

The Effect of Financial Literacy, Personality, and Financial Attitude on Financial Behavior Management in Malang SMEs

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Abstract

The purpose of this research is to analyze financial literacy, personality, and financial attitude toward financial management behavior. The analytical tool used in this research is multiple linear regression analysis using SPSS 25. The population of this study is the owners of the SMEs in the trading sector in Karangploso District in 2022. Determination of the sample in this study used purposive sampling so that a total sample of 113 SMEs was obtained. The results of this study indicate that financial literacy, personality, and financial attitudes simultaneously influence the dependent variable. Partially, financial literacy, personality, and financial attitudes have a positive and significant effect on financial management behavior.

Keywords: *Financial Literacy, Personality, Financial Attitude, Financial Management Behavior*

Abstrak

Tujuan penelitian ini untuk menganalisis literasi keuangan, kepribadian sikap keuangan terhadap perilaku pengelolaan keuangan. Alat analisis yang digunakan dalam penelitian ini yaitu analisis regresi linear berganda menggunakan SPSS 25. Populasi dari penelitian ini adalah pemilik UMKM sektor perdagangan yang ada di Kecamatan Karangploso tahun 2022. Penentuan sampel dalam penelitian ini menggunakan purposive sampling sehingga diperoleh jumlah sampel sebanyak 113 UMKM. Hasil penelitian ini menunjukkan bahwa literasi keuangan, kepribadian dan sikap keuangan secara simultan berpengaruh terhadap variabel dependent. Secara parsial bahwa literasi keuangan, kepribadian dan sikap keuangan berpengaruh positif dan signifikan terhadap perilaku pengelolaan keuangan.

Kata Kunci: Literasi Keuangan, Kepribadian, Sikap Keuangan, Perilaku Pengelolaan Keuangan

INTRODUCTION

The current era of globalization managing finances is one of the things that must be thought about by all Indonesian people. MSMEs have an important role in the economic and industrial growth of a country. Financial management behavior in MSMEs has become a problem that is too often overlooked by MSMEs, related to implementing correct financial management. OJK (2017:17) financial literacy has become part of every individual so that they can plan and manage finances well to achieve prosperity. The 2022 National Financial Literacy and Inclusion Survey (SNLKI) shows that

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the financial literacy index of the Indonesian people is 49.68%, an increase compared to 2019 of 38.03%. Meanwhile, the financial inclusion index in 2022 was 85.10%, an increase compared to 2019, which was 76.19%. The results show that the gap between literacy and inclusion is decreasing, from 38.16% in 2019 to 35.42% in 2022. Shows that Indonesian people in general do not understand well about the understanding of financial literacy. The Financial Services Authority (OJK) has a high commitment to encouraging an increase in the national financial literacy index.

Financial literacy includes knowledge, beliefs, and skills that affect attitudes and behavior to improve the quality of decision-making and financial management in order to achieve prosperity. Research by Ichi & Kurniawan (2020) financial literacy has a positive and significant effect on financial management behavior. It can be concluded that if MSME actors have a higher level of financial literacy, they will have good financial management behavior. In contrast to the research of Yustina *et al.*, (2022) that financial literacy has no significant effect on financial management behavior. Research by Amelia, (2022) shows that personality has a positive and significant effect on financial management behavior. Personality can help determine actions and behavior in finance, both in terms of self-confidence, willingness to take risks, leadership, and future orientation. Humaira & Sagoro (2018) describes personality aspects in managing finances as necessary to manage finances well because each personality is different in how to manage finances. In contrast to the research by Estuti (2021), it states that personality has a negative but not significant effect on variable Y.

Gutter (2008) financial attitude is an important element in financial literacy. Research by Muttalib & Nasrullah (2022) shows financial attitude has a positive and significant effect on financial management behavior. Financial attitude is one of the factors that influence the behavior of each individual, meaning that the average financial attitude is followed by the behavior of a good financial manager. The better the financial attitude of MSME actors, the better the behavior of financial managers will be. In contrast to research by Sari (2018) financial attitudes partially have no significant effect on financial management behavior. Empirical studies show that MSMEs on an international scale are a source of job creation. MSMEs contribute greatly to a GDP of 61.97% of the total National GDP equivalent to Rp. 8,500 trillion in 2020. MSMEs are able to absorb a large number of workers, which is 97% of the absorption of the business world in 2020. Karangploso District is an area whose population has various MSMEs. Starting from the culinary sector, service sector, trade sector, and others. The following table 1 shows the number of MSMEs in Karangploso as follows:

Table 1. MSME Sector Data in Karangploso District

No	Sector Name	Number of MSMEs
1.	Sector Culinary	105
2.	Sector Industrial	25
3.	Sector Trading	113
4.	Sector Service	30
	Total	273

Source: Paguyuban MSMEs Karangploso 2022

MSME data in table 1 overall the number of MSME sectors is 273, while the culinary sector has 105 MSMEs and the trade sector has 113 MSMEs more dominant than the other 2 sectors. Based on the phenomenon and an interview with the secretary of the Karangploso community, Karangploso MSMEs have obstacles or problems regarding how to manage and manage finances consistently. Karangploso MSMEs need to know financial literacy, personality, financial attitudes and financial management, so that previously inconsistent finances become consistent and development needs to be carried out regarding financial literacy, personality, financial attitudes so that MSMEs can manage

finances well. Based on the background that has been explained, supported by previous studies on financial management behavior, this study is about “The Influence of Financial Literacy, Personality, and Financial Attitudes to Behavior Financial Management in MSMEs in Karangploso, Malang District”.

LITERATURE REVIEW

Theory of planned behavior (TPB) can be considered important to predict a behavior, behavior in this case is financial management behavior. SDGs are widely used to understand how to show their reaction to financial management. Action theory reasoned that attitudes influence behavior through a rigorous and reasoned decision-making process. Attitudes toward a behavior are influenced by the belief that the behavior will bring desirable and undesirable results, (Ajzen, 1991). Arianti (2021) describes effective financial management is needed by a person in everyday life for financial decision-making policies. Financial Services Authority (OJK) describes financial management is a way to manage money earned during productive periods, so that needs and desires are fulfilled and future needs and desires are prepared. Factors that influence financial management behavior by Mien & Thao (2015) are: financial attitude, financial knowledge, and locus of control. Financial management behavior is influenced by 3 factors by Suryanto (2017), namely financial literacy, numeracy, quality of education.

Iranti, (2021) financial literacy is closely related to financial management where the higher a person's financial literacy level, the better one's financial management. Based on the National Strategy for Indonesian Financial Literacy (SNLKI) in 2013, an individual is referred to as well literate if he has knowledge and confidence about financial institutions, products and services, and skills in knowing the features, benefits, risks, rights, and obligations of these financial products and services. Financial literacy refers to the ability of a person's or society's level of understanding or knowledge of how money works. Arianti, (2021) said that financial literacy is influenced by several factors, including insurance, investment, savings (loans), and knowledge of financial concepts. The basic principles of financial literacy are: planned and measurable, achievement-oriented, sustainable, collaborative.

Feist, (2010) personality is a pattern of certain traits and characteristics that are relatively permanent and provide consistency and individuality to one's behavior. Yusuf & Nurihsan, (2007) explain that personality is a set of assumptions about the quality of human behavior along with empirical definitions. Sina, (2014), in understanding aspects of personality to manage finances requires success in managing finances because each personality type is different in how to manage finances. Yusuf & Nurihsan, (2007) personality patterns can be divided into 2, namely self-concept (perception, beliefs, feelings or attitudes of a person about himself) and traits or characteristics aspects of personality dimensions related to the characteristics of a person's response or reaction that are relatively consistent in order to adjust himself. Yusuf & Nurihsan, (2007) factors that influence personality changes as follows: physical factors, socio-cultural environmental factors, and self-factors.

Azwar, (2009) describes attitude is a form of emotional reaction. Sundjaja (2003) describes finance is the science and art of managing money, which affects the lives of every person and every organization. Financial attitude is a person's tendency to be financially ready for the future, reflecting the tendency to save money and manage expenses (Utkarsh et al, 2020). Azwar (2009) there are several factors that influence attitudes, namely: personal experience, the influence of others who are considered important, cultural influence, mass media, educational institutions and religious institutions, emotional factors. Azwar, (2009) attitude structure has components, namely: cognitive component, affective component, behavioral or conative component.

Research by (Amelia, 2022) personality has a positive influence and significant effect on financial management behavior. Personality can help determine actions and behavior in finance, both in terms of confidence, willingness to take risks, leadership, and orientation future. (Humaira & Sagoro, 2018)) understanding of personality aspects in managing finances it is necessary to manage finances well, because every personality is different in how to manage finances. Compared contrary to research by (Estuti P., 2021) which states that personality negative but not significant effect on variable Y. (Gutter, 2008) financial attitude is an important element in literacy finance. Research by (Muttalib & Nasrullah, 2022) financial attitude positive and significant effect on financial management behavior.

Financial attitude is one of the factors that influence behavior each individual, meaning that the average financial attitude is followed by good financial management behavior. The better the financial attitude of MSME actors the better the behavior of financial managers. Inversely proportional with the research of Sari *et al.*, (2020) partial financial attitude is not significant effect on financial management behavior. Therefore, the hypotheses in this research were:

H1: Financial literacy, personality and financial attitude have a positive and simultaneous effect on financial management behavior.

H2: Financial literacy has a positive and significant effect on financial management behavior

H3: Personality has a positive and significant effect on financial management behavior.

H4: Financial attitude has a positive and significant effect on financial management behavior

H5: Financial literacy, personality and financial attitude have a dominant influence on financial management behavior.

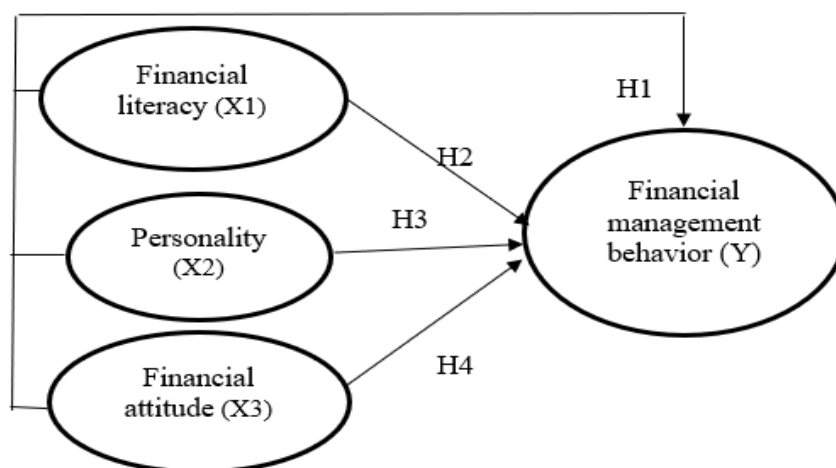


Figure 1. Research Framework Model

RESEARCH METHODS

The research was conducted in Karangploso District, Malang Regency on MSMEs in the trade sector. This type of research includes quantitative research. The population of this study is MSME owners in Karangploso District in 2022 amounting to 273. The sample of this study was 113 MSMEs. The data source is the primary data. Data collection techniques by distributing questionnaires. The data measurement technique uses a Likert scale of 1-5. Instrument tests are validity tests and reliability tests. The classical assumption test consists of the normality test, the multicollinearity test and the heteroscedasticity test. Data analysis techniques use multiple linear regression analysis, t test, F test, dominant test and determination test (R^2).

RESULTS AND DISCUSSION

The results of the characteristics of the respondents show that the number of female customers in this study is greater, with an age range of 31-40 years the most respondents are who have the last high school education as many as 45 respondents with a percentage of 40% while the least have Diploma last education as many as 4 respondents with a percentage of 4%., income range at Rp. 1,500,000 to Rp. 2,500,000 per month at most 42 respondents with a percentage of 37% and an income range of >Rp. 2,500,000 to Rp 3,500,000 per month, that is, at least 13 respondents' wit percentage of 12%.

Table 1. Characteristics of Respondents

Category	Item	Total (97)	Percentage
Gender	Man	43	38%
	Woman	70	62%
Age	20-35 years	29	26%
	35-45 years	63	56%
	> 50 years	21	18%
Final Education	SD	16	17%
	SMP	26	27%
	Diploma	4	4%
	S1	22	23%
Income	<IDR 1,000,000	25	22%
	IDR 1,500,000 - IDR 2,500,000	42	37%
	IDR 2,500,000 – 3,500,000	13	21%
	>IDR 35000,000	33	29%

Source: Data processed by the author (2023)

Table 2. Test Results of Validity of Financial Literacy Variables, Personality, Financial Attitudes and Financial Management Behavior.

Indicator	Coefficient Correlation	r_{table}	Information
Lk.1	0,710	0,183	Valid
Lk.2	0,693	0,183	Valid
Lk.3	0,760	0,183	Valid
Lk.4	0,782	0,183	Valid
Lk.5	0,753	0,183	Valid
K.1	0,797	0,183	Valid
K.2	0,767	0,183	Valid
K.3	0,764	0,183	Valid
Sk.1	0,887	0,183	Valid
Sk.2	0,813	0,183	Valid
Ppk.1	0,486	0,183	Valid
Ppk.2	0,839	0,183	Valid
Ppk.3	0,907	0,183	Valid
Ppk.4	0,861	0,183	Valid
Ppk.5	0,831	0,183	Valid

Source: Primary data processed (2022)

From table 2 it follows that the independent and dependent variables are valid, since it is proved that the value of the coefficient is greater than r_{table} at a significant level of 5%.

Table 3. Reliability Test Result

Variable	Reliability Coefficient	Keterangan
Financial literacy (X1)	0,791	Reliable
Personality (X2)	0,670	Reliable
Financial attitude (X3)	0,612	Reliable
Financial Management Behavior (Y)	0,851	Reliable

Table 4. Kolmogorov-Smirnov One-Sample Normality Test Results

Number of respondents	Significance	Information
97	0,200	Normal

Source: Primary data processed (2022)

Based on the results of the data normality test, a significance value of >0.05 was obtained which is 0.200, it can be concluded that the data used in this study are normally distributed.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Financial literacy (X1)	0,799	1,251	No Multicollinearity
Personality (X2)	0,776	1,289	No Multicollinearity
Financial attitude (X3)	0,807	1,240	No Multicollinearity

Source: Primary data processed (2022)

Based on table 4 shows that the Tolerance value of the independent variable > 0.10 and the VIF value < 10 , it can be concluded that multicollinearity does not occur.

Table 6. Heteroscedasticity Test Results

Variable	Sig.	Information
Financial literacy (X1)	0,271	Not experiencing heteroscedasticity
Personality (X2)	0,860	Not experiencing heteroscedasticity
Financial attitude (X3)	0,433	Not experiencing heteroscedasticity

Source: Primary data processed (2022)

Based on table 5 it can be concluded that the independent variable does not experience sig heteroscedasticity. > 0.05 .

Table 7. Multiple Linear Regression Analysis Results

Variable	Coefficient regression
(Constant)	-3,844
Financial literacy (X1)	0,604
Personality (X2)	0,377
Financial attitude (X3)	0,750

Source: Primary data processed (2022)

$$Y = -3,844 + 0,604X_1 + 0,377X_2 + 0,750X_3 + e \quad (1)$$

The constant value is -3.844, if the independent variables of financial literacy, personality and financial attitude do not exist, then financial management behavior will decrease. b1 (regression coefficient value X1) of 0.604, if the better the financial literacy, the better the financial management behavior. b2 (regression coefficient value X2) of 0.377, if the better the personality, the better the financial management behavior will be good. b3 (regression coefficient value X3) of 0.750 if the better the financial attitude, the better the financial management behavior.

Table 8. Recapitulation of F Test Analysis Results

Independent Variable	F-count	F-table	Information
X1, X2, X3	39,493	2,69	Significant

Source: Primary data processed (2022)

Financial literacy (X1), personality (X2) and financial attitude (X3) significantly and simultaneously influence financial management behavior (Y) is a calculated F value of 39.493 > a table F value of 2.69.

Table 9. Recapitulation of t Test Results

Variable	t-count	t-table	Information
Financial literacy (X1)	6,135	1,982	Significant
Personality (X2)	2,795	1,982	Significant
Financial attitude (X3)	3,549	1,982	Significant

Source: Primary data processed (2022)

Financial literacy (X1) has a positive and significant effect on financial management behavior (Y), namely the calculated t value of 6.135 > from t table 1.982. Personality (X2) has a positive and significant effect on financial management behavior (Y), namely the calculated t value of 2.795 > from t table 1.982. Financial attitude (X3) has a positive and significant effect on financial management behavior (Y), namely the calculated t value of 3.549 > from t table 1.982.

Table 10. Dominant Test Results

Variable	Standardized Coefficients Beta	t	Sig.
(Constant)		-1.953	.053
Financial literacy	.455	6.135	.000
Personality	.210	2.795	.006
Financial attitude	.211	3.549	.001

Source: Primary data processed (2022)

Standardized Coefficients Beta that the most dominant variable, namely financial literacy, has a value of 0.455 which is greater than the variables of personality and financial attitude.

Table 11. Coefficient of Determination Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
.722 ^a	.521	.508	2.79185

Source: Primary data processed (2022)

The value of the coefficient of determination (Adjusted R Square) of 0.508 is 50.8%. Financial Literacy, personality, and financial attitude significantly influence simultaneously on financial management behavior. The results of the analysis show that the financial literacy variable, personality and financial attitudes are significantly and simultaneously influential on financial management behavior. Financial literacy, personality and financial attitudes are closely related to management behavior finance, then simultaneously the independent variable is very affecting the dependent variable. These results are in line with research Sutriani *et al.*, (2022) there is a positive and significant effect simultaneous between financial knowledge, financial attitude, and personality on financial management behavior. Sari, (2018) financial literacy, financial attitude and income have a significant effect on financial management behavior simultaneously.

Financial literacy is very closely related to financial management where the better the level of financial literacy someone, the better one's financial management. In line with research by (Icih & Kurniawan, 2020) financial literacy has an effect positive effect on financial management behavior. It can be said if micro business actors who are respondents have financial literacy good behavior will have good financial management behavior. Having a good level of financial literacy indirectly improve financial management behavior. Amelia, (2022) financial literacy has a positive and significant effect on behavior financial management. These results contradict research (Yustina *et al.*, 2022) that financial literacy has no significant effect on financial management behavior.

According to Sina, (2014)), in understanding personality aspects to manage Finance is needed to succeed in managing finances because of each type different personalities in how to manage their finances. Personality can determine behavior in finance, both in self-confidence, ability to take risks and orientation to the future. The results of Amelia's, (2022) show that personality positive effect on the financial management behavior of Djou (2019) stated that personality has a positive effect significant effect on financial management behavior. Better the personality that UMKM has towards money, the better it is management of personal finances. The results are inversely proportional with research by (Estuti P., 2021) states that personality negative but not significant effect on behavioral variables finance. Rosyadah (2020) financial attitude positive and significant effect on management behavior finance. The better the financial attitude of MSMEs, the better and financial management behavior. MSMEs with a financial attitude which is good, will show a good mindset about money, such as their perception of the future, able to control the situation finances, adjusting the use of money so that they can afford it meet daily needs. The results are inversely proportional with research by Yustina *et al.*, (2022) financial attitude is not

CONCLUSION

Financial literacy, personality, and financial attitudes have a positive and significant effect simultaneously on financial management behavior in MSMEs in Karangploso, Malang Regency. Financial literacy has a positive and significant effect on financial management behavior in MSMEs in Karangploso, Malang Regency. Personality has a positive and significant effect on financial management behavior in MSMEs in Karangploso, Malang Regency. Financial attitudes have a positive and significant effect on financial management behavior in MSMEs in Karangploso, Malang Regency. Financial literacy is the most dominant influence on the financial management behavior of MSMEs in Karangploso, Malang Regency.

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