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The Influence Of Social Media, Financial Literacy, Self-Control And Financial Attitudes On Financial Behavior (Student Of The Faculty Of Economics Univ. Sarjanawiyata Tamansiswa)

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Social Media; Financial Literacy; Self control; Financial Behavior

ABSTRACT

The purpose of this research was to examine and explain the influence of social media, financial literacy, and self-control on financial behavior in the study of students of the Faculty of Economics, Tamansiswa University, Yogyakarta. This research was conducted on students of the Faculty of Economics, Universitas Bachelor of Law Tamansiswa using the lemesslow formula with a sample size of 96 respondents who used statements for each variable via Google form for questionnaires that were distributed to students. The results of the study show that social media and control have no influence on financial behavior, while financial literacy and financial attitudes have a positive and significant influence on financial behavior.

INTRODUCTION

The times continue to progress and trends continue to emerge in different forms, causing teenagers, especially students, to follow these trends. In this way, there is a lot of waste of their finances in order to keep up with the flow of the times which has no end at all.Most of today's students do not really pay attention to their finances. They are more concerned with their lifestyle without thinking about their economic situation. This causes a lot of waste to occur everywhere, causing them to not pay much attention to their situation.

A student not only understands the meaning of courses in the world of their studies, but a student must also understand existing financial literacy. Financial literacy is a need for every individual to avoid financial problems because individuals are faced with a trade off, namely a situation where a person has to promote one interest for the sake of another Zahra & Anoraga (2021).Zahra & Anoraga (2021) explain that the OJK (Financial Services Authority) defines financial literacy as knowledge, skills and beliefs, which influence attitudes and behavior to improve the quality of decision making and financial management, the financial index is calculated by adding up the three dimensional indices then divide it into three.

While the effective priming process of the self-control dilemma produces the predicted reversal in regret, guilt, and loss, the cognitive processing priming attenuates the reversal (Keinan & Kivetz, 2008).Self-control is an individual's belief that his actions will influence his own behavior and he can control himself (Nisa & Arief, 2019).

LITERATURE REVIEW

Social media. Social media is a website aimed at making friends and socializing on the internet. Social media (Siwi et al., 2018). The extraordinary development of the world of digitalization has changed everything, especially in the world of marketing. Marketing, which continues to develop nowadays, especially in the world of social media, continues to show extraordinary developments. Social media uses website-based technology which changes the direction of communication into interactive dialogue that can be reached by everyone without having to meet in person (Siwi et al., 2018).

Financial Literacy. Arofah et al. (2018) explains that financial literacy is knowledge of basic financial concepts, such as the working of interest rates, the difference between nominal and real values and the basics of risk diversification. Financial Literacy is knowledge, skills and beliefs that can influence their attitudes and behavior to improve the quality of decision making and financial management with the aim of achieving prosperity (Ritonga et al., 2019).

Financial literacy is an individual's knowledge about finances and an individual's ability to make effective and good financial decisions (Fauzi, 2021). A person's ability to manage finances is very strong, depending on how someone understands and understands finances themselves.Self control. While the effective priming process of the self-control dilemma produces the predicted reversal in regret, guilt, and loss, the cognitive processing priming attenuates the reversal (Keinan & Kivetz, 2008).Self-control is an individual's belief that his actions will influence his own behavior and he can control himself (Nisa & Arief, 2019).

Individuals tend to change their behavior in accordance with the demands of the social situation, which can then regulate the impression created by their behavior, be more responsive to situational cues, be more flexible, try to facilitate social interactions, be warm and open, so that good self-control can make the individual accepted in their environment (Dikria & W, 2016).Financial Attitude. Financial attitudes are the influence of routines in how an individual conducts or deals with finances properly or not from the perspective of themselves and others (Pradinaningsih & Wafiroh, 2022). An individual's own financial attitude arises and arises because of two reasons, perhaps from themselves or from other people.

There are 4 perspectives on financial attitudes, including the belief that money is a symbol of strength, money is a symbol of success, money is valuable in life, money can also have an impact of suspicion and distrust in a person towards other people (Pradinaningsih & Wafiroh, 2022).Behavioral Finance. Financial behavior is the result of an individual's great desire to fulfill their life needs according to the level of income they obtain (Fadilah & Purwanto, 2022). There are many behaviors that benefit everyone. Especially this concerns financial behavior. Financial behavior itself is the behavior shown by someone in managing existing finances.Habitual patterns in managing finances are seen as one of the main knowledge in the discipline of finance, so that financial behavior can be defined as truly examining the finances in circulation (Fetesond & Cakranegara, 2022). Financial behavior is also the result of the structure of various existing sciences (Hijir, 2022).

The Influence of Social Media on Financial Behavior

Social media provides extraordinary benefits to users and consumers who are looking for products on the internet. Including social media really provides financial behavior that reflects a customer when shopping for goods or products.The results of research conducted by Kalinin et al., (2020) show that social media has a positive and significant effect on financial behavior.

H1: Income has a positive and significant influence on financial behavior

The Influence of Financial Literacy on Financial Behavior

Financial literacy really has an influence on financial behavior, one of which is purchasing goods in the application.

The results of research conducted by Nirmala et al. (2022) shows that Financial Literacy has a positive and significant effect on financial behavior.

H2: Financial Literacy Has a Positive and Significant Influence on Consumptive Behavior

The Influence of Self-Control on Financial Behavior.

Self-control is an attitude that shows someone can control themselves so that nothing happens to them. So, this self-control will have an influence on financial behavior.The results of research conducted by Bagus Wicaksono & Nuryana (2020) show that Self-Control has a positive and significant effect on financial behavior.

H3: Self-control has a positive and significant influence on financial behavior.

The Influence of Financial Attitudes on Financial Behavior

The attitudes or circumstances of people's behavior greatly influence their financial management behavior. In particular, this is closely related to existing finances.The results of research conducted by Rohmanto & Susanti, (2021) show that financial attitudes have a positive and significant effect on financial behavior.

H4: Financial Attitudes Have a Positive Influence on Financial Behavior

METHODS

The purpose of this research was to test and explain the influence of social media, financial literacy, and self-control on financial behavior in the study of students at the Faculty of Economics, Bachelorwiyata Tamansiswa University, Yogyakarta. This research was conducted on students at the Faculty of Economics, Bachelorwiyata Tamansiswa University using the Lemesslow formula with a sample size of 96 respondents who used statements for each variable via Google Form for the questionnaire distributed to students.

RESULTS

This research was conducted on students from the Faculty of Economics at Bachelorwiyata Tamansiswa University, Yogyakarta. In this way, this research covers all existing students, but the sample used uses the Lemeshow formula which is generated from this formula with a sample size of 96 students from the Faculty of Economics.

Table 1 Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-25 years.	96	100,0	100,0	100,0

Source: Primary Data 2023, Processed

From the results of the research carried out, it was proven that all of the respondents from the Economics faculty at the Bachelorwiyata Tamansiswa University, Yogyakarta, were all aged 17-25 years.

Table 2 normality test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Predicted Value
N		96
Normal Parameters[a,b]	Mean	16,2083333
	Std. Deviation	2,43002963
Most Extreme Differences	Absolute	0,061
	Positive	0,049
	Negative	-0,061
Test Statistic		0,061
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Primary Data 2023, Processed

Based on table 2, it can be seen that social media, financial literacy, and self-control on financial behavior have an asymp sig value of 0.0181 > 0.05, so it can be concluded that the data is normally distributed.

Table 3 Glejser Heteroskedastisitas Test

Coefficients[a]						
Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	0,534	0,447		1,194	0,236
	Social media	0,011	0,020	0,068	0,566	0,573
	Financial literacy	0,013	0,019	0,107	0,659	0,512
	Self control	-0,006	0,036	-0,036	-0,168	0,867
	Financial attitudes	-0,016	0,030	-0,115	-0,538	0,592
a. Dependent Variable: RES_6						

Source: Primary Data 2023, Processed

From the results of the data above in table 3 which uses the Glejser heteroscedasticity test, it is stated that the significance value of the independent variable is above 0.05. From the results of this table it can be concluded that heteroscedasticity does not occur.

Multicollinearity Test

Detect multicollinearity by looking at the tolerance value and its opposite Variance Inflation Factor (VIF). If the tolerance value is above 0.1 and the VIF value is below 10 then multicollinearity will not occur. The results of multicollinearity are as follows:

Table 4 Multikolonearitas Test

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	1,241	0,903		1,374	0,173		
	Social media	-0,110	0,039	-0,142	-2,787	0,006	0,758	1,319
	Financial literacy	0,124	0,039	0,220	3,188	0,002	0,415	2,409
	Self control	-0,225	0,072	-0,287	-3,135	0,002	0,236	4,243
	Financial attitudes	0,676	0,060	1,028	11,313	0,000	0,239	4,183
a. Dependent Variable: Perilaku keuangan								

Source: Primary Data 2023, Processed

Partial Test (t Test)

Statistical tests (t tests) are intended to show how far the influence of an independent variable individually applies variations to the dependent variable. The t table formula is as follows (df=96-2, df=94) so it is known that the t-table is 1.66320

Table 5 Parsial Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,241	0,903		1,374	0,173
	Social media	-0,110	0,039	-0,142	-2,787	0,006
	Financial literacy	0,124	0,039	0,220	3,188	0,002
	Self control	-0,225	0,072	-0,287	-3,135	0,002
	Financial attitudes	0,676	0,060	1,028	11,313	0,000
a. Dependent Variable: Perilaku keuangan						

Source: Primary Data 2023, Processed

Based on the results from table 5 it can be seen that:

a. Social Media has a negative influence on financial behavior which shows the test results of the calculated t value of -2.787. Based on the results of these calculations, it is also known that t count < t table, namely 1.66320 with a significance value of 0.006 > 0.05. Therefore, hypothesis 1 which states that social media influences financial behavior is rejected. The results of research conducted by Helisastri et al., (2022) also prove that social media has no influence on financial behavior, due to the lack of student involvement in using social media as a forum for learning how to manage finances well.

b. Financial Literacy has a positive influence on financial behavior, the test results show a calculated t value of 3.188. Based on the results of these calculations, it is also known that t count > t table, namely 1.66320 with sig. 0.002 < 0.05. therefore hypothesis 2 which states financial literacy is accepted.

c. Self-control has a negative influence on financial behavior, the test results of the calculated t value are -3.135. Based on the results of these calculations, it is also known that t count < t table, namely 1.66320 with a significant value of 0.0002 < 0.05. therefore hypothesis 3 which states self-control is rejected. These results are also proven by research conducted by Gunawan & Syakinah, (2022) which states that self-control has no influence on financial behavior because there are many other factors that are strong in influencing financial behavior which are not included in this research, including financial experience, income. , and lifestyle.

d. Financial Attitudes have a positive influence on financial behavior test results from t count 11.313. Based on the results of these calculations, it is also known that > t table is 1.66320 with sig. 0.000 < 0.05. therefore hypothesis 4 which states financial attitudes is accepted.

F Test (Model Fit)

If the sig value is <0.05, the simultaneous influence hypothesis is accepted, but if, on the contrary, sig is > 0.05, the simultaneous influence hypothesis is rejected. The following are the test results using the fit model:

Table 5 F Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	560,979	4	140,245	103,882	.000[b]
	Residual	122,854	91	1,350		
	Total	683,833	95			
a. Dependent Variable: Financial Attitudes						
b. Predictors: (Constant), Financial Attitudes, Social Media, Financial Literacy, Self-Control						

Source: Primary Data 2023, Processed

Coefficient of Determination (R2)

The Determination Coefficient R2 is used to determine the amount of variance in the dependent variable that can be explained by the independent variable.

Table 6 Koefisien Determinasi (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.906[a]	0,820	0,812	1,162
a. Predictors: (Constant), Financial Attitudes, Social Media, Financial Literacy, Self-Control				

Source: Primary Data 2023, Processed

Based on table 6, it shows that the Adjusted R Square value is 0.554. From these data it can be concluded that the independent variables social media, financial literacy, self-control and financial attitudes can influence financial behavior.

Discussion

The Influence of Social Media on Financial Behavior

Based on research results, social media has a negative influence on financial behavior and social media's influence on financial behavior is rejected. The results of this research explain that the t count shows negative results.

This is proven by the results of the t test in table 4.16 which states that the social media variable has sig. 0.006 which means <0.05. at t count < t table, namely -2.787 < 1.66320 therefore the social media variable has a negative influence on financial behavior. The results of research conducted by Helisastri et al., (2022) also prove that social media has no influence on financial behavior, due to the lack of student involvement in using social media as a forum for learning how to manage finances well.

The Influence of Financial Literacy on Financial Behavior

Based on the research results, financial literacy has a positive influence on financial behavior, which means that financial literacy influences accepted financial behavior.This is proven by the results of the t test in table 4.16 which states that the financial literacy variable has sig. 0.002 which means <0.05. at t count > t table, namely 3.188 > 1.66320. Therefore, the financial literacy variable has a positive effect on financial behavior.

The Effect of Self-Control on Financial Behavior

Based on the results of research conducted, self-control has a negative effect on financial behavior so that self-control's influence on financial behavior is rejected. The results of this research explain that the t count shows negative results.This is proven by research results which show that self-control has sig. 0.002 which means <0.05. at t count < t table, namely -3.135 < 1.66320. therefore self-control has an influence on financial behavior. These results are also proven by research conducted by Gunawan & Syakinah, (2022) which states that self-control has no influence on financial behavior because there are many other factors that are strong in influencing financial behavior which are not included in this research, including financial experience, income. , and lifestyle.

The Influence of Financial Attitudes on Financial Behavior

Based on the research results, it proves that financial attitudes have a positive effect on financial behavior, so that financial attitudes influence financial behavior to be accepted.
This is proven by research results which show that financial attitudes have sig. 0.000 which means < which means < 0.000. At t count > t table, namely 11.313 > 0.000. therefore financial attitudes have a positive effect.

The Influence of Social Media, Financial Literacy, Self-Control and Financial Attitudes on Financial Behavior

Social Media, Financial Literacy, and Self-Control influence financial behavior with an F test value of sig 0.000, which means 0.05. Therefore, social media, financial literacy, financial attitudes, and self-control have an F of 103.882, which means > 0.05.This research proves that Social Media, Financial Literacy, Self-Control, and Financial Attitudes on Financial Behavior have a positive influence.

CONCLUSION

Based on the results of the discussion in the previous chapter, namely chapter IV in the research, namely research on the influence of social media, financial literacy, self-control and financial attitudes on financial behavior taken from 96 respondents at the Faculty of Economics, Bachelorwiyata Tamansiswa University, Yogyakarta:

1. Social Media has a negative influence on financial behavior which shows the test results from the calculated t value of -2.787. Based on the results of these calculations, it is also known that t count < t table, namely 1.66320 with a significance of 0.006 < 0.05. Therefore, hypothesis 1 which states that social media influences financial behavior is rejected. The results of research

conducted by Helisastri et al., (2022) also prove that social media has no influence on financial behavior, due to the lack of student involvement in using social media as a forum for learning how to manage finances well.

2. Financial Literacy has a positive influence on financial behavior, the test results from the calculated t value of 3.188. Based on the results of these calculations, it is also known that t count > t table, namely 1.66320 with sig. 0.002 < 0.05. therefore hypothesis 2 which states financial literacy is accepted.
3. Self-control has a negative influence on financial behavior, the test results of the calculated t value are -3.135. Based on the results of these calculations, it is also known that t count < t table, namely 1.66320 with sig 0.0002 < 0.05. therefore hypothesis 3 which states self-control is rejected. These results are also proven by research conducted by Gunawan & Syakinah, (2022) which states that self-control has no influence on financial behavior because there are many other factors that are strong in influencing financial behavior which are not included in this research, including financial experience, income. , and lifestyle.
4. Financial Attitude has a positive influence on financial behavior test results from t count 11.313. Based on the results of these calculations, it is also known that > t table is 1.66320 with sig. 0.000 < 0.05. therefore hypothesis 4 which states financial attitudes is accepted.
5. Social Media, Financial Literacy, and Self-Control influence financial behavior with an F test value of sig 0.000, which means 0.05. Therefore, social media, financial literacy, financial attitudes, and self-control have an F of 103.882, which means > 0.05.

Suggestion

1. For Students

   The various needs that exist in the world of social media certainly have a big impact on students. Especially those who have a lifestyle that is not good at managing their finances. Therefore, it is very necessary to evaluate the research results for existing students so that they do not spend too often on their personal expenses which are not good enough.

2. For Future Researchers

   The results of this research have had a big impact on future researchers so that they can develop more and more for further variables after the variables that have been used. The aim is to have as many variables as possible to use in researching existing needs.

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