

## The mediating role of financial management skills: Examining the impact of e-government adoption and social support on financial resilience

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### ABSTRACT

In today's rapidly changing economic landscape, financial resilience has become increasingly important especially for public sector organizations. This study investigates the impact of e-government adoption and social support on individuals' financial resilience in Indonesia, with a focus on the mediating role of financial management skills. A quantitative research methodology was employed, and 348 complete and suitable questionnaires from individuals in the financial department in local government in Indonesia were analyzed using SmartPLS 4.0 software. The results indicate a significant relationship between e-government adoption and financial management skills, suggesting that digitizing government services contributes to improved financial resilience. Additionally, social support was found to have a positive impact on financial management skills, supporting the notion that social networks provide resources and support for financial well-being. Financial management skills were also found to be significantly associated with financial resilience, indicating that individuals with strong financial management skills are better equipped to adapt to changing circumstances. While the mediating effect of financial management skills between e-government adoption and financial resilience was not significant, it was significant in the relationship between social support and financial resilience. These findings provide insights into the factors that enhance financial resilience in an increasingly digitized society and inform strategies to promote financial well-being in Indonesia.

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## 1. Introduction

In today's rapidly changing economic landscape, characterized by technological advancements, globalization, and increasing financial complexities, the importance of financial resilience has become even more pronounced (Stevenson et al., 2022). Traditional notions of job security and stable economic conditions are no longer guaranteed. Financial shocks and adversities, as highlighted by Deevy et al. (2021), can arise unexpectedly, impacting individuals' financial well-being. The ability to adapt, recover, and thrive in such circumstances is crucial. Financial resilience equips individuals with the necessary tools and mindset to navigate these challenges effectively, ensuring their long-term financial security and overall well-being (Zahedi et al., 2022). Financial resilience, defined as the ability to withstand and recover from financial shocks and adversities, encompasses the capacity to adapt to unexpected financial challenges, maintain a stable financial situation, and bounce back from adverse financial events (Salignac et al., 2019). Research by Nkundabanyanga et al. (2020) emphasizes that individuals with higher levels of financial resilience are better equipped to handle economic uncertainties, such as job loss, medical expenses, or economic downturns, without experiencing significant financial distress. Recognizing

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the significance of financial resilience in the current economic climate is essential for individuals and policymakers alike. It serves as the foundation for proactive measures and interventions aimed at fostering greater financial resilience within society, enabling individuals to navigate economic uncertainties, protect their financial well-being, and enhance their overall financial security (Lusardi et al., 2021).

The landscape of government-citizen interactions in Indonesia, like in many other countries, has undergone a significant transformation with the rapid development and widespread adoption of e-government services (Utama, 2020). E-government, which involves the use of electronic platforms and technologies to deliver government services, brings numerous benefits, including convenience, accessibility, and cost-effectiveness (Brous & Janssen, 2015). In Indonesia, individuals now have the ability to access a range of services, such as tax filing, social benefits applications, business registrations, and administrative processes, through digital platforms. This shift towards e-government has greatly improved the experience for citizens, enabling them to conveniently access government services and engage with government agencies from the comfort of their homes or offices (Sonnenberg, 2020). By digitizing these services, the government aims to streamline bureaucratic processes, reduce paperwork, and enhance overall efficiency in delivering public services. The Indonesian government has demonstrated its commitment to promoting e-government services as part of its broader digital transformation agenda, with the goal of enhancing service delivery, efficiency, and citizen engagement. Efforts have been made to not only develop the necessary infrastructure to support e-government services, including reliable internet connectivity and digital platforms, but also to promote digital literacy and awareness among citizens (Matitah et al., 2021). By ensuring that individuals possess the requisite skills to effectively utilize e-government services, the government is empowering its citizens to actively engage in the governance process. This shift towards e-government is not just a transformation in service delivery; it represents a fundamental change in the relationship between the government and its citizens, enabling greater participation, feedback, and collaboration (Manoharan & Ingrams, 2018).

Social support has long been recognized as a critical factor in promoting individual well-being across various domains, including finance (McConnell et al., 2011). In Indonesia, strong social support networks play a significant role in individuals' lives, particularly in times of financial challenges. The support individuals receive from their social networks, such as family, friends, or community, can provide emotional, instrumental, and informational resources that contribute to their financial resilience (Chang, 2005). Social support can include various forms of assistance, such as advice on financial decision-making, access to financial resources in times of need, or encouragement to engage in financial planning and saving behaviors. However, despite the growing importance of e-government services and social support in the financial realm, the mechanisms through which they influence financial resilience remain underexplored, particularly within the context of Indonesia. Therefore, this study aims to examine the impact of e-government adoption and social support on individuals' financial resilience in Indonesia and further explore the mediating role of financial management skills in this relationship. By investigating these relationships and mechanisms, this research seeks to provide insights into the factors that can enhance individuals' financial resilience in the Indonesian context and inform strategies to promote financial well-being in an increasingly digitized society.

## 2. Theoretical Review and Hypothesis

### 2.1. *E-Government Adoption and Financial Resilience*

The relationship between e-government adoption and financial resilience is complex and context-dependent. E-government initiatives can enhance financial resilience by improving service delivery, promoting transparency, and providing access to financial services (Othman et al., 2020). By digitizing government services and enabling online transactions, e-government can reduce administrative costs, streamline processes, and enhance the efficiency of public service delivery. This, in turn, can contribute to cost savings for both governments and citizens, ultimately improving financial resilience (Arendsen et al., 2014). Additionally, e-government platforms can enhance transparency and accountability by increasing the visibility of government operations, reducing corruption, and ensuring proper financial management and oversight (Halachmi & Greiling, 2013). By facilitating access to financial services and promoting financial inclusion, e-government can also help individuals and businesses manage their finances more efficiently, reducing transaction costs and improving overall financial resilience (Chen & Thurmaier, 2008).

**Hypothesis 1:** *e-Government has a positive impact on financial resilience.*

### 2.2. *Social Support and Financial Resilience*

Social support has been recognized as a crucial factor in promoting financial resilience (Zahedi et al., 2022). It provides individuals with tangible and intangible resources during times of financial hardship, such as financial assistance, shared resources, and temporary shelter (Kim & Garman, 2003). For instance, family and friends may offer financial loans or help cover essential expenses during job loss or financial crises (Barrera, 1986). Social support networks can also reduce the likelihood of individuals falling into financial hardship by providing access to information, opportunities, and potential employment leads (Heaney & Israel, 2008). Furthermore, social support has a positive impact on mental health and well-

being, which can enhance financial resilience by enabling individuals to cope better with financial setbacks and make informed decisions regarding their finances (Thoits, 2011).

**Hypothesis 2:** *Social support has a positive impact on financial resilience.*

### 2.3. Financial Management Skills and Financial Resilience

Financial management skills are essential for developing and maintaining financial resilience. Individuals with strong financial management skills possess the knowledge and ability to effectively manage their finances, make informed decisions, and adapt to changing circumstances. These skills encompass various aspects of financial management, including budgeting, saving, debt management, and investment strategies (Norvilitis et al., 2006). Individuals who possess these skills are better equipped to establish financial goals, create realistic budgets, and track their expenses, which allows for greater control over their financial situation (Hilgert et al., 2003). Moreover, individuals with strong financial management skills are more likely to engage in proactive financial planning, such as building emergency funds and setting aside savings for future needs (Lusardi and Mitchell, 2014). This preparedness helps individuals withstand financial shocks and unexpected expenses, contributing to their overall financial resilience (Lusardi and Tufano, 2015).

**Hypothesis 3:** *Financial Management has a positive impact on financial resilience.*

### 2.4. E-Government Adoption and Financial Management

E-government adoption can greatly enhance financial management practices in the public sector. By digitizing government processes and implementing electronic financial systems, e-government enables governments to streamline financial operations, improve efficiency, and enhance transparency and accountability. Automated financial management systems allow for more accurate and timely financial reporting, budgeting, and auditing processes (Choudhary, 2013). E-government platforms can also facilitate seamless integration of financial data across different government departments, promoting better coordination and collaboration in financial management (Malodia et al., 2021). This integration of financial information enables real-time monitoring, analysis, and decision-making, enhancing financial planning and resource allocation (Trigo, Belfo & Estébanez, 2014). Moreover, e-government adoption enables governments to reduce paperwork, simplify payment processes, and streamline procurement procedures, leading to cost savings and increased efficiency in financial transactions (Asogwa, 2013).

**Hypothesis 4:** *E-Government adoption has a positive impact on financial management.*

### 2.5. Social Support and Financial Management

Social support can have a positive influence on financial management practices by providing individuals with resources, knowledge, and emotional support. Within social networks, individuals can receive financial advice, guidance, and information on effective financial management strategies (Allen, 2000). For example, family members, friends, or mentors can share their expertise and experiences, offering insights into budgeting, savings, investment options, and debt management (Hira and Loibl, 2005). Social support networks can also provide a supportive environment that encourages responsible financial behavior and promotes accountability (Archuleta et al., 2011). The presence of social support can motivate individuals to develop and adhere to effective financial management plans, such as setting financial goals, creating budgets, and tracking expenses (Lee et al., 2020). Additionally, social support can provide emotional comfort and encouragement during challenging financial situations, reducing stress and anxiety associated with financial management (Chen and Volpe, 1998). This emotional support can contribute to individuals' overall well-being, allowing them to focus better on their financial goals and make sound financial decisions.

**Hypothesis 5:** *Social support has a positive impact on financial management.*

### 2.6. E-Government Adoption, Financial Management Skills, and Financial Resilience

E-government initiatives provide individuals with access to digital platforms and tools for financial management; however, the impact of these resources on financial resilience depends on individuals' financial management skills (Kowalski-Trakofler and Vaught, 2012). As individuals develop and improve their financial management skills through e-government platforms, they become better equipped to utilize the available resources effectively, enabling them to make informed financial decisions, budget efficiently, and plan for future contingencies (Malodia et al., 2021). These enhanced skills mediate the relationship between e-government adoption and financial resilience by facilitating better financial decision-making, resource management, and adaptability in the face of changing financial circumstances.

**Hypothesis 6:** *The relationship between e-government adoption and financial resilience can be mediated by financial management skills.*

## 2.7. Social Support, Financial Management Skills, and Financial Resilience

Social support networks provide individuals with emotional, informational, and tangible resources that can positively impact financial resilience (Wills & Shinar, 2000). Within these networks, individuals can receive financial advice, assistance, and access to financial resources, such as loans or shared financial responsibilities (Barrera, 1986). Moreover, social support networks can provide encouragement, motivation, and a sense of belonging, which can enhance individuals' psychological well-being and coping mechanisms in financial adversity (Pierce et al., 1997). Financial management skills play a mediating role in this relationship, as individuals with stronger financial management skills are more likely to effectively utilize the social support received (Hira & Loibl, 2005). Financial management skills enable individuals to make informed financial decisions, budget effectively, and leverage available resources, enhancing their ability to manage financial challenges and capitalize on social support (Lusardi and Mitchell, 2014). Furthermore, individuals with higher financial management skills are better equipped to identify opportunities, seek appropriate financial advice, and engage in proactive financial planning (Hilgert et al., 2003).

**Hypothesis 7:** *The relationship between social support and financial resilience can be mediated by financial management skills.*

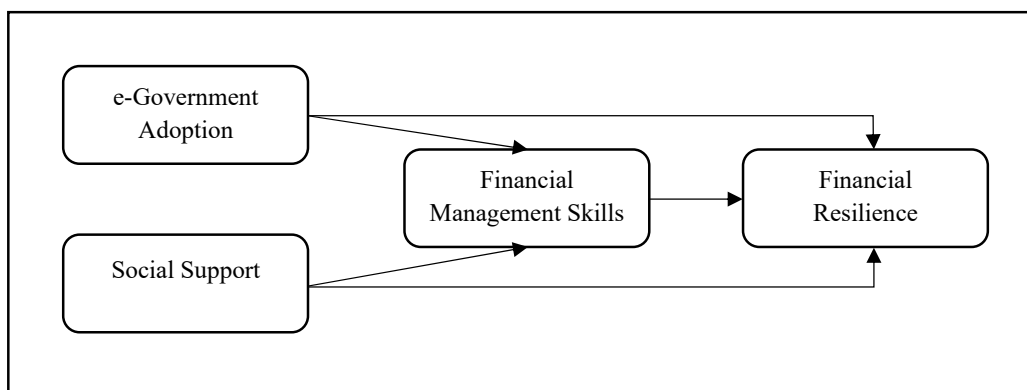


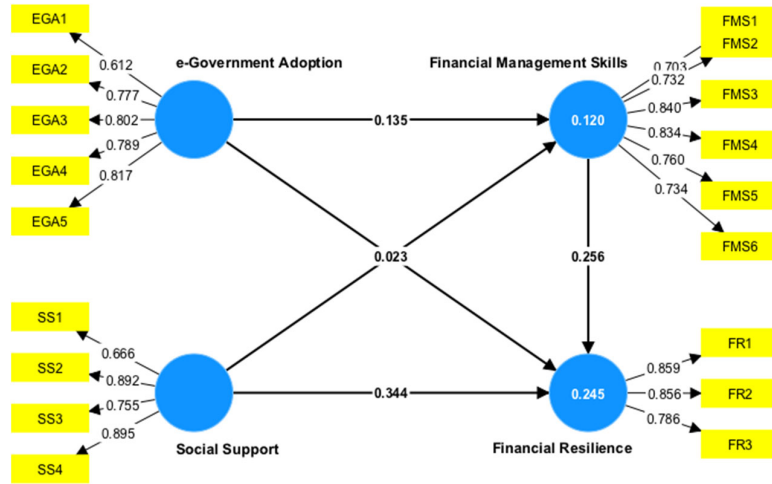
Fig. 1. Model Framework

## 3. Research Method

This study employed a quantitative research methodology to examine the relationships between financial management skills, e-government adoption, social support, and financial resilience. The research focused on participants in the financial sector in Indonesia, including financial professionals and employees of financial institutions. A total of 400 questionnaires were distributed to individuals working in the financial department in local government in Indonesia, who were selected using a random sampling technique. The respondents were asked to rate their agreement on a Likert scale of 1-5, ranging from “strongly disagree” to “strongly agree”, in order to measure their perceptions of the variables under investigation. Out of the 400 questionnaires distributed, 360 were returned, resulting in a response rate of 90%. After careful examination, 348 complete and suitable questionnaires were selected for data analysis. The quantitative data collected from the 348 respondents were analyzed using SmartPLS 4.0 software, which is widely recognized as an industry-standard tool for Structural Equation Modeling (SEM). This software employs advanced algorithms, such as partial least squares (PLS), to examine the relationships among variables, while also accounting for measurement errors and generating reliable composite estimates.

## 4. Research Results

The structural model provides an explanation for the connection between hidden variables, while structural equation modeling (SEM) examines the association between constructs and their corresponding indicator variables. In this study, SmartPLS was utilized for the analysis of tests. Initially, the reliability of the constructs used to assess the latent variables under investigation was assessed prior to exploring the influence of exogenous factors on endogenous variables. This assessment was based on the loading factor, which should ideally exceed 0.6. Additionally, reliability and validity analyses were conducted to verify the dependability and soundness of the constructs utilized. The validity test is employed to evaluate the accuracy and credibility of a questionnaire. The construct employed for measuring the latent variable is considered reliable if it possesses a Cronbach's Alpha value above 0.7 and valid if the value surpasses 0.5. If the reliability value remains low, the researcher may contemplate eliminating less reliable constructs or making improvements to the measurement instruments employed.



**Fig. 2.** Measurement Model  
Source: Processed Data

**Table 1**  
Std. Loading Factor

Variables	Constructs	Std. Loading Factor
e-Government Adoption	EGA1	0.612
	EGA2	0.777
	EGA3	0.802
	EGA4	0.789
	EGA5	0.817
Social Support	SS1	0.666
	SS2	0.892
	SS3	0.755
	SS4	0.895
Financial Management Skills	FMS1	0.703
	FMS2	0.732
	FMS3	0.840
	FMS4	0.834
	FMS5	0.760
	FMS6	0.734
Financial Resilience	FR1	0.859
	FR2	0.856
	FR3	0.786

Source: Processed Data

The analysis test results presented in Table 1 demonstrate the validity and reliability of the indicators used to measure various latent variables. For instance, the construct representing environmental information displays external load values ranging from 0.612 to 0.817. This indicates that the indicators employed to measure the e-Government Adoption variable are both valid and reliable. Similarly, the construct representing Social Support exhibits external load values ranging from 0.666 to 0.895, validating the indicators used to measure this variable. The indicators for the Financial Management Skills latent variable, with values ranging from 0.703 to 0.840, also demonstrate reliability in measuring this construct. Lastly, the indicator for the Financial Resilience variable displays external load values between 0.755 and 0.895, further affirming its validity.

**Table 2**  
Reliability and Validity

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
e-Government Adoption	0.820	0.852	0.874	0.583
Social Support	0.827	0.896	0.881	0.652
Financial Management Skills	0.861	0.873	0.896	0.591
Financial Resilience	0.782	0.791	0.873	0.697

Source: Processed Data

The reliability test results reveal strong internal consistency for the variables under examination. The e-Government Adoption variable demonstrates a Cronbach's alpha value of 0.820, while Social Support scores 0.827, Financial Management Skills obtains 0.861, and Financial Resilience achieves 0.782. Each variable surpasses the threshold of 0.7, indicating robust reliability across the test. Moreover, the validity test confirms the credibility of all variables in this study. The Average Variance Extracted (AVE) exceeds the minimum threshold of 0.5 for each variable: e-Government Adoption

measures 0.583, Social Support records 0.652, Financial Management Skills attains 0.591, and Financial Resilience obtains 0.697. These outcomes reinforce the validity of all variables.

**Table 3**

R Square

Variable	R Square	R Square Adjusted
Financial Management Skills	0.120	0.112
Financial Resilience	0.245	0.234

Source: Processed data (2023)

The findings of this study indicate that the independent variable exhibits an influence on the Financial Management Skills variable, as evidenced by an R-Square value of 0.120 and an adjusted R-Square value of 0.112. On the other hand, the Financial Resilience variable displays an R-Square value of 0.245, with an adjusted R-Square value of 0.234. Two types of hypothesis testing were employed in this study: direct and indirect (mediation) testing. Direct hypothesis testing aimed to assess the impact of independent variables, such as e-Government Adoption, Social Support, and Financial Management Skills, on the dependent variable, Financial Resilience. Conversely, indirect or mediation hypothesis testing sought to determine whether the relationship between independent and dependent variables is influenced by the intermediary variable, Financial Management Skills. This analysis explored whether the relationship between the independent and dependent variables is direct or indirect and whether the mediator, in this case, the Financial Management Skills, plays a role in influencing these relationships. If the T Statistic Value is greater than 1.96 or the P Value is less than 0.05, the hypothesis can be accepted or considered significant.

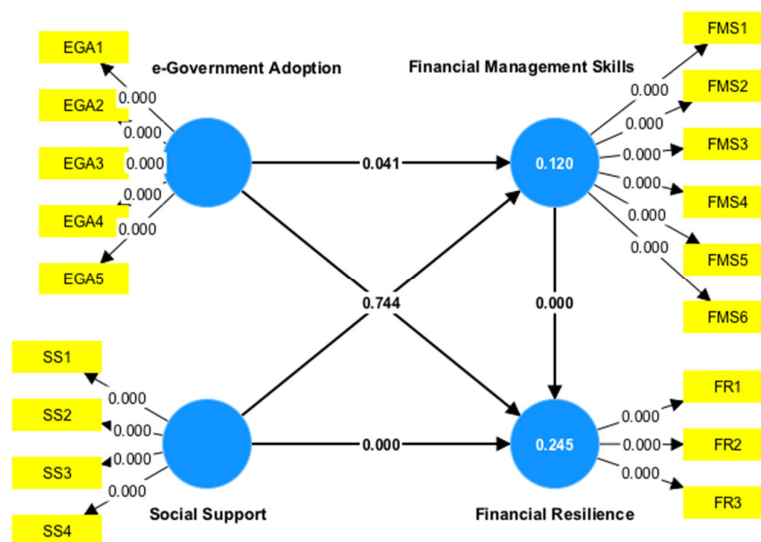
**Table 4**

Path Coefficients

Hypothesis	Standard Deviation	T Statistics	P Values
e-Government Adoption → Financial Management Skills	0.066	2.045	0.041
e-Government Adoption → Financial Resilience	0.070	0.326	0.744
Social Support → Financial Management Skills	0.069	4.343	0.000
Social Support → Financial Resilience	0.066	5.012	0.000
Financial Management Skills → Financial Resilience	0.069	3.734	0.000

Source: Processed data (2023)

The initial hypothesis test examined the influence of e-Government Adoption on Financial Management Skills, yielding a T-statistics value of 2.045. Notably, the first hypothesis in this study is significant, as the corresponding P-value is 0.041, falling below the threshold of 0.05. In contrast, for the second hypothesis, both the P-value and T-statistics value are above 0.05 and below 1.96, respectively. Consequently, the second hypothesis is rejected. However, in the third hypothesis, Social Support demonstrates a substantial and positive impact on Financial Management Skills, indicated by a T-statistics value of 4.343 and a P-value of 0.000. Thus, the third hypothesis is supported. Additionally, the fourth and fifth hypotheses, which propose the influence of Social Support and Financial Management Skills on Financial Resilience, exhibit T-statistics values exceeding 1.96 and P-values of 0.000 each. Consequently, the findings confirm the significant impact of the fourth and fifth hypotheses in this study, making them acceptable.



**Fig. 2.** Analysis Model Structure

Source: Processed data (2023)

**Table 5**  
Indirect Effect

	Standard Deviation	T Statistics	P Values
e-Government Adoption → Financial Management Skills → Financial Resilience	0.018	1.893	0.058
Social Support → Financial Management Skills → Financial Resilience	0.026	2.934	0.003

Source: Processed data (2023)

The findings of the hypothesis test, investigating the role of Financial Management Skills as a mediating variable between e-Government Adoption and Financial Resilience (sixth hypothesis), reveal a T-statistics value of 1.893 and a P-value of 0.058. Consequently, the sixth hypothesis is rejected. However, in the seventh hypothesis, which examines the mediating effect of Financial Management Skills on the relationship between Social Support and Financial Resilience, the results are different. The T-statistics value for this hypothesis is 2.934, exceeding the threshold of 1.96, and the P-value is 0.003, below the significance level of 0.05. As a result, the seventh hypothesis is accepted, indicating that Financial Management Skills indeed mediates the relationship between Social Support and Financial Resilience.

## 5. Discussion

The findings indicate that e-government adoption can enhance financial resilience by improving service delivery, promoting transparency, and providing access to financial services (Othman et al., 2020). The research results align with this assertion, as they found a significant relationship between e-government adoption and financial management skills, supporting the notion that digitizing government services and enabling online transactions contribute to improved financial resilience. Furthermore, the findings emphasize the positive impact of social support on financial resilience (Zahedi et al., 2022). While the research results did not directly support this hypothesis, they did confirm the significant relationship between social support and financial management skills, in line with Allen's (2000) assertion that social support networks provide resources, knowledge, and emotional support for financial well-being.

The findings also highlight the importance of financial management skills for financial resilience (Norvilitis et al., 2006). The research results align with this perspective, as they demonstrated a significant relationship between financial management skills and financial resilience, supporting the notion that individuals with strong financial management skills are better equipped to manage their finances effectively and adapt to changing circumstances. Regarding the relationship between e-government adoption and financial management, the findings propose that e-government initiatives can enhance financial management practices in the public sector (Choudhary, 2013). While the research results did not directly examine this relationship, they did find a significant association between e-government adoption and financial management skills, suggesting the potential positive impact of e-government on financial management. Moreover, the findings suggest that social support can positively influence financial management practices (Allen, 2000). The research results support this hypothesis by indicating a significant relationship between social support and financial management skills. This finding is consistent with Archuleta et al. (2011), who argue that social support networks provide financial advice, guidance, and a supportive environment conducive to responsible financial behavior. Regarding the mediating relationships, the findings propose that financial management skills mediate the relationships between e-government adoption and financial resilience, as well as between social support and financial resilience. The research results did not fully support these hypotheses. While the mediating effect of financial management skills between e-government adoption and financial resilience was not significant, it was significant in the relationship between social support and financial resilience. This finding aligns with the literature, indicating that financial management skills mediate the impact of social support on financial resilience (Allen, 2000; Archuleta et al., 2011).

## 6. Conclusion

The research reveals that e-government adoption can boost financial resilience through better service delivery, transparency, and access to financial services. Social support is found to have a positive impact on financial resilience, as does possessing effective financial management skills. Additionally, the study suggests that social support can play a beneficial role in improving financial management practices. As theoretical implications, the findings contribute to the literature by highlighting the significance of e-government adoption in enhancing financial resilience. This implies that governments and organizations should invest in digital solutions to improve service delivery and provide easier access to financial services, thus promoting financial resilience among citizens. The research underscores the importance of social support in building financial resilience. This finding adds to the understanding of the role of social networks and community support in individuals' ability to overcome financial challenges. Lastly, the study emphasizes the crucial role of financial management skills in achieving financial resilience. This finding stresses the importance of financial literacy and education programs to empower individuals to make informed financial decisions and manage their resources effectively. As practical implications, policymakers can use the findings to develop and implement e-government initiatives that enhance financial services and transparency. Governments should invest in digital infrastructure and platforms to improve service delivery and make financial resources more accessible to citizens.

As limitations, the study focused on participants in the financial sector in Indonesia, which may limit the generalizability of the findings to other industries or countries. The sample may not fully represent the broader population, leading to potential biases in the results. The study focused on financial management skills, e-government adoption, social support, and financial resilience. While these variables are essential, other factors may also influence financial resilience, such as economic conditions, individual attitudes, and external stressors, which were not considered in the research. Thus, further research could explore potential mediating and moderating variables that influence the relationships between financial management skills, e-government adoption, social support, and financial resilience.

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