy (X1)	X1.1	.537 ^{***}	.312	Valid
	X1.2	.550 ^{***}	.312	Valid
	X1.3	.591 ^{***}	.312	Valid
	X1.4	.682 ^{***}	.312	Valid
	X1.5	.705 ^{***}	.312	Valid
	X1.6	.701 ^{***}	.312	Valid
	X1.7	.752 ^{***}	.312	Valid
	X1.8	.609 ^{***}	.312	Valid
Gender (X2)	X2.1	.677 ^{***}	.312	Valid
	X2.2	.682 ^{***}	.312	Valid
	X2.3	.659 ^{***}	.312	Valid
	X2.4	.712 ^{***}	.312	Valid
	X2.5	.700 ^{***}	.312	Valid
	X2.6	.556 ^{***}	.312	Valid
	X2.7	.659 ^{***}	.312	Valid
	X2.8	.712 ^{***}	.312	Valid
Lifestyle (X3)	X3.1	.808 ^{***}	.312	Valid
	X3.2	.756 ^{***}	.312	Valid
	X3.3	.808 ^{***}	.312	Valid
	X3.4	.756 ^{***}	.312	Valid
	X3.5	.589 ^{***}	.312	Valid
	X3.6	.753 ^{***}	.312	Valid

Debt Management (Y)	Y1	.498**	.312	Valid
	Y2	.545***	.312	Valid
	Y3	.523***	.312	Valid
	Y4	.658***	.312	Valid
	Y5	.658***	.312	Valid
	Y6	.749***	.312	Valid
	Y7	.688***	.312	Valid
	Y8	.675***	.312	Valid
	Y9	.761***	.312	Valid
	Y10	.643***	.312	Valid

Source: Data processed, 2026

Based on the results of the validity test in Table 7, all indicators on the variables of financial literacy, gender, lifestyle, and debt management were declared valid because the calculated r value was greater than the r of the table (0.312), so that all statement items were suitable for use in the research.

a. Reliability Test

The reliability test is a test to assess the consistency of the research instrument, where the questionnaire is declared reliable if Cronbach's Alpha value ≥ 0.70 , so that the instrument is considered consistent and trustworthy to be used in the research.

Table 8. Reliability Test Results

Cronbach's Alpha		N of Items
Financial Literacy (X1)	.797	8
Gender (X2)	.822	8
Lifestyle (X3)	.785	6
Debt Management (Y)	.840	10

Source: Data processed, 2026

Berdasarkan hasil uji reliabilitas pada Tabel 8, seluruh variabel penelitian dinyatakan reliabel karena memiliki nilai Cronbach's Alpha $\geq 0,70$, sehingga instrumen penelitian dinilai konsisten dan layak digunakan dalam analisis lebih lanjut.

1. Classic Assumption Test

The classical assumption test is a series of tests carried out to ensure that the multiple linear regression model meets the basic statistical assumptions so that the results of the analysis are valid and unbiased. The classical assumption test in this study includes the normality test, the multicollinearity test, and the heteroscedasticity test.

a. Normality Test

The normality test is a test to find out whether the data or residual in a normally distributed regression model, which is performed through the Kolmogorov–Smirnov test,

the Shapiro–Wilk test, or the observation of the Normal P–P Plot graph, with the criteria that the data is declared normal if the significance value is > 0.05 or the dots spread around the diagonal line.

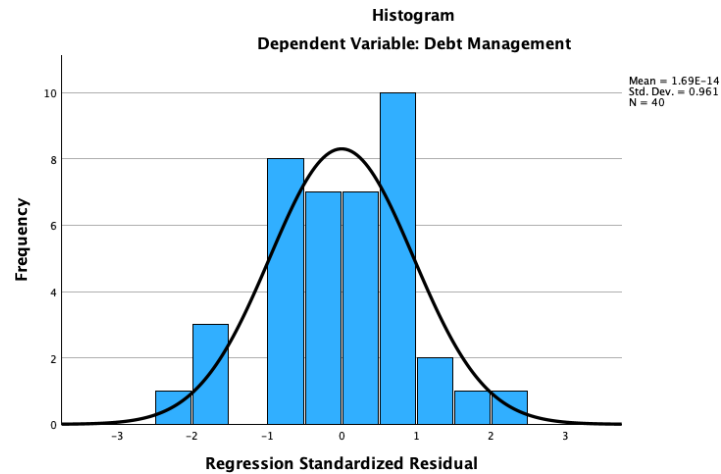


Figure 1. Histogram

Source: Data processed, 2026

Based on Figure 1 (Histogram), it can be concluded that the research data are normally distributed because the histogram pattern forms a bell-shaped curve that is symmetrical and does not show significant deviations.

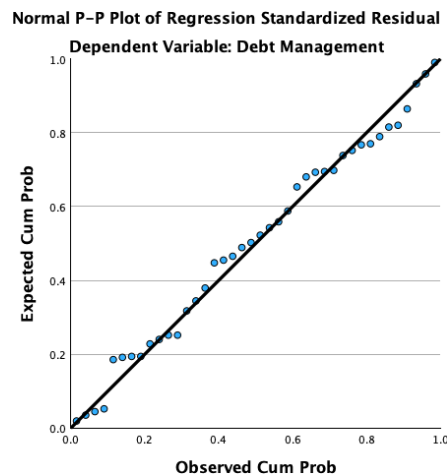


Figure 2. Normal P–P Plot

Source: Data processed, 2026

Based on Figure 2 (Normal P–P Plot), it can be seen that the data points are spread around and follow the direction of the diagonal line, so it can be concluded that the residual data is normally distributed and meets the assumption of normality.

**Table 9. Kolmogorov–Smirnov Test Results
One-Sample Kolmogorov-Smirnov Test**

Unstandardized Residual

N		40	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	.41458751	
Most Extreme Differences	Absolute	.076	
	Positive	.070	
	Negative	-.076	
Test Statistic		.076	
Asymp. Sig. (2-tailed) ^c		.200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.807	
	99% Confidence Interval	Lower Bound	.797
		Upper Bound	.818

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Data processed, 2026

Based on the results of the Kolmogorov–Smirnov test in Table 9, the value of Asymp. Sig. (2-tailed) of 0.200 is greater than 0.05, so it can be concluded that the residual data are normally distributed and the regression model has met the assumption of normality.

b. Multicollinearity Test

The multicollinearity test was used to determine whether or not there was a high correlation between independent variables in the regression model, which was carried out by looking at the Tolerance value > 0.10 and the Variance Inflation Factor (VIF) < 10 , so that the model was declared free of multicollinearity.

**Table 10. Multicollinearity Test Results
Coefficients^a**

		Collinearity Statistics	
		Model Tolerance	VIF
1	Financial Literacy	.186	5.384
	Gender	.201	4.977
	Lifestyle	.657	1.522

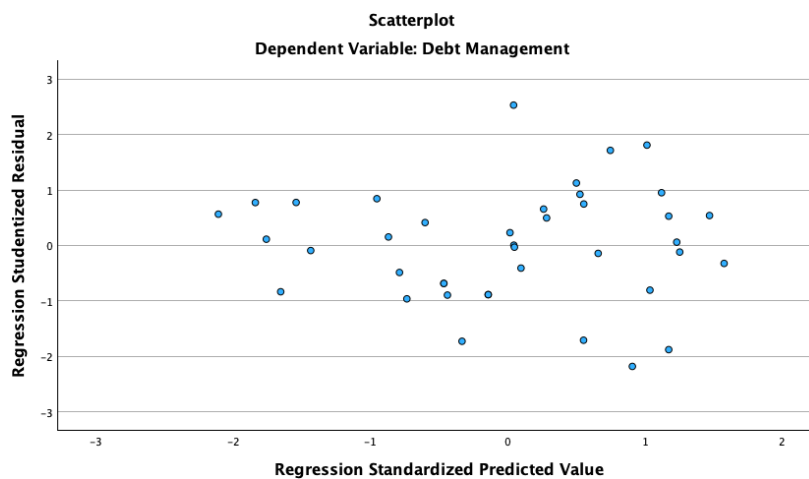
Dependent Variable: Debt Management

Source: Data processed, 2026

Based on the results of the multicollinearity test in Table 10, all independent variables had a Tolerance value of > 0.10 and $VIF < 10$, so it can be concluded that the regression model did not experience multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test is a test to find out whether or not there is a residual variance inequality in the regression model, which is carried out through the Glejser test or scatterplot, with the criterion that heteroscedasticity does not occur if the significance value is > 0.05 or the points are scattered randomly and do not form a certain pattern.



Source: Data processed, 2026

Based on Figure 3 (Scatterplot), it can be seen that the residual points are randomly spread above and below zero and do not form a specific pattern, so it can be concluded that the regression model does not experience heteroscedasticity.

1. Multiple Linear Regression Analysis

Multiple linear regression analysis is a statistical analysis technique used to determine and measure the influence of two or more independent variables, namely financial literacy, gender, and lifestyle, on one dependent variable, namely debt management.

Table 11. Multiple Linear Regression Analysis

Coefficients^a

Model	Unstandardized Coefficients			Standardized Coefficients	
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-3.550	1.130		-3.141	.003
Financial Literacy	.996	.058	.809	17.054	.001
Gender	.088	.055	.073	1.596	.119
Lifestyle	.356	.049	.182	7.204	.001

a. Dependent Variable: Debt Management

Source: Data processed, 2026

Based on Table 4.11 above, the multiple linear regression equation can be formed as follows:

$$Y = -3.550 + 0.996X_1 + 0.088X_2 + 0.356X_3 + e$$

A constant value of -3,550 indicates that if the variables of financial literacy, gender, and lifestyle are zero or constant, then the debt management value will be -3,550 units. Negative constant values indicate that in the absence of financial literacy and the influence of other variables, employees tend to have poor debt management.

The value of the regression coefficient of the financial literacy variable of 0.996 with a positive direction indicates that every increase in one unit of financial literacy will increase debt management by 0.996 units, assuming constant gender and lifestyle variables. This indicates that the higher the level of financial literacy of employees, the better their ability to manage debt. The standardized Beta coefficient value of 0.809 shows that financial literacy has the greatest contribution compared to other variables in influencing debt management.

A regression coefficient value of the gender variable of 0.088 with a positive direction indicates that male employees (coded with a value of 1) have a higher debt management score of 0.088 units than female employees (coded with a value of 0), assuming the other variables are constant.

The value of the regression coefficient of the lifestyle variable of 0.356 with a positive direction indicates that every increase in one unit of lifestyle will increase debt management by 0.356 units, assuming that the variables of financial literacy and gender are constant. The wiser or more economical the employee's lifestyle, the better their debt management will be.

1. Hypothesis Test

Hypothesis test is a statistical procedure used to test the correctness of temporary conjectures (hypotheses) that have been formulated in research which includes partial tests (t-test), simultaneous tests (F tests), and determination coefficient tests (Adjusted R²).

a. Partial Test (t-test)

Partial test (t-test) is a test used to determine the influence of each independent variable individually on the dependent variable, with hypothesis criteria accepted if the significance value is < 0.05 or the t-value is calculated $> t$ table.

**Table 12. Partial Test Results (t-test)
 Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	-3.550	1.130		-3.141	.003
	Financial Literacy	.996	.058	.809	17.054	.001
	Gender	.088	.055	.073	1.596	.119
	Lifestyle	.356	.049	.182	7.204	.001

a. Dependent Variable: Debt Management

Source: Data processed, 2026

- The test is carried out by comparing the calculated t value with the t table or by looking at the significance value. The hypothesis is accepted if the significance value is < 0.05 or the value t is calculated $> t$ table. The t-value of the table in this study with $df = n - k - 1 = 40 - 31 = 36$ and the significance level of $\alpha = 0.05$ (double-sided test) was 2.028. The results of the partial test can be seen in the following table:

- 1) The results of the partial test showed that the financial literacy variable had a t-value of 17.054 with a significance value of $0.001 < 0.05$. The value of t is calculated as $17.054 > t$ table is 2.028 and the significance value is $0.001 < 0.05$, then H_1 is accepted. This means that financial literacy has a positive and significant effect on the debt management of PT Adelia Sejahtera Nusantara employees. The higher the level of financial literacy of employees, the better their ability to manage debt.
- 2) The results of the partial test showed that the gender variable had a calculated t-value of 1.596 with a significance value of $0.119 > 0.05$. The value of t is calculated as $1.596 < t$ of table 2.028 and the significance value is $0.119 > 0.05$, then H_2 is rejected. This means that gender does not have a significant effect on the debt management of PT Adelia Sejahtera Nusantara employees. There was no significant difference in debt management skills between male and female employees.
- 3) The results of the partial test showed that the lifestyle variable had a calculated t-value of 7.204 with a significance value of $0.001 < 0.05$. The value of t is calculated as $7.204 > t$ table 2.028 and the significance value is $0.001 < 0.05$, then H_3 is accepted. This means that lifestyle has a positive and significant effect on the debt management of PT Adelia Sejahtera Nusantara employees. The wiser or more economical the

employee's lifestyle, the better their ability to manage debt. Conversely, a consumptive lifestyle will negatively impact the quality of employee debt management.

d. Simultaneous Test (F Test)

Simultaneous testing (F test) is a statistical test used to assess whether all variables are independent together, a hypothesis is accepted if $F_{count} > F_{table}$ with a significance value of < 0.05 .

Table 13. Simultaneous Test (F Test)

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	438.397	3	146.132	784.786	.001 ^b
	Residual	6.703	36	.186		
	Total	445.100	39			

a. Dependent Variable: Debt Management

b. Predictors: (Constant), Lifestyle , Gender, Financial Literacy

Source: Data processed, 2026

The hypothesis is accepted if the value of $F_{count} > F_{table}$ with a significance value of < 0.05 . The value of the F table in this study with $df_1 = k = 3$ and $df_2 = n - k - 1 = 40 - 3 - 1 = 36$ at the significance level of $\alpha = 0.05$ is 2.87. Based on Table 4.13 above, it can be seen that the F value is calculated as 784.786 with a significance value of $0.001 < 0.05$. The value of F is calculated as $784.786 > F_{table}$ is 2.87 and the significance value is $0.001 < 0.05$, then H_4 is accepted. This means that financial literacy, gender, and lifestyle simultaneously or together have a significant effect on the debt management of PT Adelia Sejahtera Nusantara employees.

E. Coefficient of Determination (Adjusted R²)

The coefficient of determination (Adjusted R²) is a statistical measure that shows how much independent variables together contribute in explaining the variation of dependent variables, with adjustments for the number of variables to make the estimation results more accurate.

Table 14. Coefficient of Determination (Adjusted R²)

Model Summary^b				
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.792 ^a	.785	.784	.432

a. Predictors: (Constant), Lifestyle , Gender, Financial Literacy

b. Dependent Variable: Debt Management

Source: Data processed, 2026

Based on Table 4.14 above, it can be seen that the Adjusted R Square value of 0.784 or 78.4% indicates that the ability of the variables of financial literacy, gender, and lifestyle in explaining the variation of debt management variables is 78.4%, while the remaining 21.6% is explained by other variables outside this research model.

Conclusion

Based on the results of the study on the influence of financial literacy, gender, and lifestyle on the debt management of PT Adelia Sejahtera Nusantara employees, it can be concluded that financial literacy has a positive and significant effect on debt management and is the most dominant factor with a standardized Beta of 0.809, indicating that the higher the employee's understanding of financial concepts, the better their ability to manage debt. Gender had no significant effect on debt management, suggesting there was no substantial difference between male and female employees in debt management skills. Lifestyle has a positive and significant effect on debt management, where employees with a frugal lifestyle have better debt management skills than employees with a consumptive lifestyle. Simultaneously, the three independent variables had a very significant effect on debt management and were able to explain 78.4% of the variation in debt management. The importance of increasing financial literacy and lifestyle control to minimize the risk of debt problems in the midst of easy access to online loans.

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