

# The Family Budgeting Behavior In Indonesia During Covid 19 Era

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## The Family Budgeting Behaviour in Indonesia During COVID 19 Era

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### Abstract

During the COVID 19 era, the spending behaviour of family finances in Indonesian family has dramatically changing. It is due to some provinces in Indonesia have their own policy base on the spread of the corona virus, such as Jakarta and West Java. One of the policies has been applied in almost every province is large-scale social restriction<sup>11</sup> or *Pembatasan Sosial Berskala Besar* (PSBB). Budget has an important role and become as the mechanism by which family can plan, direct and control the operational function of a family to achieve the goal. The behaviour towards budgeting practices in the family finances is an area which has received very little attention in the literature. Therefore, the objective of this paper is to explore and examine the family budgeting behaviour during COVID 19 Era. This paper adopts the theory of planned behaviour (TPB) to determine the family budgeting behaviour during COVID 19 era. According to Southey (2011) that TPB has an ideal theoretical model to examine the attitude toward budgeting. TPB model was highly suited to evaluating decisions, for example financial decision making, strategic decision making and professional decision making. This paper employs the explorative approach to have an in-depth insight in the family budgeting behaviour. The discussion shows that there is a crucial role of behavioural aspects from the family of budgeting and how an understanding of its importance can contribute to a successful budgeting process. Budgeting is important to family and describes the impact budgeting has human behaviour such as motivation and dysfunctional behaviour. Budgeting will enable the actually financial targets and goals. The planned and realistic budget become a roadmap for a family to facilitate the dreams, goals and aspirations. Further study will able to explore the family budgeting by using the TPB models using a questionnaire and interview to have realistic finding from the family member as participants. The future use can employ the phenomena study to evaluate the family budgeting behaviour in COVID 19 era.

**Keywords:** family finances, budgeting, theory of planned behaviour, behaviour, and COVID 19 era

## INTRODUCTION

The COVID-19 pandemic has come with all its negative effects. The main impact of this pandemic is very influential in all aspects, especially on health and economic conditions. According to the World Health Organization/ WHO (2020) that Corona Virus Disease 19 or COVID-19 has spread to more than 122 countries including Indonesia. Indonesian Ministry of Health/Kemkes (2020) announced that the Covid-19 has spread to 279 districts or cities in 34 provinces. The total number of positive cases of Covid-19 in Indonesia has reached 6,575 patients on April 2020. There are 327 new positive cases in a day were recorded in all regions.

Meanwhile, according to the Badan Pusat Statistik/BPS (2020) that the economic growth has been estimated to have a decrease from 5.4% to 2.97%. BPS noted that the Indonesian economic growth in the first quarter of 2020 slowed down when compared to the first quarter of 2019. Indonesia's GDP in the first quarter of 2020 is equal to Rp 2,625.2 trillion. This condition has shown that this condition has not only disrupted the economy but has also interrupted economic movements. The crisis due to COVID-19 is occurring simultaneously, and the impact is greatly felt by vulnerable groups, such as casual daily workers, street vendors, farmers, the poor and so on.

The COVID-19 cases have shown a significant increase in Indonesia (Kemkes, 2020). Many economic problems emerged in the community due to some provincial government in Indonesia issued a policy of large-scale social restriction or *Pembatasan Sosial Berskala Besar* (PSBB) like in Jakarta and West Java. After the implementation of this policy, it has a major impact on society, both the middle to lower class and the elite (mediaindonesia.com, 2020). The disaster mitigation policy for COVID-19 in Indonesia are a regional quarantine policy, work from home (WFH) and social distancing.

The COVID-19 virus is a serious matter facing Indonesia, many losses when this virus records. The impact is the economic downturn. Economy here can be interpreted as everything that concerns the relationship of household life which does not only concern the family consisting of husbands, wives and children. However, in a broad sense, it means the national household, the State and the world. In short, the word economy is defined as a way for humans to fulfil their daily needs related to the process. However, because of the COVID-19 virus, many people are unable to meet their daily needs. Every home activity has challenges from the activities outside the home such as at school, office, etc. The main challenge in this is of course from the habituation side, and getting started to adapt new things. This adaptation is very influential in spirit and work ethic that will change while working at home (WFH) (Muhyiddin & Nugroho, 2020).

The impact of the COVID-19 pandemic has continued to expand around the world, it affects different people and communities in different ways. However, one thing in common is a concern about our own health and the health of family, friends and loved ones, people care about their financial well-being. These concerns include how to meet everyday obligations such as rent or groceries - and extend to issues such as how best to pay taxes, how to access cash for essential goods, how to make digital payments, how to get money to people. Kerkmann, Lown & Allgood (2000) explained that financial planning is the art of financial management carried out by individuals or families to achieve goals that are effective, efficient and beneficial, so that the family becomes a prosperous family. In general, the activities carried out the process of managing income to achieve financial goals such as the desire to have a marriage fund, child birth funds and others. Our income needs to be managed in order to meet current needs as well as future needs. Current needs consist of expenses, such as kitchen costs, motorbike instalment fees, cell phone credit costs.

Every family wants a healthy financial condition. Family finances are declared healthy if expenses are directly proportional to income. A healthy financial condition can be achieved

with a good financial planning and recording is needed. With good financial planning and records, family will be able to control and evaluate every detail of financial expenses, therefore, it can minimize unnecessary expenses. Every household needs to do a good financial planning so that short-term and long-term household goals can be achieved (Gutter & Copur, 2011). As a result, the main objective of this research are to explore and examine the family budgeting behaviour during COVID 19 era. This research focuses on developing discussion to the questions of “how they do it?” and the purpose is accomplished through the conceptual analysis.

## THEORY OF PLANNED BEHAVIOUR (TPB)

Theory of Planned behaviour (TPB) is described about target individuals that have a high likelihood to adopt a behaviour. If the individual has a positive attitude towards the behaviour, obtains approval from other individuals who are close and related to the behaviour and believe that the behaviour it can be done well (Lee & Kotler, 2011). This theory has the foundation for a capable belief perspective influence someone to carry out specific behaviour. The perspective of trust is implemented through various combination characteristics, qualities and attributes of certain information forming the will in behaviour. Intention is a decision to behave in the desired way or stimulus to carry out actions, whether consciously or not. This intention is the initial formation of a person's behaviour. TPB is suitable to describe any behaviour requires planning (Quintal, *et al.*, 2015; Ajzen, 2011)

TPB explains that attitudes toward behaviour is an important point that can predict an action; however, it is necessary to consider one's attitude in testing norms subjective and measures the person's perceived behaviour control. If a positive attitude, support from people around and the perception of ease because there are no obstacles to behaviour, a person's intention to behave will be higher (Ajzen, 2011). Attitude towards behaviour is a tendency to respond to things that are liked or disliked in an object, person, institution or event. Attitude towards behaviour is considered as the first variable that influences behaviour intention, when an individual positively appreciates an action, then he/she has the will to do a certain action. Measurement of attitudes, subjective norms, and behavioural controls are reviewed as the concept or the forming factors in the TPB. Figure 1 shows the relationship between the three determining dimensions on intention and behaviour.

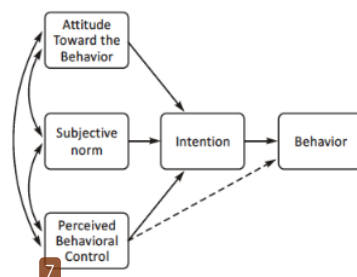


Figure 1. Theory of Planned Behaviour (TPB)  
Source: Ajzen (2011)

The main factor of a behaviour performed by individuals is the intention that presents a particular behaviour. Intention assumes the influencing motivational behaviour factors. Intention is also an indication of how hard a person is trying or how much effort was put into it display a behaviour. As a general rule, the harder a person intends to engage in a behaviour,

the greater tendency to actually perform the behaviour. The intention to behave can become actual behaviour only if the behaviour is under the control of that individual concerned. Individuals have the choice to decide on behaviour certain or not (Ajzen, 2011).

The main focus of TPB is an individual intention to perform certain behaviours. The agency is considered to be able to see the motivational factors that affects behaviour. Intention is an indication of how hard people want to try and how much effort the individual will put into it to do a behaviour (Armitage & Conner, 2001). TPB added one important factor that determines the intention in Reason Action Theory (RAT) is attitude personal and subjective norms, namely perceived behavioural control. Perceived behavioural control is an individual's perception of the control with respect to certain behaviours (Ajzen, 2011). This factor refers to individual perceptions of how easy or difficult and it is to lead to certain behaviour and assumed to be a reflection of past experiences as well as obstacles that is anticipated. This factor is added in an effort to understand its limitations owned by individuals in order to carry out certain behaviours.

The essence of TPB remains on the behavioural intention factor or behavioural intention. However, there are not only two determinants of intention but three with the addition of perceived behavioural control. Intention is influenced by three determinants, namely, attitude towards behaviour related to belief, individual evaluations of a positive or negative event and subjective norm, which is related to individual perceptions to the influence of the surrounding environment. Meanwhile, perceived behavioural control is related to experience past and individual estimates of how difficult it is or easy to do the behaviour (Carrus, *et al.*, 2008). According to Bassett, *et al.* (2008) that the variables in TPB can be measured in two ways, namely directly or indirectly. Direct measurement can be done by asking the respondents about their overall attitude towards a behaviour, the pressure from people they know to perform a behaviour, and the level of confidence in the ability to carry out a behaviour. Then, indirect measurement in TPB are beliefs exist in the society.

TPB explores that behaviour is a function of the information or belief / belief that stands out about the behaviour. People can have various kinds of beliefs about a behaviour, however when they faced with a certain event, only a few of these beliefs arise to influence their behaviour. This little belief can stand out in influencing individual behaviour (Ajzen, 2011). TPB has a focus on explaining individual behaviour. However, Bobek & Hatfield (2003) stated that there are different characteristics for compliance behaviour. One distinct characteristic is the feeling of guilt that one party has but not the other. This is an individual norm or moral obligation. In other words, moral obligations are individual norms that are owned by individuals but may not be owned by others.

Behaviour control can be interpreted as an understanding of the simple or complex in performing actions on the basis of previous experiences and constraints of a solution can be found in doing an action. Perceived behavioural control is influenced by past experiences and experiences other people. Individuals will behave to evaluate positive behaviours. There is an influence of social pressure to do a behaviour, as well as the individual's trust in the behaviours (Ming-Shen, *et al.*, 2007). Individual attitudes towards a behaviours obtained from belief in the consequences so if someone performs behaviours that produces positive outcomes, then the individual has a positive attitude, and vice versa. Hamilton, *et al.* (2011) stated that if individuals believe and approve themselves to do a behaviours and motivated to follow a behaviours, therefore, the individual is considered feel social pressure, and vice versa. This matter shows social pressure relates to a person's decision to do or not do behaviours.

Moreover, according to Ajzen (2011) that humans those who have reasonable behavior will think about their behavior and think about the consequences of their actions. Someone's behavior takes into account the factors involved in it, for example, the behaviour for considering whether to do or not of the individual's intention to do something, then these



various considerations form a behavior. TPB is a theory that focuses on behavioural intentions in taking decisions based on individual beliefs. Intention is the result of the conscious mind that directs one's behavior. TPB links intention and behavior. However, the intention in TPB is the result of planned behavior and not accidental. Intention has been born from a planned behavior that have a high probability and long term. Behavioural control is the perception of ease or difficulty in carry out the intention. Behaviour control is determined by accessibility of resources such as tools, competencies and opportunities that support or inhibiting behavior. Individuals who have high behavioural control will try to be successful because they believe in the resources and opportunities they have, and believe that the existing difficulties or obstacles can be overcome.

## **METHODOLOGY**

This study aims to explore the financial behaviour in the family during COVID 19 era. The discussion and conclusion as conceptual study to describe the aspects of family budgeting. TPB has been employed as theoretical to describe extensive study of literature in this research. Explorative approach has been engaged to investigate the idea about problem that might be arise during the research process.

This research want to build clearer concepts, determine the priorities, explain the definition and elaborate the main idea. According to Cooper & Schindler (2006) that explorative approach is to help for learning something new, where the variables cannot fully explain. Explorative approach can use to assess the subjective matters, the less representative data, and the non-systematic design.

The main idea of this research is to explore the family behaviour in budget planning. Andriana, *et al.* (2015) employed the study of literature and develop the conceptual to explain the behavioural perspective. Therefore, this research deals with the behaviour in family to manage their financial budget during COVID 19 era.

## **DISCUSSION**

Family financial planning is an important thing, because it is an independent learning process where family must be able to manage the budget in the present and in the future. Every family has their own goal to be achieved. The life goal of each family is not the same, but in general, it is the desire to reach a stage of a happy life from a financial and other perspective. Each family has a goal to be achieved. The life goal of each family is not the same, but in general, it is the desire to reach a stage of a happy life from a financial and other perspectives. The member of family can live happily if they are successful in achieving what they want. The success of an individual's life in the world will be indicated in various measures such as the assets collected, the career or position he has achieved, the level of education, success in the business he has achieved, preparation for the next generation, and his contribution to life. In the financial sector, family are categorized as successful and achieve financial independence, meaning that money is no longer the goal of life. Various activities and life decisions are no longer just money, but money is seen as a means and means for achieving more true goals (Penkalski, *et al.*, 2010).

Financial planning is a process by which to manage finances to achieve personal economic security and well-being. The financial planning process can help individuals to manage their financial conditions. Every individual has a different financial condition so that his financial planning meets certain needs and goals (Kapoor, 2004). Each individual has different knowledge and understanding of finance. Management and financial planning that is carried out and used will influence financial behavior in decision making. Individuals who do

not understand the basic knowledge of finance will find it difficult to plan their finances and find it difficult to regulate financial behavior patterns in making decisions. Lack of financial knowledge results in failure to manage finances so that it has an impact in the long term, not only for individuals themselves, but also on companies and families.

Financial planning is the process to achieve one's life goals through financial management in a planned manner. Financial planning can also be interpreted as preparation or coordination be careful of the plans in order to prepare future financial wishes and goals. It is not an investment analysis, but it includes strategies to achieve the goals that have been determined. Financial planning is the process of setting goals and objectives throughout life, devising strategies to achieve them, and monitoring progress to achieve it (Lee, *et al.*, 2009). Meanwhile, Lee, *et al.* (2000) explained financial planning is a process by which an individual strives to fulfil his financial goals through development and implementation of a comprehensive financial plan. Thus, family financial planning is closely concerned with how much incoming money is received as income, how much money spends for individual needs in the family and how much money is saved to reach the family finance's goal. Family financial planning has a way of arranging a balance between income and expenditure.

Then, financial management behaviours can be achieved with a positive financial attitude and it is needed to be implemented directly. Attitudes towards money coming with a form of individual perception about money based on experiences and circumstances that have been experienced in their life (Taneja, 2012). Irine & Damanik (2016) shows that financial attitude has a significant positive effect on financial management behaviours. There is a relationship between financial attitudes and problems that exist in finance. Their study concluded that individual financial attitudes also affect how individuals manage to behave in finances. The income level becomes the trigger for the emergence of financial management behaviour, which is also the amount of individual desire to meet their needs of life.

Financial attitudes are also considered to be no less important in managing personal finances. A good financial attitude from the individuals will be able to manage finances well too. It is will be difficult for individuals to have a surplus of money allocated for future savings, let alone have the capital to invest without a good financial attitudes. Attitudes are usually measured by individual responses to their opinions on money, while financial management behaviours refers to how individuals behave in relation to personal finances as measured by the individual's actions (Nichlavose & Sruthi, 2017). Financial attitude defines as an understanding that helps individuals to be rational and increase their confidence in their understanding of money. Financial attitude is also the application of financial principles to create and maintain value through appropriate decision making and resource management. This will be seen in the responses issued in the form of a statement or opinion about money.

Financial attitude is a state of mind, opinion, and a person's assessment of his personal finances, which are then applied to attitudes. A person's thoughts, opinions and assessments of their personal financial situation will determine what kind of action they will take. For example savings, if someone has thoughts, judgments, and opinions that saving is not important. Then that person will not save. If these thoughts, opinions, and judgments or attitudes continue, therefore, it will become a habit or behaviours that will be very difficult to change (Bhushan & Medury, 2014).

Financial behaviour has the relationship between individuals in regulating, managing, and using existing financial resources. Someone who has good and responsible financial behaviour can manage and use their finances more effectively, such as managing a budget, managing expenses, investing, saving, and so on. Financial behavior is an individual's ability to manage financial planning, financial management, financial control, financial budgeting, and daily financial storage. The emergence of financial behaviour is due to the large impact of

individual desires in fulfilling individual welfare according to the level of income they earn (Prata, *et al.*, 2017).

Financial planning's mistakes can be caused by lack of financial knowledge. Based on financial knowledge, a person can manage their finances effectively. There are efforts to improve financial literacy, namely knowledge of finances, skills in managing finances, and individual confidence so that individuals can manage their finances effectively and efficiently. Individual financial well-being is related to financial literacy, financial knowledge in financial management is very important in everyday life because financial knowledge and personal financial literacy will help individuals avoid financial problems (Lusardi, 2008).

A good financial behavior can be seen from appropriate financial planning, management and control activities. The indicator has been evaluated from the way or attitude of individuals to manage money coming in and out, credit management, savings and investment (Hilgert, *et al.*, 2003). Financial behavior is a picture of an individual being objective in making correct decisions when facing decisions and it can be determined by the priority scale of the needs and desires (Chinen & Endo, 2012). Individual financial management is wise or not, is closely related to individual abilities and knowledge of financial concepts. Every individual who has good financial management knowledge and skills will show wise decision to make behavior towards individual finances.

The main factor in the TPB is the intention of the individual to perform certain actions. Intention is assumed to be a motivating factor which can affect behavior, intention is an indication of how hard people are willing to try and how much effort that will be issued by an individual to perform an action (Ajzen, 2011). Intention is formed from subjective norms is not only due to tendencies of individual decision makers to trust more parties who have a relationship emotional. The norm or culture requires the maker of the decision to accept advice from family or other parties who have a role significant. Intention comes from the subjective norm is measured by normative belief and motivation to comply. Intention is structured from normative belief and this belief has been suggested by the parties who have emotional bonding in the behavior. The views of those with emotional ties tend to be considered true and used as a reference for doing or not doing certain behavior. Meanwhile, motivation to comply is a measure of motivation to follow the opinions or views of those with emotional ties. Normative belief measures how much an individual believes in views of others but does not measure individual motivation to follow views others, while motivation to comply is needed to measure individual motivation to follow other people's views.

Behavioural control reflects past experiences and anticipations of the obstacle. The experience can give a rise to confidence in the ability for solving a problem. If someone cannot have a confident in their own abilities, then that person will not have intention to take an action (Homburg, *et al.*, 2010). TPB is applied in predicting individual, family and financial behavior organization. TPB can also be used to explain various decisions in financial planning and advice from partners, relatives and family that have a strong impact on financial planning decisions. Association between perceived behavior control and behavior intention, between behavior control and perceived attitudes and between subjective norms and attitudes lead to better behavior decisions.

Then, Yarimoglu, & Gunay, (2020) explained that individual, which has the intention to plan finances, can be said as the person that has the desire to manage finances through financial planning. Therefore, this individual will behave or act to plan its finances by adhering to the budget, save income, plan and implement investment regular programs, as well as planning for retirement. Doda & Fortuzi (2015) stated that personal finance is an application of financial principles to monetary decisions of individual units or family. This tendency has to do with the ways in which the individual is or families get savings on budget and spending over time, and by considering various financial risks and future life events. A key component



of personal finance is financial planning, which is a dynamic process that requires monitoring and re-evaluating regularly.

Family financial planning is not just for those who can earn incomes, everyone whether rich or poor needs to make planning his life, however, the main difference is in the allocation money management. There are some reasons for family to formulate a financial planning, which are the existence of financial goals to achieved, the current high cost of living, the increase in the cost of living, economic conditions, health and many financial alternatives (Penkalski, *et al.*, 2010). As a result, Shahrabani (2012) confirmed that attitude has a positive effect on financial management and budgeting intentions and explained attitude can play an active role in determining debt intentions and behavior.

TPB links intention and behavior. Intention and behaviour play the main role for the family budgeting. Behaviour control in budgeting can be interpreted as an understanding of the simple or complex in performing actions in the financial planning base on previous experiences and constraints of a solution can be found in doing an action. Financial planning in the family budgeting became the process to achieve family life goals through financial management in a planned manner. The intention of the family members can be a normative belief and motivation to comply for achieving the family's goals.

## CONCLUSION

The COVID 19 pandemic has strike all countries in the world, including Indonesia. Many countries have made various policies such as lockdowns and large-scale social restrictions (PSBB). According to Kemkes (2020) that the COVID-19 cases have shown a significant increase in Indonesia. The COVID-19 virus is a serious matter facing Indonesia, many losses when this virus records. Family needs a managed financial planning to achieve a healthy financial condition. It is due to every family must plan every detail of financial expenses for short-term and long-term for household goals during the pandemic. Therefore, the main objective of this research are to explore and examine the family budgeting behaviour during COVID 19 era.

This research have managed with TPB to explore the family budgeting behaviour. TPB as a theory that focuses on behavioural intentions in taking decisions based on individual beliefs. Intention is the result of the conscious mind that directs one's behavior. TPB defines intention and behavior. TPB explains that intention is part of the planned behaviour (Ajzen, 2011). The discussion shows that some reason for family to create the financial planning. The existence of financial goals to achieved, the current high cost of living, the increase in the cost of living, economic conditions, health and many financial alternatives become the purpose to manage (Penkalski, *et al.*, 2010).

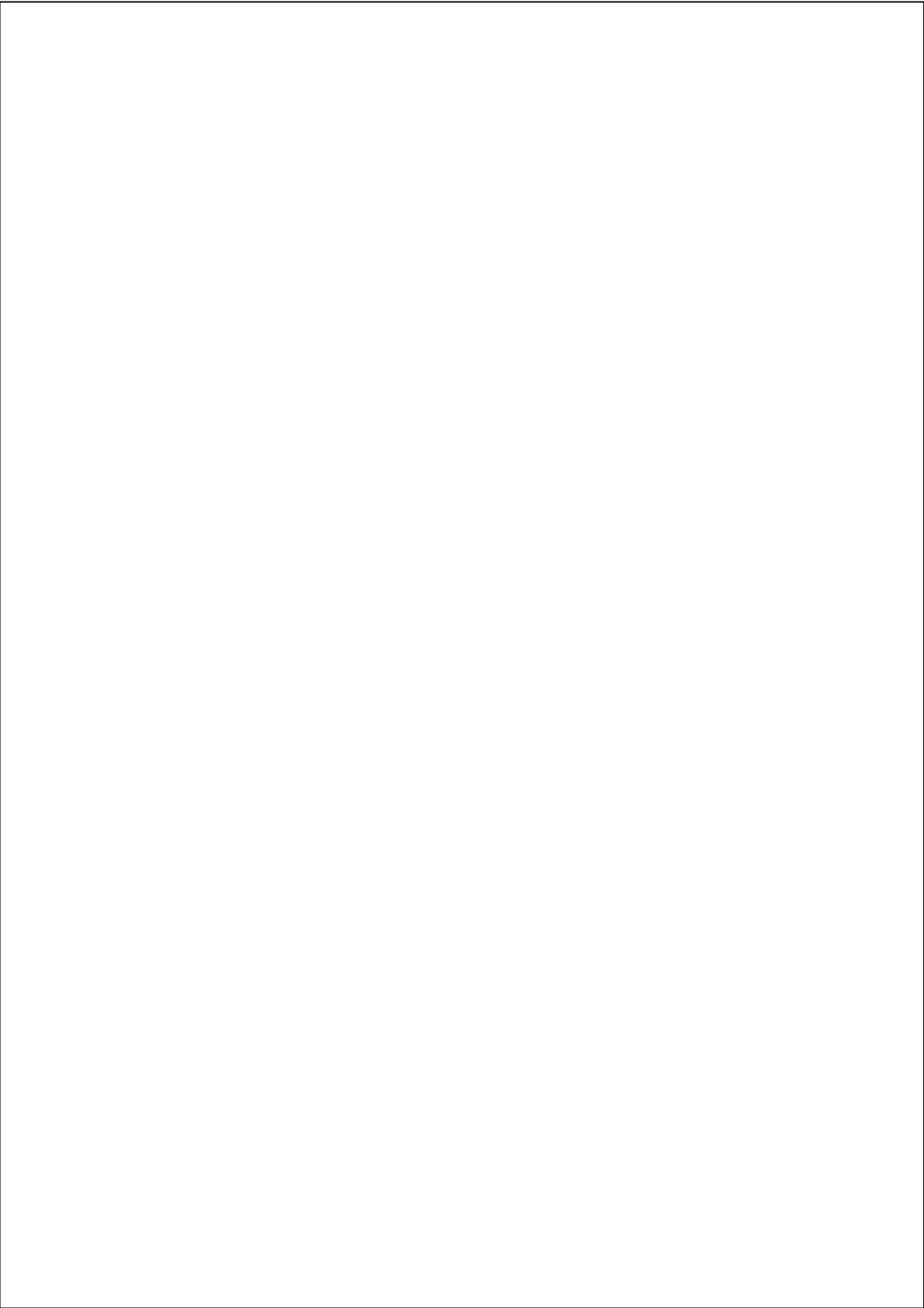
Behavioural control reflects the past experiences and anticipations of the obstacle. The experience can give a rise to confidence in the ability for solving a problem (Homburg, *et al.*, 2010). Family financial planning is not just for those who can earns incomes, everyone whether rich or poor needs to make planning his life, however, the main difference is in the allocation money management (Penkalski, *et al.*, 2010). Intention and behaviour will play the main role for the family budgeting (Ajzen, 2011). Budgeting is important to family and describes the impact budgeting has human behaviour such as motivation and dysfunctional behaviour.

This study can be continued to explore the family budgeting by using the TPB models using a questionnaire and interview to have realistic finding from the family member as participants. This research employs the explorative technique in qualitative descriptive study. The method can be engaged the phenomena study to evaluate the behaviour in the COVID 19 era.

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