

DETERMINANTS OF EMERGENCY FUND MANAGEMENT IN RURAL COMMUNITIES

Selin Jurniasari¹, Thoyibatun Nisa², Era Yudistira³

^{1,2,3}*Program Studi Akuntansi Syariah, Fakultas Ekonomi Islam dan Bisnis, Jurai Siwo State
Islamic Universitas Lampung, Lampung, Indonesia*
Correspondent email: selinjurniaaaaa@gmail.com

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ABSTRACT : Emergency funds are an essential component of household financial resilience, particularly in rural communities that are vulnerable to income fluctuations and economic uncertainty. Limited financial preparedness in such settings highlights the importance of identifying key factors that influence emergency fund management. This study aims to analyze the effects of financial literacy, financial experience, lifestyle, and online lending on emergency fund management among residents of Terbanggi Marga Village. This research employed a quantitative approach using survey data collected from 89 respondents selected through purposive sampling, meaning respondents were chosen based on specific criteria relevant to the research objectives. The data were analyzed using multiple linear regression to examine the individual and combined effects of the independent variables on emergency fund management. The results show that financial literacy ($p = 0.001$) and financial experience ($p = 0.001$) have a positive and statistically significant effect on emergency fund management. In contrast, lifestyle ($p = 0.692$) and online lending ($p = 0.411$) do not demonstrate a significant influence. The simultaneous effect of all independent variables is confirmed by the F-test, which assesses their joint impact on the dependent variable ($p = 0.001$). Furthermore, the coefficient of determination ($R^2 = 0.698$) indicates that the regression model explains 69.8% of the variation in emergency fund management. These findings suggest that improving financial literacy and strengthening financial experience are critical strategies for enhancing emergency fund management in rural communities, while lifestyle patterns and the use of online lending services appear to play a less dominant role.

Keywords: Financial literacy, financial experience, lifestyle, online loans, emergency funds

Code JEL : D14; G51; O12; R23

INTRODUCTION

In the midst of economic uncertainty, the ability to manage personal finances effectively has become increasingly important, particularly in preparing an emergency fund. An emergency fund functions as a financial buffer that enables households to cope with unexpected events such as job loss, accidents, or health-related expenses without relying on debt or liquidating productive assets. Proper emergency fund management therefore plays a crucial role in maintaining household financial resilience [1].

In rural areas such as Terbanggi Marga Village, the management of emergency funds presents unique challenges. Most residents depend on informal and agricultural employment,

which is characterized by irregular and unstable income. These conditions require households to have adequate financial skills, experience, and discipline to allocate income for emergency purposes. However, differences in financial capability, habits, and access to financial resources may lead to variations in how emergency funds are planned, stored, and utilized among rural households.

Despite the recognized importance of emergency funds, effective management practices are not always consistently implemented. This situation highlights a broader issue in personal financial management, where awareness does not necessarily translate into appropriate financial behavior. Understanding the factors that influence emergency fund management is therefore essential to strengthen household financial preparedness, particularly in communities with vulnerable income structures.

Previous studies suggest that emergency fund management may be influenced by several factors, including financial literacy, financial experience, lifestyle patterns, and the use of online lending services. However, existing research has not yet provided a comprehensive examination of these factors simultaneously within a single analytical framework, especially in rural contexts. Moreover, prior findings regarding the influence of certain factors, such as financial literacy and lifestyle, remain inconclusive.

LITERATURE REVIEW

Emergency funds refer to financial reserves specifically allocated to meet unexpected needs such as illness, job loss, or other urgent conditions. These funds are typically separated from routine consumption and investment accounts to ensure liquidity and accessibility during emergencies [2], [3]. The availability of emergency funds plays an important role in reducing financial vulnerability and maintaining individual and household financial stability amid economic uncertainty [4].

The Theory of Planned Behavior (TPB) provides a relevant framework for explaining emergency fund management as a form of financial behavior. TPB explains that behavioral intention is influenced by attitudes toward behavior, subjective norms, and perceived behavioral control, which are formed through beliefs about outcomes, social pressures, and perceived ability to perform the behavior [5]. In the context of emergency fund management, individuals are more likely to prepare and manage reserve funds when they have positive attitudes toward saving, receive social support, and perceive themselves as capable of consistently allocating income.

Empirical studies suggest that emergency fund management is influenced by a combination of internal and external factors, including financial literacy, financial experience, lifestyle patterns, and financial pressure arising from access to credit. However, prior findings show variations across contexts, indicating the need for a more integrated analysis of these factors.

Financial literacy refers to the basic knowledge and skills required to avoid financial problems and make sound financial decisions [6]. Conceptually, financial literacy encompasses the ability to understand financial concepts, evaluate financial risks, and

recognize the importance of planning for future needs, including the preparation of emergency funds [7].

Financial Literacy Theory views financial knowledge as an investment in human capital that contributes directly to individuals' economic well-being. Higher levels of financial literacy enable individuals to manage income more effectively, allocate financial resources efficiently, and mitigate financial risks [8]. In the context of emergency funds, financial literacy enhances awareness of financial vulnerability and supports proactive saving behavior.

Empirical evidence generally indicates that financial literacy plays an important role in shaping financial behavior, financial management, and investment decision-making [9], [10], [11], [12], [13], [14], [15], [16], [17], [18]. Individuals with higher levels of financial literacy tend to understand financial risks better, allocate income more systematically, and manage savings and investments more optimally. Nevertheless, some studies report inconsistent results, showing that financial literacy does not always significantly influence saving behavior or financial management outcomes [1], [19], [20]. These mixed findings suggest that the impact of financial literacy may depend on contextual factors and the specific form of financial behavior examined.

Financial experience represents an individual's accumulated exposure to financial events and decision-making processes, both in the past and in recent periods, which contributes to the formation of practical financial skills [11]. Unlike formal financial knowledge, financial experience reflects learning derived from real-life financial situations, such as managing income, debt, savings, or investments.

According to the Theory of Financial Management Behavior, repeated involvement in financial activities shapes disciplined and goal-oriented financial behavior [7]. Individuals with greater financial experience tend to have better judgment in assessing financial conditions and anticipating future needs. Previous studies consistently show that financial experience influences financial behavior and financial management [11], [16], [21]. In addition, financial experience has been linked to improved investment decision-making, indicating that individuals with higher financial experience are more prepared and confident in selecting financial instruments aligned with their financial goals [17]. These findings highlight the importance of experiential learning in strengthening emergency fund readiness.

Lifestyle reflects patterns of behavior related to daily activities, interests, and opinions, particularly in how individuals allocate time and financial resources [21]. From a financial perspective, lifestyle is closely associated with consumption preferences, which directly affect saving capacity and income allocation for long-term financial needs.

Within the TPB framework, lifestyle can be interpreted as a manifestation of attitudes, subjective norms, and perceived behavioral control related to financial management [5]. Individuals with consumption-oriented lifestyles may experience reduced capacity to save and provide financial reserves. Empirical studies show that lifestyle significantly affects financial management and financial behavior [12], [13], [14], [18], [19], [20], [22]. Several studies also indicate that lifestyle influences the provision of emergency funds through consumption behavior and income allocation mechanisms [10]. These findings suggest that lifestyle plays a meaningful role in shaping emergency fund preparedness.

Online loans are digital financial services that provide rapid access to credit without requiring direct interaction with traditional financial institutions [23]. Although online loans can function as short-term solutions for urgent financial needs, excessive reliance on such services may increase financial vulnerability, particularly in the absence of adequate financial literacy [24].

From the TPB perspective, borrowing behavior is influenced by attitudes toward debt, perceived social norms, and perceived control over repayment ability [5]. Empirical evidence indicates that the use of online loans can affect financial behavior by encouraging higher consumption levels [25]. Moreover, increased financial obligations arising from online lending have been shown to weaken household financial stability and reduce saving capacity due to interest and repayment burdens [23]. In the context of emergency funds, previous research directly demonstrates that online lending influences emergency fund management by altering consumption patterns and increasing financial pressure, thereby affecting the availability of financial reserves [26]

Overall, prior studies indicate that emergency fund management is influenced by financial literacy, financial experience, lifestyle, and the use of online loans. However, existing research has largely examined these factors separately, and empirical findings remain inconsistent across different contexts. Limited studies have simultaneously analyzed these variables within a single analytical model, particularly in rural communities characterized by unstable income structures.

Based on this gap, this study aims to analyze the influence of financial literacy, financial experience, lifestyle, and online loans on emergency fund management, both partially and simultaneously.

Accordingly, the hypotheses of this study are formulated as follows:

H1: Financial literacy has a significant effect on emergency fund management

H2: Financial experience has a significant impact on emergency fund management

H3: Lifestyle has a significant effect on emergency fund management

H4: Online loans have a significant effect on emergency fund management

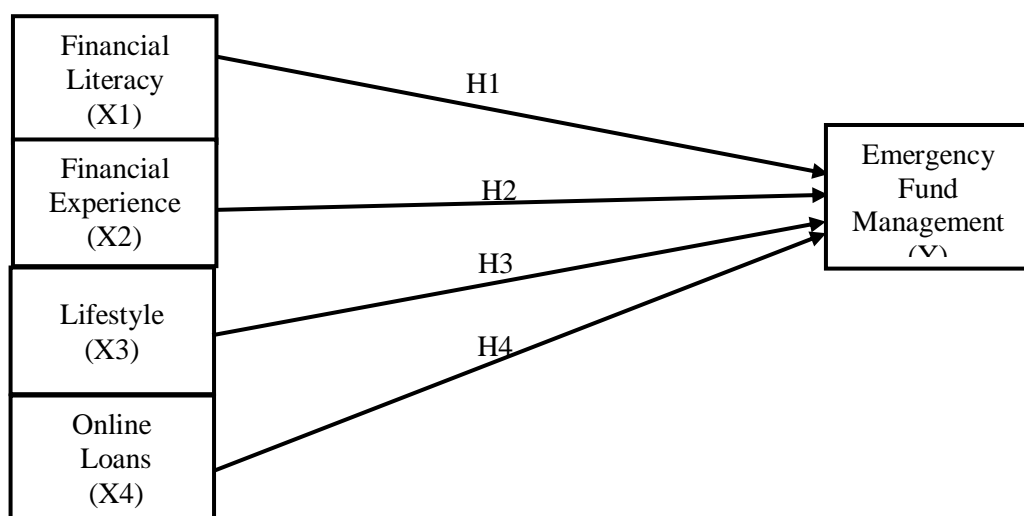


Figure 1. Frame of mind

Source: Theoretical studies and previous research

METHODS

This study employs a field research method with a quantitative approach, involving the direct collection of data from the community of Terbanggi Marga Village through questionnaires, observations, and documentation. A quantitative approach was selected to analyze a specific population and test research hypotheses using statistical techniques [27]. The research design adopts a causal–associative approach to examine the influence of financial literacy, financial experience, lifestyle, and online lending on emergency fund management.

The research population consists of residents of Terbanggi Marga Village within the productive age range of 18–60 years, totaling 783 individuals. The sample size was determined using the Slovin formula with a 10% margin of error.

$$n = \frac{N}{1 + N(e)^2}$$

Where n is the number of samples, N is the population size, and e is the error rate.

$$n = \frac{783}{1 + 783(0.10)^2} = \frac{783}{1 + 783(0.01)^2} = \frac{783}{8.83} = 88.67$$

Wich was rounded to 89 respondents. Purposive sampling was applied, with selection criteria including individuals who have either fixed or non-fixed income and are willing to participate in the study.

Data were collected using a structured questionnaire designed to measure financial literacy, financial experience, lifestyle, online lending usage, and emergency fund management. All indicators were assessed using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). In addition to primary data, secondary data were obtained from village administrative documents and relevant literature.

Table 1. Operationalization of Research Variables and Indicators

Variable	Indicator
Emergency Fund Management (Y) [21], [28], [29].	Individual knowledge of the importance of emergency funds; The amount of emergency funds prepared; Emergency fund placement; Adequate time for the use of emergency funds; and special funds for urgent needs
Financial Literacy (X1) [7], [8], [11].	Basic financial knowledge; Ability to manage savings and debt; Understanding of risks and investments; and Ability to make wise financial decisions
Financial Experience (X2) [15].	Experience in transacting at banking institutions; Experience in investing in capital markets; Experience in using pawnshop products; and Experience in owning insurance products

Variable	Indicator
Lifestyle (X3) [8], [15].	A person's view of branded goods; A person's pattern in following the latest trends and fashions; The way one spends money; and Prioritize expenses according to the value of their personality
Online Loans (X3) [18], [30].	Knowledge/use of online loan applications; Understanding of online loan fees and interest; The use of online loans for emergency needs; Ease of use of online loan applications; and a sense of security for data security in online loan applications

Source: Compiled from Relevant Literature.

Data analysis was conducted using IBM SPSS Statistics version 31. Classical assumption tests including normality, multicollinearity, and heteroscedasticity tests were performed to ensure the suitability of the multiple linear regression model. Subsequently, multiple linear regression analysis was applied to examine the effects of the independent variables on emergency fund management. Hypothesis testing was carried out using the t-test and F-test, while the coefficient of determination (Adjusted R²) was used to assess the explanatory power of the regression model.

RESULTS & DISCUSSION

Table 2. Distribution of Respondents by Gender

No	Gender	Number of People	Presentase (%)
1	Male	58	65.2%
2	Female	31	34.8%
Total		89	100%
No	Age	Number of People	Presentase (%)
1	18-25 Years	49	55.1%
2	26-35 Years	14	15.7%
3	36-45 Years	9	10.1%
4	46-60 Years	17	19.1%
Total		89	100%
No	Primary Occupation	Number of People	Presentase (%)
1	Self-employed	28	31.5%
2	Farmer	17	19.1%
3	Labor	16	18.0%
4	Private Employees	11	12.4%
5	Honor	7	7.9%
6	Merchant	5	5.6%
7	Last Daily	3	3.4%
8	Civil Servants	2	2.1%
Total		89	100%
No	Monthly Revenue	Number of People	Presentase (%)
1	< 1 million	31	34.8%
2	1-3 million	43	48.3%

3	> 3 million	15	16.9%
Total		89	100%

Source: Processed Primary Data (2025).

The respondents consisted of 89 individuals from Terbanggi Marga Village. Based on gender distribution (Table 2), male respondents accounted for 65.2%, while female respondents comprised 34.8%. In terms of age (Table 3), the majority of respondents were between 18–25 years old (55.1%), followed by those aged 46–60 years (19.1%). Regarding occupation (Table 4), most respondents worked as self-employed individuals, farmers, and laborers, indicating diverse income patterns. Monthly income distribution (Table 5) shows that most respondents earned between IDR 1,000,000 and IDR 3,000,000 per month.

The validity test results indicate that all questionnaire items were valid, with calculated correlation coefficients ranging from 0.267 to 0.770, exceeding the critical value of 0.2084. Reliability testing showed satisfactory results, with Cronbach’s Alpha values ranging from 0.709 to 0.933, indicating good internal consistency.

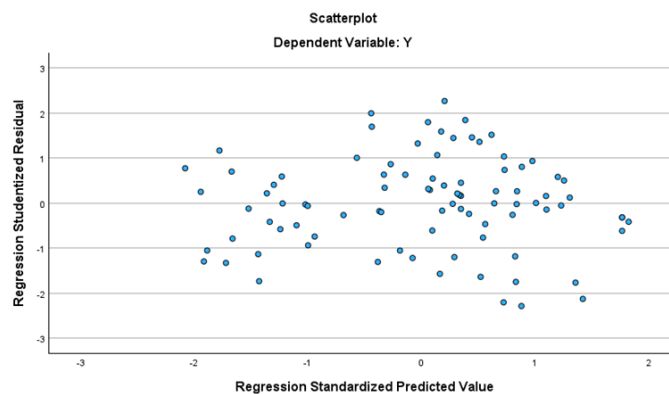


Figure 2. Heteroscedasticity Test Results

Source: Data processing, IBM SPSS Statistics 31 (2025)

The normality test using the Kolmogorov–Smirnov method yielded a significance value of 0.200, indicating that the data were normally distributed. Multicollinearity testing showed that all tolerance values exceeded 0.10 and VIF values were below 10, confirming the absence of multicollinearity. The heteroscedasticity test revealed no specific pattern in the residual distribution, indicating that the regression model met the assumption of homoscedasticity.

Table 3. Results of Multiple Linear Regression Analysis

Hyphothese	t	Sig	Conclusion
Financial Literacy → Emergency Fund Management	8.132	.001	Accept
Financial Experience → Emergency Fund Management	3.807	.001	Accept
Lifestyle → Emergency Fund Management	-.398	.692	Reject
Online Loans → Emergency Fund Management	-.826	.411	Reject
F / Sig			51.810 / .001
R Square/ Adjusted R Square			.432 / .402

Source: Author’s Computation Using IBM SPSS Statistics Version 31 (2025).

The results of the multiple linear regression analysis and partial t-tests are presented in Table 3. Financial literacy and financial experience were found to have a significant positive effect on emergency fund management, while lifestyle and online loans showed no significant effect.

Simultaneously, the F-test results indicate that all independent variables jointly have a significant effect on emergency fund management. The coefficient of determination (Adjusted R²) value of 0.698 indicates that 69.8% of the variation in emergency fund management can be explained by financial literacy, financial experience, lifestyle, and online loans, while the remaining 30.2% is influenced by other factors outside the model.

The findings indicate that financial literacy plays a crucial role in emergency fund management. Individuals with higher financial literacy are better able to understand financial risks, plan income allocation, and recognize the importance of maintaining financial reserves. This supports the Theory of Planned Behavior, particularly the role of perceived behavioral control, where financial knowledge enhances individuals' confidence in managing their finances [5]. These results are consistent with previous studies that emphasize the positive contribution of financial literacy to emergency fund readiness [9], [10], and align with Financial Literacy Theory, which views financial knowledge as a form of human capital investment that improves financial decision-making [8].

Financial experience was also found to significantly influence emergency fund management. Individuals who have previously faced financial challenges or managed financial responsibilities tend to develop more disciplined financial behaviors. This finding supports the Theory of Financial Management Behavior, which emphasizes that experience strengthens individuals' ability to evaluate financial conditions and respond to uncertainty [7]. Similar results have been reported in prior studies, indicating that financial experience enhances preparedness for unexpected financial shocks [21].

In contrast, lifestyle was not found to significantly influence emergency fund management. This result suggests that consumption patterns alone do not necessarily determine emergency fund readiness, particularly in rural communities where spending is largely focused on basic needs. This finding differs from studies conducted in urban contexts, where lifestyle-related consumption plays a stronger role in financial decision-making [10]. The discrepancy highlights the importance of contextual factors, as the simpler lifestyle of rural households may reduce the impact of consumption behavior on emergency fund preparation.

The use of online loans did not have a significant effect on emergency fund management. This finding contrasts with studies suggesting that online lending increases financial vulnerability [23]. In the context of Terbanggi Marga Village, limited access to online loans and cautious borrowing behavior may explain this difference. From the perspective of the Theory of Planned Behavior, the availability of online loans does not necessarily shape intentions toward emergency fund management unless it affects individuals' attitudes or perceived behavioral control regarding long-term financial planning [5].

Overall, this study demonstrates that emergency fund management in rural communities is primarily influenced by internal factors, particularly financial literacy and

financial experience. These findings reinforce the relevance of the Theory of Planned Behavior and Financial Literacy Theory in explaining financial behavior, while also emphasizing the role of local socioeconomic context. Practically, the results suggest that financial education programs and experiential learning opportunities are essential to improving emergency fund preparedness, whereas lifestyle modification and online lending regulation may play a more limited role in similar rural settings.

CONCLUSION

This study aimed to analyze the influence of financial literacy, financial experience, lifestyle, and the use of online loans on emergency fund management among the community of Terbanggi Marga Village. The empirical results indicate that financial literacy and financial experience have a significant positive effect on emergency fund management, whereas lifestyle and online loans do not show a significant effect.

These findings confirm that internal factors related to knowledge and experience play a more decisive role in shaping financial management behavior than consumptive patterns or access to digital lending. Academically, this study strengthens the application of the Theory of Planned Behavior and Financial Literacy Theory in explaining emergency fund management behavior, particularly in rural communities.

Practically, the results suggest the need for targeted financial education, training in household financial planning, and programs that enhance individuals' financial experience. Village governments, financial institutions, and other stakeholders are encouraged to design community-based financial empowerment initiatives to improve residents' preparedness in managing emergency funds and facing financial risks.

Author contributions

Conceptualization: S.J.

Methodology: S.J. dan T.N.

Investigation: S.J.

Data Analysis: S.J.

Writing original draft: S.J.

Writing, Review and Editing: S.J., T.N. and E.Y.

Supervision: T.N. and E.Y.

Project Administration: S.J.

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Conflict of interest

The authors declare no conflict of interest.

Ethical Considerations

This article is an original work and has undergone a plagiarism screening prior to submission. All data were collected directly from respondents and analyzed without manipulation, ensuring research integrity. All listed authors have made substantial contributions in accordance with scientific authorship standards.

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