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# Why Subjective Norms Do Not Affect Financial Behaviour? Case Study on Synchronize Fest Concert, Jakarta, Indonesia Ticket Buyers in 2022

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**Abstract:** The Covid - 19 pandemic has had a major impact on the entire community, especially in the creative industry in the field of music concerts which require events to be held face-to-face. Synchronize Fest is one of the concerts in Indonesia that was affected by the Covid - 19 pandemic so that it had to postpone the concert for two years. In 2022, Synchronize Fest again attracted the attention of the wider community with a relatively large number of spectators despite being hit by the Covid - 19 pandemic, the economic recovery period, and the issue of economic recession in Indonesia. This research is to explain the influence of social class and subjective norms on financial behaviour. This quantitative research was conducted using an online questionnaire instrument with 155 respondents and partial least square (SEM-PLS) structural equation modelling techniques. The results in the study show that social class has a significant influence on financial behaviour, but subjective norms do not have a significant influence on financial behaviour on Synchronize Fest concert ticket buyers in 2022.

**Keywords:** Financial behaviour, music concert, social class, subjective norms, Synchronize Fest

## INTRODUCTION

Music concerts are a place for people to channel their passion for various genres of music in one place at an appropriate and affordable price. One of the music concerts that is quite popular with the public is Synchronize Fest which is located in Jakarta, Indonesia. Synchronize Fest is a multi-genre music festival event that is held annually on a national scale and is starting to enter the international realm. The concert celebrates the diversity of music types across generations on six stages, namely Dynamic, Lake, Forest, District, XYZ, and Gigs for three days and three nights. Synchronize Fest presents approximately 100 curated performances from the best artists in the country coming from the 1980s by successfully bringing tens of thousands of visitors every year, except during Covid - 19.

The Covid - 19 pandemic has had a significant impact on the music industry so that events that should have been held have been delayed. Based on a survey that has been

conducted regarding the subsectors in the music industry affected by Covid - 19, the results of several subsectors are fine arts, visual communication design, photography, film, video, audio visual, and performing arts. Performing arts are affected the most compared to other sectors. Therefore, event organizers began to look for alternatives to keep entertaining the public. As is the case with Synchronize Fest, which held a concert on television in 2020 with the theme "Celebration with Television" and in 2021 through radio with the theme "Indonesian Music Forever". Even so, the costs incurred are almost the same as offline concerts so this is a tough time for event organizers (CNBC Indonesia Research, 2022).

After the Covid - 19 pandemic began to subside, music concerts were again held offline despite the economic recovery era and the issue of economic recession in Indonesia which began to shock the public. This happened at the Synchronize Fest concert in 2022 which carried the theme "Local More Vocal" with the aim that the public could get to know more about local music, both solo and band, and could provide support to these musicians. The concert was successfully held by reaching more than 70,000 spectators with concert ticket prices ranging from Rp 230,000 - Rp 750,000. It can be seen from the interest of some people that they keep waiting to come to a music concert because they want to gather with friends and watch the musicians perform. The community is also willing to spend money with unstable economic conditions to buy a concert ticket. Even so, they still have to plan their financial conditions properly and manage their finances by determining the priority scale between the needs of life and the level of income earned, as well as in controlling financial behavior or financial behavior. Someone with good financial behavior tends to be more responsible for their finances, considering that the available funds or income will provide an opportunity to manage them wisely so that they can achieve their financial goals appropriately and vice versa (Fernando E et al., 2021). **From this phenomenon, there is a gap so that researchers make research questions about how the audience prepares good and planned financial behavior? Then what factors need to be prepared for that?**

Based on the pre-survey that has been conducted, there are 43 respondents who gave research answers that social class is a point that affects financial behavior. This is reinforced by several researchers who conducted research on Financial Behavior and found points that affect it, namely Social Class (Damayanti L. E. et al., 2020) (Han S & Lee Y, 2022) (Gao S, 2022) (Saville C W N & Mann R, 2022) (Rowell T E F et al., 2023) (Cano T, 2022). Education and income or employment of individuals who are classified as high will determine their financial behavior by managing their personal finances more easily. Some researchers also found the fact that there is no influence between Social Class on Financial Behavior

(Lennartsson C et al., 2018) (Oh G E, 2021) (Kim J H et al., 2014) (Buana S. & Patrisia D, 2021). Parents act as socialization agents for their children in terms of managing financial behavior, but as they get older they will manage their own finances according to their knowledge and living environment so that there is still a gap between Social Class and Financial Behaviour. This research is also attached to Synchronize Fest concert ticket buyers where they feel proud by attending the Synchronize Fest concert. Therefore, what attracts attention is how people from all social classes can manage their finances and limit financial behavior for things outside of daily needs such as attending a concert. **From this information, the researchers created research questions about how social class affects the audience to carry out financial behavior? What are the factors in social class?**

Then based on the pre-survey that has been distributed, respondents provide other research answers that subjective norms are also points that affect financial behavior. This is reinforced by several researchers who found points that affect Financial Behavior, namely Subjective Norms (Aydin H & Aydin C, 2022) (Uthamaputhrana L et al., 2021) (Hasbullah N A et al., 2016) (Palinggi R S et al., 2021) (Singh A et al., 2022). Support in the form of financial education and a positive environment where one interacts will also have an impact on better financial behavior. Some researchers also found the fact that there is no influence between Subjective Norms on Financial Behavior (Fenitra R M et al., 2023) (Wang Q C et al., 2023) (Swetha S K et al., 2022). Peers are considered unable to strengthen and have a significant influence on Financial Management Behavior partially. Therefore, there is still a gap between Subjective Norms and Financial Behavior. This research is also attached to the Synchronize Fest concert ticket buyers. They choose to follow the choices made by those they trust and according to the views of others, such as friends, influencers or role models, current trends, and their surroundings. Therefore, what attracts attention is the way people's beliefs can make someone do financial behavior such as attending a concert by buying a concert ticket which is not cheap for some people. **From this information, the researcher created a research question regarding how subjective norms influence the audience to perform financial behavior? What are the factors in subjective norms?**

This study makes a problem formulation, namely how much influence social class has on financial behavior in Synchronize Fest 2022 ticket buyers and how much influence subjective norms have on financial behavior in Synchronize Fest 2022 ticket buyers. **The objectives to be achieved in this study are to determine and analyze the effect of social class on financial behavior on Synchronize Fest 2022 ticket buyers and to determine and analyze the effect of subjective norms on financial behavior on Synchronize Fest 2022 ticket buyers.**

## LITERATURE REVIEW

Music has various forms, types, and styles that differ from one another depending on the culture in a society. Music genres that are quite popular are divided into several types, ranging from Rock, Blues, POP, Reggae, Funk, Classic, Koplo, EDM, and Jazz (Saputra D & Bahri S, 2020). As technology develops, music is increasingly being introduced to the wider community through concerts. In Indonesia, the first local music group to successfully make a concert was Kantata Takhwa consisting of Iwan Fals, Jockie Suprayoga, Sawung Jabo, and Setiawan Jodi. The concert was held at the Gelora Bung Karno Stadium (GBK), Jakarta, Indonesia, and attracted 150,000 spectators despite the stadium's capacity only accommodating 88,000 people. The concert became a pioneer for subsequent concerts, so it can be said that concerts have become an inherent thing for some people (voi.id, 2019).

Indirectly, it also creates a new culture, namely hedonism, where people tend to pursue pleasure and worldly satisfaction without paying attention to moral values or negatives. The possibility that can occur is that people start looking for all ways to get a sense of pleasure and worldly satisfaction (Lestari D, 2019), so they need to control (Tannady H et al., 2021) their finances in financial behaviour. Financial behaviour studies how individuals or companies manage their financial resources (Tannady H, 2023) and plan for cash flow of funds in order to meet their income-related needs (Fernando E et al., 2021). The higher a person's income, the higher their savings or the lower their debt (Maison, 2019). If someone has a positive financial behavior, they will be more efficient in managing their money (Lennartsson C et al., 2018). Indirectly, this financial science is related to the science of a person's psychology in influencing financial decision behavior (Buana S. & Patrisia D, 2021). Financial behavior is measured through the dimensions of Financial Planning (Wijzer in Geldzaken, 2013) and Human Activities (Rahman, 2021) with several indicators in it. Some of the factors that are considered to influence financial behavior are social class and subjective norms.

Social class refers to the grouping of social members who share the same status (Schiffman & Kanuk, 2010), ranging from the lowest to the highest with social status as the basis of an individual's position in society (Gao S, 2022). The division of society is homogeneous and permanent with the same values, interests (Meyliana et al., 2022), and behaviors in each class so that it is different from other classes (Hidayat D et al., 2022). Social class is measured by income, occupation, education, and place of residence (Saville C W N & Mann R, 2022), so that it determines one's position in society (Kathleen M et al., 2010) which also affects a person's psychological and behavioral processes (Han S & Lee Y, 2022). Social class is measured through the dimensions Socioeconomics (Callaghan et al., 2022) and Social

Order (Daoxin S, 2020) with several indicators in it. Based on this description, the first hypothesis in this study can be formulated, namely as follows:

**H1: There is a significant influence between Social Class on Financial Behavior.**

While subjective norms refer to an individual's beliefs about norms, people around them, and the motivation to comply with them (Heryadi D Y et al., 2023) by looking at the perception of a person or reference group. A person's perception is subjective because it is obtained from the views of others and the beliefs of the individual (Mastarida F. et. al., 2020). There are two main aspects of subjective norms, namely normative beliefs obtained from the views of others or reference groups and motivation to comply with these reference groups (Renwarin J M J, 2019). Therefore, subjective norms make a person to behave in a certain way (Karaiskos dalam Singh et al., 2022). Social class is measured through the dimensions Normative Beliefs (Gong Z. et al., 2019) and Motivation to Comply (Branscum P., 2022) with several indicators in it. Based on this description, the second hypothesis in this study can be formulated, namely as follows:

**H2: There is a significant influence between Subjective Norms on Financial Behavior.**

### RESEARCH METHOD

This study uses a quantitative approach with 155 respondents. The purposive sampling technique was used by researchers in providing criteria, namely the Synchronize Fest concert ticket buyers who attended in 2022 between October 7, 8 and 9, 2022 at Gambir Expo Kemayoran, Central Jakarta, Indonesia. Data processing using Structural Equation Modelling (SEM) Partial Least Square (PLS) (Smart PLS Software). The conceptual model in this study is shown in the following figure:

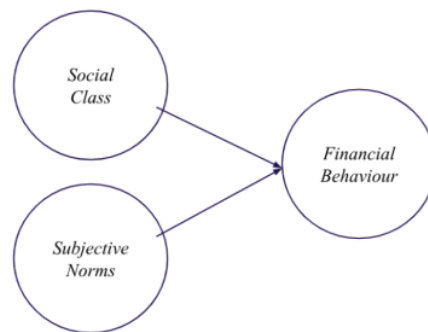


Figure 1. Conceptual Model of Research

### RESULT AND DISCUSSION



Based on the results of data processing, the R Square value is 0.578 which means that the Social Class and Subjective Norms variables have been able to explain the Financial Behavior variable by 57.8%, while the remaining 42.2% is explained by other variables outside the model. From the results of testing the first hypothesis, the path coefficient value is 0.720 with a t statistic value of 14.549 greater than the t table (1.96) and a significance probability of 0.000 with a p value <0.05. It can be seen that there is a positive and significant influence between Social Class on Financial Behavior. The indicators that have the greatest influence are the level of income, in the Socioeconomic dimension and the level of association, in the Social Order dimension. This research is in line with previous research conducted by Cano T, (2022) which states that the socioeconomic status of student parents is categorized based on the amount of income of student parents per month which comes from salaries, wages and business income. The measurement of status is also determined through the level of education, wealth, and work done (Suyoto Y T & Tannady H, 2022). The higher the education, it can affect decent jobs and positions so that it is possible to get a decent income as well (Saville C W N & Mann R, 2022). It affects a person's attitude to spending, saving, investing, credit, budgeting, and financial management. In this case, social class is closely related to social status because social status acts as the basis for the existence of social class (Damayanti L. E. et al., 2020). Therefore, indirectly, social status and social class are closely related and have similar meanings.

Then in the results of testing the second hypothesis, the path coefficient value is 0.086 with a t statistic value of 1.378 less than the t table (1.96) and with a significance probability of 0.196 with a p value > 0.05. It can be seen that there is no influence between Subjective Norms on Financial Behavior. The indicators that have the greatest influence are the known community environment that supports concert ticket buyers, in the Normative Beliefs dimension and the motivation to follow the advice of the known community environment, in the Motivation to Comply dimension. This research is in line with previous research conducted by (Heryadi D Y et al., 2023) where peers are unable to strengthen and have a significant influence on Financial Management Behavior partially. However, it is inversely proportional to the research conducted by Hasbullah N A et al., (2016) Where peers play an important role in making observations related to the behavior around them as well as to seek insight and explore existing information. Discussing and interacting about finance among peers can build communication between them so that it can improve financial literacy and can be applied to financial management behavior (Uthamaputhrana L et al., 2021). This applies equally to the social environment which includes parents, education, friends, and the media. If they are in the good category, they can influence or be influenced by other individuals to behave financially

properly as well (Aydin H & Aydin C, 2022). In this case, subjective norms are closely related to people around or reference groups because they act as objects in subjective norms. Therefore, indirectly, subjective norms and people around or reference groups have a close relationship and have a similar understanding.

### **MANAGERIAL IMPLICATION**

Individuals with responsible financial behaviour will be more effective in using and managing their money. Some things that measure a Financial Behaviour are the dimensions of Financial Planning and Human Activities. In this study, Synchronize Fest concert ticket buyers felt that buying concert tickets was in accordance with their cash flow planning and budget. Therefore, the organizers can maintain the existing concert ticket prices and good quality. Concert ticket buyers also have financial knowledge so that they use financial payment tools wisely before buying concert tickets. However, ticket buyers have not all paid their bills on time before buying Synchronize Fest concert tickets. Therefore, the organizers can improve this by providing literacy on social media regarding tips on managing finances well, especially in being responsible for the obligations we have carried out so that they can buy concert tickets with peace of mind.

In addition, the factor that strengthens Financial Behaviour is Social Class with the Socioeconomics dimension. Synchronize Fest concert ticket buyers feel that the concert ticket price is in accordance with their income so that the organizers can maintain the concert ticket price for the continuity of future events. However, some ticket buyers do not feel well educated by watching the Synchronize Fest concert so that the organizers can improve it by making a short talk show or reviewing a brief profile of the musicians before they perform at the concert. Meanwhile, in the Social Order dimension, buyers buy Synchronize Fest concert tickets so they can see classy guest stars so that the organizers can maintain guest stars who are more in demand during the event and add several other local guest stars so that local musicians can be better known to the wider community.

This is different from Subjective Norms which do not affect Financial Behaviour. In the Normative Beliefs dimension, Synchronize Fest concert ticket buyers feel less confident in the known community environment that supports them, such as neighbours in the home environment, friends in the school, office, or campus environment, and the like. Then in the Motivation to Comply dimension, Synchronize Fest concert ticket buyers also do not feel that they are motivated to follow what is suggested by the community environment they know.



Therefore, the organizers can increase it by conducting positive literacy to the wider community consisting of several generations in an appropriate manner, such as through social media, radio, billboards, and the like. The concert party can also show the characteristics of this event, its positive impact on the surrounding environment, and provide information that this event is carried out to further support and introduce musicians to the community. However, the organizers can still maintain the promotion and literacy carried out by the concert on social media because Synchronize Fest concert ticket buyers feel confident in the unknown community environment that supports them, such as online friends on social media, artists, influencers, and the like, and are motivated to follow what their families suggest.

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