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PARENTAL FINANCIAL TEACHING AS A MODERATOR BETWEEN FINANCIAL BEHAVIOR AND SELF-ESTEEM AMONG SUCCESSORS IN FAMILY BUSINESSES

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Abstract: This study aims to examine the financial behavior of family businesses with a focus on the mediating role of self-esteem. This study uses the PLS-SEM research method using survey data collected from 115 respondents. The respondents are family business owners or managers throughout Indonesia. The results showed that financial management in a business influences the financial behavior of family businesses. In addition, Parental Financial Teaching was also found to have a partial mediating effect between family business characteristics and family business financial behavior. These findings suggest that Parental Financial Teaching is an important factor to consider in understanding family business financial behavior. Family business owners with good self-esteem tend to have better financial behaviors, such as being more careful in making financial decisions, more disciplined in financial management, and more open to seeking new opportunities.

Keywords: *Financial Behaviour; Self Esteem; Parental Financial Teaching; Family Business;Financial Knowledge*

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1. Introduction

A family business is a business that is pioneered, managed and owned by family members who will later pass on ownership to the next generation. In general, a family business is a long-term investment for a family to be an opportunity for family welfare in the future. Family businesses in Indonesia have various forms and scales, such as small-scale businesses, large-scale businesses, and can even reach a national scale (Rahmawati & Cahyani, 2024).

Family businesses represent a high proportion of businesses in the global economy. Family businesses are also recognized as an important part of national economies around the world and are even a dominant form of organization in some geographical areas in all parts of the world (Vlasic, 2022). In a family business, decision-making, strong determinants of company distinctiveness through vision, mission, strategy, and culture are also determined by family members so that family members will play an active role in all activities in the business process (Penco et al., 2020).

The problem that usually occurs in family businesses is the difficulty of getting succession to continue the family business. This often happens when the family business enters the third generation or fourth generation phase. (Prayogo et al., 2019) stated that 88% of family business owners have confidence that their business can be continued well by the next generation. However, the reality states that 30% of family businesses are able to transition to the second generation, 12% are able to transition to the third generation and only 3% are able to transition to the fourth generation.

Quoting from the Journal written by (Prayogo et al., 2019) states that family businesses have several characteristics including: the involvement of family members, an environment that supports learning by sharing, high reliability between family members, emotional strength, lack of formal positions, and dual leadership. The process of transformation and management of the company's long-term goals are clearly measurable due to the bond of ownership between generations in the long term. A family business will view sustainability as a core objective of the company itself. Family businesses tend to have a long-term orientation. Usually, family business owners have a desire to be able to continue the family business through the next generation by ensuring the strength of the business and the relationship between stakeholders that will provide a good or positive future for the family business (Prayogo et al., 2019). In family businesses, family members are often involved in the management of the business, as well as having a financial stake in the long-term success of the company. The success of a family business often depends on the ability of family members to manage work and family relationships well, and implement effective management practices to ensure the long-term growth and sustainability of the business (Rahmawati & Cahyani, 2024).

Family businesses also have a relationship with financial behavior and self-esteem. Self-esteem itself is a way for an individual or company to believe in an action they take to face existing challenges (Branden, 2005). In addition, self-esteem is also one of the ways an individual or company assesses itself in behavior that determines the actions taken in everyday life ((Dariuzky, 2004). This also applies to the problems often faced by family businesses in their financial behavior and self-esteem. Unlike companies in general, companies that are not family businesses, the problems experienced by them are clearly different. Because problems regarding self-esteem are very rare and do not really affect their financial behavior, it is because these two types of companies have different factors, so the problems experienced regarding finance are also different. One of the things that family businesses can do in managing their financial behavior is to make reports that meet the standards and provisions in SAK (Financial Accounting Standards) or GAAP (General Accepted Accounting Principle) (Utami et al., 2019). Financial behavior and self-esteem have a behavioral relationship in financial arrangements, such as financial planning, utilization and control. So it can be concluded that the influence of self-esteem on financial behavior is very influential on the running of the company and in the personal life of individuals. In addition, parental financial teaching also affects self-esteem.

Parental financial teaching has a significant influence on the development of a company owner's self-esteem. A company owner must have prior knowledge of the relatively permanent influence on an individual's assessment of himself and expressed in his behavior and attitude towards himself, as well as in various positive and negative traits that arise in self-acceptance value (Noh, 2022). When parents teach a financial concept to their children from an early age, it will be easier for children to understand the concept of finance and how to manage these finances. This is because there is support and teaching from parents from a young age, so that children are more easily influenced and remember the financial concepts that have been taught by their parents (Vlasic, 2022). By having parental financial teaching, it will help someone to increase the value of an individual. This will have an impact on the knowledge and mindset of a person who will be taken into consideration in a company position, in general companies will prioritize experience, knowledge, and mindset when wanting to give a position in the company.

Apart from influencing parental financial teaching, self-esteem also affects the financial behavior of a family company. In addition, the self-esteem variable has a significant influence on financial behavior (Putri, 2019). However, research shows that self-esteem does not have a significant effect on financial behavior (Noor, 2020). In addition, there are also research results that show objective and subjective financial knowledge and self-esteem can have a significant positive impact on financial behavior. This proves that individuals or companies that have high self-esteem can have a good emotional level so that they can influence the level of confidence in the financial behavior system and understand finance to support decision making or behavior going forward. Financial Behavior relates to how a person manages and uses the company's available financial resources. A person who has good and responsible Financial Behaviour tends to use company funds effectively and use savings well such as detailed budgeting of funds, saving, and timely payments for purchases, investments, and commitments (Anwar & Leon, 2022). Financial Behaviour refers to how a household manages their financial resources including planning, budgeting, and saving. Financial Behaviour also relates to a person's financial responsibility and how they manage their finances. Financial Behaviour refers to responsible financial behavior so that all finances, both individual and corporate, can be managed and maximized as well as possible. (Wijaya & Yanuar, 2021).

As discussed earlier, family businesses are very wide-ranging and dominate in Indonesia. Many businesses currently running in Indonesia are part of family businesses. Therefore, this research is very interesting to discuss so that financial management in family businesses can be managed properly which will also affect the succession of family businesses.

2. Literature Review

Financial Behavior describes how a person handles their money. Financial behavior studies how people actually behave when making financial decisions, and specifically examines how psychology affects financial decisions for companies (Wicaksono, 2015). Financial behavior is an individual's ability to manage (plan, manage, audit, manage, control, and save) daily financial resources. Financial behavior is very important in educating a person to be responsible for their finances and manage administrative processes and other assets properly (Dillasari, 2020). Financial behavior is an individual's ability to manage, plan, and control daily economic resources. It is influenced by individual needs and can have a long-term impact on their financial situation. Good financial management involves wise allocation of funds and long-term planning such as budgeting, savings, investments, and life insurance (Meida & Kartini, 2023). The Financial Behaviour scale deals with 5 categories, mainly consumption management, cash flow management, credit management, savings and investment and insurance by providing a comprehensive idea for the measurement of financial behavior (Sumani et al., 2022). Financial behavior can show that there is a relevant relationship between how a person behaves and how they behave in managing their finances (Xiao, 2008). Financial behavior is also a basic skill that everyone needs to have, this is because with effective money management skills they are more likely to accumulate all the money assets they have in various forms such as savings in banks, stocks, and others, this is also important to do, because someone who has good financial behavior tends to prepare more for financial inflows in the short and long term, this is done because with some of these things that have been prepared it will be easier for them to manage and estimate how the process of financial activities they have. In addition, making an investment will make it profitable, and can help someone manage debt and credit effectively and efficiently. Good financial behavior is described as having effective behaviors such as preparing financial records, financial documentation, cash flow, cost planning, paying utility bills, controlling and using credit cards, and planning savings (Suffari & Tahir, 2021). The emergence of Financial Behaviour is the result of an individual's desire to fulfill his/her needs according to the level of income earned. This will have an impact on their financial management both individually and in a company (Restianti et al., 2022).

The influence of Parental Financial Teaching on financial behavior owned by individuals will greatly affect their daily behavior. This is based on one of the results of research which shows that someone who is accustomed to being taught about financial management habits will be able to better manage their finances, besides that the existence of parental financial teaching will also affect the low results of compulsive buying behavior (Angga & Wiryakusuma, 2023). The influence on Parental Financial Teaching on a person can generally be more accepted because it can have a strong and more positive relationship and impact with a person's price level (Ho, 2003; Causey et al., 2015). Zhu (2019), found that there are some adolescents in Hong Kong who experience Parental Financial Teaching directly from their parents through the process of financial socialization by explaining how the concept of finance, and the results show that they consider that their money management is an easier responsibility than individuals who do not receive Parental Financial Teaching from their parents directly. There are studies that say that the existence of parental financial teaching is one of the important indicators in estimating a good thing in the financial behavior of an individual in the process of development and growth of the system. In addition, the existence of parental financial teaching can also cover the gaps that exist in an individual or company in the financial management process (Coskun & Dalziel, 2020). Over time, the more often the parental financial teaching system is applied to individuals, the more positive developments will be seen, which in turn will also affect the financial behavior of these individuals because these individuals can continue to receive new information and experiences about good and correct financial behavior. (Zunairoh et al., 2023). Then as for the effect of Parental Financial Teaching on financial teaching given to someone, some of the impacts include increasing one's self-efficacy (Causey et al., 2015), student self-esteem can be an important variable to mediate Parental Financial Teaching and their own financial behavior because someone with less self-esteem tends to engage in compulsive buying behavior (Noh, 2022).

Self-esteem is often referred to as an individual's positive or negative evaluation of the self, resulting from their interactions with significant others. According to terror management theory (Greenberg et al., 1997), a high level of self-esteem gives a person a greater feeling of security when facing a threat, thus leading to a reduced response to the threat. At the physiological level, self-esteem affects vagal tone so that high self-esteem can reduce the threat response at the physiological level (Martens et al., 2008) (Ying et al., 2023). A person's self-esteem refers to a person's evaluation of the value of their own self (Rosenberg et al., 1995). In other words, self-esteem is the sense of self-worth or self-worth that each individual has (Snodgrass & Thompson, 1997). It is reasonable to assume that people with high self-esteem tend to have high self-efficacy, meaning that it is a belief that they have the necessary abilities to perform the tasks assigned to them (Gardner & Pierce, 1998). High Self-esteem will help individuals to find friends or companions in their lives, they will also tend to be successful in the neighborhood and school, and have high psychological well-being. If an individual's Self-esteem is low, they will tend to feel worthless and incompetent, have various negative emotions and negative mindsets. This can have an impact on individual emotions that lead to stress (Ariyanti & Purwoko, 2023). Self-esteem can be interpreted as a person's sense of worth towards an attitude that individuals have for themselves. This can be seen from a person's feelings of worth or worthlessness. Self-esteem is an assessment of oneself which includes the attitude of believing that oneself will succeed in being important, capable and valuable. In general, Self-esteem is one component that is self-evaluative which includes an attitude of agreeing or not and the level of one's feelings of worth, and a comprehensive self-representative that includes cognitive and behavioral aspects (Salsabila et al., 2022).

3. Research Method

The population in this study consists of all existing family business owners in Indonesia, which continue to grow and run until today. However, since the current population size is unknown, it was decided that the sample size could be determined using the hair method. The hair method is usually used when the population size is uncertain. So, with the hair method, the number of sample respondents taken is multiplied by 5 to 10. For example, in this study, using the hair method and obtaining population results of 115. From the population results obtained using this hair method, it can be concluded that the population and sample obtained are 115 samples.

Research Methodology: PLS-SEM

PLS (Partial Least Squares) is a statistical analysis method used to build and test structural models. The structural model is a model that explains the relationship between research variables. PLS belongs to the soft modeling category, which means that PLS does not have strict assumptions about data distribution. This makes PLS suitable for use on data that is not normally distributed, data with outliers, and data with small samples. (Nusrang et al., 2023)

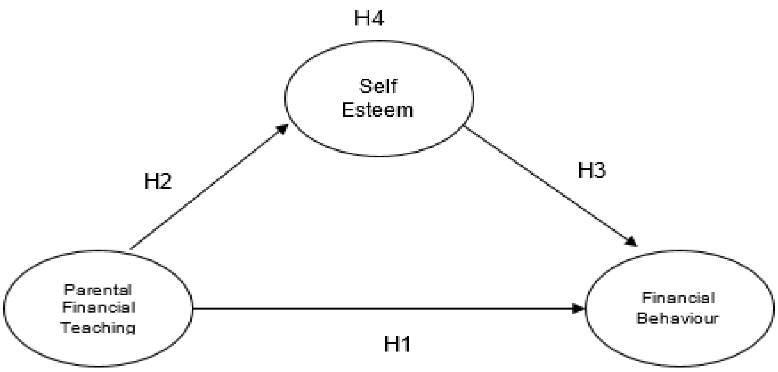

Figure 1. PLS-SEM

Research Hypothesis

Based on Figure 1.1 above, it can be determined that the hypotheses used for this study include:

H_1: Parental Financial Teaching affects Financial Behavior
H_2: Parental Financial Teaching affects Self-esteem
H_3: Self-esteem affects Financial Behavior
H_4: Parental Financial Teaching affects Financial Behavior and Self-esteem

Outer Model

The outer model explains the relationship between variables and their indicators (Sarstedt et al., 2021). Some of the tests that will be carried out to measure the outer model include the reliability test and the validity test. Using these two tests can help in getting results that match the object with the data and the extent to which the measuring instrument remains consistent in linking the relationship between the data and the existing results.

Inner Model

The inner model explains the relationship between one variable and another variable (Hair Jr et al., 2017). Some of the tests that will be carried out to measure the inner model include, path coefficient test, prediction relevance test, and hypothesis test. With the existence of various test models carried out, it can help in determining the relationship between significant correlations between independent variables, as well as being able to see the relationship between hair dependent and independent variables and also dependent variables.

This study has four hypotheses that have been declared valid according to the results of tests that have been carried out previously. In addition, this hypothesis has also been declared valid by several references, including:

H_1: **Parental Financial Teaching affects Financial Behavior**

Based on journal reference data quoted from (Noh, 2022), it states that the results of hypothesis 1 are considered valid where Parental Financial Teaching is considered to affect Financial Behavior. In addition, quoted from (Kurniasari et al., 2023) also states that the results of hypothesis 1 are considered valid, namely Parental Financial Teaching is also considered to affect Financial Behavior. Thus, this study confirms the important role of financial education from parents in shaping healthy financial behavior in children. The results of this study make a significant contribution to the existing literature and can be used as a reference for further research and practitioners in the field of financial education.

H_2: **Parental Financial Teaching Affects Self-esteem**

The data quoted from (Kurniasari et al., 2023) states that Parental Financial Teaching is considered to have an effect on Self-esteem, because the data produced has valid results. In addition, quoted from (Noh, 2022) stated that the results of hypothesis 2 were declared valid where Parental Financial Teaching was considered to also have an effect on Self-esteem. Thus, the results of this study not only discuss the important role of financial education from parents in shaping good financial behavior, but also in increasing children's self-confidence. This research provides valuable insights for financial education researchers and practitioners, and underscores the need for comprehensive educational strategies to support children's financial and emotional development.

H_3: **Self-esteem Affects Financial Behavior**

Based on journal reference data quoted from (Noh, 2022) states that the results of hypothesis 3 are considered valid where Self-esteem is considered to have an effect on Financial Behaviour where the data in the journal states that the confidence possessed by a person in financial management will have a positive effect on a person's personality when managing finances. In addition, according to (Kurniasari et al., 2023) stated that the results of hypothesis 3 are considered valid where Self-esteem is also considered to have an influence on Financial Behaviour. Thus, this study confirms that self-confidence plays an important role in an individual's financial behavior. Strong confidence in the ability to manage finances can lead to better financial decisions and improve financial well-being. This research makes a valuable contribution to the existing literature and can be used as a reference for further research and

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the development of financial education programs aimed at increasing self-esteem and positive financial behavior.

H_4: **Self-esteem mediates the influence of Parental Financial Teaching and Financial Behaviour**

From the results of the research that has been carried out, it is found that the Self-esteem variable mediates the influence of Parental Financial Teaching on Financial Behavior, this is following research from (Noh, 2022) and (Kurniasari et al., 2023) which states that the results of hypothesis 4 are declared valid where Self-esteem has an influence that successfully mediates the influence of Parental Financial Teaching and Financial Behaviour. In this study, SE mediated partially. According to (Hayes & Rockwood, 2020) and (Memon et al., 2018) partial mediation is a condition in a mediation analysis where the mediating variable will only partially mediate the relationship between the independent variable and the dependent variable. However, in this mediation, the independent variable still has a significant direct influence on the dependent variable. In the context of this study, SE is a mediating variable where SE affects the relationship between the independent variable (Parental Financial Teaching) and the dependent variable (Financial Behavior), but the direct relationship between the independent and dependent variables remains even though the mediation variable has been taken into account.

Thus, the results of this study confirm the importance of the role of financial education from parents in shaping self-esteem and healthy financial behavior in children. This research makes a significant contribution to the existing literature and highlights the need for a comprehensive approach to financial education to support children's psychological and financial development. The results of this research can also be used as a reference for further research and practitioners in the field of financial education.

4. Results and Discussion

4.1. Results

Descriptive analysis of respondents (age, gender, domicile,) of respondents

The population consists of all family business owners in Indonesia with the majority of them aged 19 - 25 years from all genders, which continues to grow and run to this day. However, since the current population size is unknown, it can be decided that studies on populations and samples can use the hair method to determine the sample. The hair method itself is used at a time when the population is uncertain. So, with the hair method, the number of samples between 5 and 10 is multiplied by the number of existing indicators. For example, in this study, we used the hair method and obtained a population of 115.

Mean and standard deviation

Mean is a statistical term that refers to the average value of several sums of data or a set of numbers. Meanwhile, standard deviation is a statistical measure used to measure the extent to which the data in a set tends to vary in its values based on its average value. In addition, the standard deviation is a value to determine the distribution of data in a sample.

Table 1. Descriptive Analysis of Parental Financial Teaching Variables Table

	MEAN PFT	STD DEV PFT
PFT 1	3.36	1.41
PFT 2	3.94	1.11
PFT 3	4.36	0.89
PFT 4	4.25	0.95
PFT 5	4.20	1.04
PFT 6	4.33	1.00
PFT 7	3.71	1.20
PFT 8	3.86	1.15

From the table above, it can be seen that the good mean result of each of these variables is the variable PFT (Parental Financial Teaching) 3, this is because the highest value is obtained through the variable PFT (Parental Financial Teaching) 3, with a value of 4.36. As for the good Standard Deviation results of each of these variables, which are derived from the variable PFT (Parental Financial Teaching) 3, this is because a value that is almost close to 0 is obtained through the variable PFT (Parental Financial Teaching) 3, with a value of 0.89.

Table 2. Descriptive Analysis of Financial Behavior Variables Table

	MEAN FB	STD DEV FB
FB 1	4.23	0.89
FB 2	3.63	1.23
FB 3	4.41	0.78
FB 4	3.76	1.10
FB 5	4.48	0.81
FB 6	4.57	0.64
FB 7	4.57	0.64
FB 8	3.80	1.04
FB 9	3.35	1.40
FB 10	3.90	1.14
FB 11	4.31	0.84

From the table above, it can be seen that the good mean results of each of these variables are the variables FB (Financial Behavior) 6 and FB (Financial Behavior) 7, this is because the highest value is obtained through the variables FB (Financial Behavior) 6, and FB (Financial Behavior) 7, with a value of 4.57. As for the good Standard Deviation results of each of these variables, which are derived from the FB (Financial Behavior) variable 7, this is because a value that is almost close to 0 is obtained through the FB (Financial Behavior) 7 variable, with a value of 0.64.

Table 3. Descriptive Analysis of Self-esteem Variables Table

	MEAN SE	STD DEV SE
SE 1	4.26	0.89
SE 2	4.23	0.78
SE 3	4.31	0.77
SE 4	4.17	0.92

From the table above, it can be seen that the good mean result of each of these variables is the SE (Self-esteem) variable 3, this is because the highest value is obtained through the SE (Self-esteem) variable 3, with a value of 4.31. As for the good Standard Deviation results of each of these variables, which are derived from the SE (Self-esteem) 3 variable, this is because a value that is almost close to 0 is obtained through the SE (Self-esteem) 3 variable, with a value of 0.77.

Validity Test

According to Sugiharto and Sitinjak, validation is directly related to the variables that will be measure what should be measured. The validity in the study will state the accuracy in the measuring tools used in the research. This test is carried out to state and measure the validity of a questionnaire. (Sanaky, 2021). The indicator used to evaluate the validity of convergence is the Average Variance Extracted (AVE), where the AVE must be greater than 0.5 to be considered valid.

	Average Variance Extracted (AVE)
Financial Behaviour	0.503
Parental Financial Teaching	0.532
Self Esteem	0.733

It can be seen in the table above, according to the test results stated that the three indicators used were declared valid and considered valid so that the questionnaire could be used because the AVE value obtained > 0.5.

Reliability Test

According to Sujarweni, explained that reliability tests can be carried out together to all items or question items in the research questionnaire or questionnaire. (Pratama & Permatasari, 2021) If Cronbach's Alpha score > 0.60, it can be stated that the questionnaire obtained is reliable or consistent. However, if Cronbach's Alpha score < 0.60, the questionnaire obtained is declared unreliable or inconsistent.

	Cronbach's Alpha
Financial Behaviour	0.803
Parental Financial Teaching	0.844
Self Esteem	0.878

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It can be seen from the results of the data in the table above, that the results of the questionnaire obtained show that the questionnaire can be declared reliable or consistent because the value of Cronbach's Alpha > 0.60.

Hypothesis Test

According to the Greek, a hypothesis is one of the processes for doing a evaluation to show the strength of the evidence from the sample collected through a questionnaire that has been created to collect existing samples. This can provide a decision related to the existing population. In addition, a hypothesis can also be interpreted as a statement that is still weak in truth and still needs to be proven true. Hypothesis testing is used to explain a relationship between the relationship between the hair dependent variable and the independent variable. According to Hair, et al (2017) hypothesis testing can be done by looking at the value of probability and t-statistic where the probability value or p-value with alpha 5% must < 0.05 and the t-statistic value for alpha 5% is >1.96 for the hypothesis to be accepted.

	P Values
Parental Financial Teaching -> Financial Behavior	0.000
Parental Financial Teaching -> Self Esteem	0.000
Self Esteem -> Financial Behavior	0.000

From the table above, it can be seen that the probability value or value in the p-values shows > 0.05. It can be seen from the table above that Parental Financial Teaching is considered to affect Financial Behavior. Then Parental Financial Teaching is also considered to affect Self-esteem. Likewise, Self-esteem is considered to affect Financial Behavior. Therefore, the results of all hypotheses on the variables obtained, namely hypotheses, are accepted. Based on journal reference data quoted from (Noh, 2022) stated that the results of hypothesis 1, Parental Financial Teaching affects Financial Behavior. The data quoted from (Kurniasari et al., 2023) states that Parental Financial Teaching is considered to affect Self-esteem, because the data produced has valid results.

Path Coefficient Test

Coefficients can help to determine the size of each path coefficient. The results of the path coefficients used will be used to assess the significance and strength of the relationships between the constructions which will help in testing the hypothesis whether it can be declared valid or not. The value of the path coefficient is between -1 to +1, with a value close to -1 indicating a negative relationship otherwise if the value is close to +1 indicates a positive relationship (Keneq, 2020).

	P Values
Parental Financial Teaching -> Self Esteem -> Financial Behavior	0.000

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From the table above, it can be seen that the value of the P Values of this study is between -1 to +1 where the value is at 0.000 which is considered relevant and shows that self-esteem mediates the relationship between parental financial teaching and financial behavior and is considered valid for this study.

Prediction Relevance Test

According to (Restu et al., 2022), the prediction relevance test is a test carried out to determine the prediction capacity using a bootstrapping procedure by looking at the Q2 value. If the Q2 value shows a number of 0.35, it means that the variables have a large prediction capacity. If the Q2 value shows a number of 0.15, it means that the variable has a medium prediction capacity and if the Q2 value shows a value of 0.02, it means that the variables have a small prediction capacity. (Chin, 1998).

	Q2
Financial Behaviour	0.226
Parental Financial Teaching	
Self Esteem	0.192

From the data above, it can be seen that parental financial teaching is not influenced by financial behavior and self-esteem, but parental financial teaching affects financial behavior and self-esteem. The test results show that if Q2 of financial behavior and Q2 of self-esteem > 0, it shows good or relevant results and is in the category of medium prediction capacity.

Figures and Tables Result

Table Variable Table

	MEAN	STD. DEVIATION
PFT 1	3.36	1.41
PFT 2	3.94	1.11
PFT 3	4.36	0.89
PFT 4	4.25	0.95
PFT 5	4.20	1.04
PFT 6	4.33	1.00
PFT 7	3.71	1.20
PFT 8	3.86	1.15
FB 1	4.23	0.89
FB 2	3.63	1.23
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FB 6	4.57	0.64

FB 7	4.57	0.64
FB 8	3.80	1.04
FB 9	3.35	1.40
FB 10	3.90	1.14
FB 11	4.31	0.84
SE 1	4.26	0.89
SE 2	4.23	0.78
SE 3	4.31	0.77
SE 4	4.17	0.92

5. Conclusion

Based on the results of the above research, it can be concluded that research on financial management in family businesses is an interesting thing to discuss. Financial management in a family business is considered unique and is still quite rarely discussed before. Many things affect financial management in a family business and can differ from one business to another, due to differences in the education pattern of parents and the family itself. Based on the results of this study, Parental Financial Teaching (PFT) affects Self-esteem and Financial Behavior in a family business with the following research results:

1. Parental Financial Teaching affects Financial Behavior
2. Parental Financial Teaching affects Self-esteem
3. Self-esteem affects Financial Behavior
4. Parental Financial Teaching affects Financial Behavior and Self-esteem

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