ISSN: 2338-8412 e-ISSN : 2716-4411

Ekombis Review – Jurnal Ilmiah Ekonomi dan Bisnis
Available online at : https://jurnal.unived.ac.id/index.php/er/index
DOI: https://doi.org/10.37676/ekombis.v12i1

The Influence Of Financial Knowledge, Financial Attitudes, And Personality On Financial Management Behavior (Student of the Faculty of Economics, Department of Management, Bachelorwiyata Tamansiswa University)

Ika Nurmala [1)], Sri Hermuningsih [2)], Gendro Wiyono [3)]
[1)2)3)] *Study Program of Management Faculty Of Economics, Universitas Sarjanawiyata Tamansiswa, Indonesia*
Email : Ikanurmala137@gmail.com [1], hermun_feust@yahoo.co.id [2], gendrowiyono@ustjogja.ac.id [3]

How to Cite :
Nurmala, I., Hermuningsih, S., Wiyono, G. (2024). THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDES, AND PERSONALITY ON FINANCIAL MANAGEMENT BEHAVIOR (Student of the Faculty of Economics, Department of Management, Bachelorwiyata Tamansiswa University). EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 12(1). doi: https://doi.org/10.37676/ekombis.v12i1

ARTICLE HISTORY
Received [13 Oktober 2023]
Revised [21 December 2023]
Accepted [30 December 2023]

KEYWORDS
Personality; Financial Attitude; Financial Knowledge; Financial Management Behavior

ABSTRACT

This research aims to examine the influence of Financial Knowledge, Financial Attitudes and Personality on Financial Management Behavior (Students of the Faculty of Economics, Management Department, Bachelorwiyata University of Tamansiswa Yogyakarta). This research is descriptive in nature with a quantitative method using the lemeshow formula with a sample size of 96 respondents. The research results prove that financial knowledge and personality influence financial management behavior, while financial attitudes do not influence financial management behavior.

INTRODUCTION

The role of universities is very important as a driver of change and reference in society. Especially for a student who is the driver of progress and development for their respective country or place of residence. So, a student must always pay attention to their financial situation in order to become a student who has intellectuality in managing their own finances. Financial performance is external to the company, as macroeconomic conditions can also influence company value (Antoro & Hermuningsih, 2018).

The majority of students do not have jobs, so their finances come from pocket money given by their parents or can also come from scholarships. Furthermore, there are other conditions encountered by some students, such as tuition fees that are too high and lack of parental financial support, which will put these students into serious financial problems. Thus, they are faced with financial risks that make them vulnerable to financial fraud and mismanagement of resources OECD, 2017). The benchmark for a nation's civilization is students who study in that place, so that students become a barometer of the success of social, economic and cultural change in society at large.

Research conducted by Ardianti et al. (2023) shows that financial knowledge has a positive and significant effect on financial management behavior. Including research conducted by Linda Althasya Nasruloh & Nurdin, (2022) shows that financial attitudes have a positive and significant effect on financial management behavior, and research conducted by Handayani et al., (2022) shows that personality has a positive and significant effect on behavior. financial management.

Research conducted by Maysarah (2022) shows that financial knowledge is not significant to financial management behavior, research conducted by Jihan H Aziza (2022) shows that financial attitudes are not significant to financial management behavior, and research conducted by Maysarah (2022) shows that personality is not significant to financial management behavior.

LITERATURE REVIEW

Financial knowledge

The financial aspect is very important in everyday life, especially the understanding of finance itself, this understanding can include regulating the financial situation itself as well as setting up a good financial expenditure system. Handayani et al., (2022) define that financial knowledge is input, financial attitudes, and financial management behavior, the term financial knowledge is also defined as sufficient knowledge about personal financial facts and is a key for financial management behavior. It is very important to be literate about financial knowledge.

Financial Attitude

Aatua attitude is a measure of a person's state of mind, opinions and assessment of the world they live in, so that financial attitude can be interpreted as a person's state of mind, opinion and assessment of their personal finances which is applied to their attitude (Pradiningtyas & Lukiastuti, 2019). A student must understand more about how they manage their finances so that they can be well organized. A person's financial attitude is the basis of a person's thoughts, opinions, and includes a person's assessment of the finances that they learn and understand (Nuryana & Rahmawati, 2020).

A person's financial attitude influences the determination of a person's financial behavior and can direct a person to manage their finances (Lukesi et al., 2021). Through a good financial attitude, a person will also be good at making decisions related to financial management.

Personality

Personality not only shows whether someone is good or not in their behavior in everyday life but can also be a benchmark for whether someone can manage their finances well or not. This includes managing micro, small and medium enterprises, financial knowledge, financial attitudes and personality, and actors must have behavioral knowledge about finance (Budiandriani & Rosyadah, 2020).

Personality is a relatively permanent character pattern, and a unique character that provides consistency and individuality to a person's behavior (Budiandriani & Rosyadah, 2020). Understanding the personality aspects of managing finances is necessary to successfully manage finances because there are different personality types in managing finances. Because every individual and personality has different types of ways of managing finances in everyday life. The same thing was said by Wardiansyah & Indrawati (2021) that understanding personality is very difficult because each person has different characteristics and personalities in managing their finances.

Personality is an attitude whose dimensions in individual differences are related to tendencies that show consistent patterns in thoughts, feelings and actions (Octavia et al., 2020). Personality is a characteristic of a person's behavior starting from everyday life, including having confidence in themselves (Suryaningsih & Agustin, 2020).

Financial Management Behavior

Human behavior is the actions or activities of humans themselves which have a very wide range, including: walking, talking, crying, laughing, working, moving, writing, reading, and so on (Komaria, 2016). Financial management behavior acts on behalf of someone in managing them from the perspective of their psychological views and personal habits, their behavior will become an intermediary for managing finances (Agus Dwi Cahya et al., 2021).

Financial management behavior is considered one of the key concepts in disciplined finance, as financial management is the determination, acquisition, allocation and utilization of financial resources, usually with an overall objective (Thi et al., 2015). Financial management behavior is described as decision making, aligning individual motives and the goals of the company, effective financial management must further improve financial welfare in a positive way and failure to manage personal finances can cause serious long-term social and negative problems that can result in large losses. on the company's own finances.

Hypothesis Development

The Influence of Financial Knowledge on Financial Management Behavior

Knowledge of management is very important in managing finances in everyday life. However, each individual is different in how they manage their financial knowledge. Therefore, every person is obliged and required to have knowledge of every understanding of their finances.

Research conducted by Rai et al., (2019) proves that knowledge has a positive and significant effect on financial management behavior, as does research conducted by Syuliswati, (2020) which also states that knowledge has a positive and significant effect on financial management behavior.

H1: Financial Knowledge Has a Positive and Significant Influence on Financial Management Behavior

The Influence of Financial Attitudes on Financial Management Behavior

A person's attitude in managing finances varies in type and method. Especially for those who already understand the arrangements for each financial arrangement, they may not have difficulty in managing their finances.

Based on the results of research conducted by Lukesi et al. (2021) shows that financial attitudes influence financial management behavior, including research conducted by Yahaya et al. (2019) that financial attitudes influence financial management behavior.

H2: Financial Attitudes Have a Positive and Significant Influence on Financial Management Behavior

The Influence of Personality on Financial Management Behavior

Financial management behavior is described as decision making, aligning individual motives and the goals of the company, effective financial management must further improve financial welfare in a positive way and failure to manage personal finances can cause serious long-term social and negative problems that can result in large losses. on the company's own finances.

The results of research conducted by Budiandriani & Rosyadah (2020) show that this research proves that personality has a positive and significant effect on financial management behavior, including research conducted by Wardiansyah &

Indrawati (2021) shows that personality has a positive and significant effect on financial management behavior.

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

METHODS

This type of research uses quantitative descriptive methods, namely to analyze studies of financial knowledge, financial attitudes, personality and financial management behavior. This research was conducted on students at the Faculty of Economics, Bachelorwiyata Tamansiswa University using the Lemesshow 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 Gender

Jenis Kelamin.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	47	46,1	49,0	49,0
	Famale	49	48,0	51,0	100,0
	Total	96	94,1	100,0	
Missing	System	6	5,9		
Total		102	100,0		

Source: Primary Data 2023, Processed

Table 1 explains the gender of the respondents, stating that on average all respondents were female with a frequency of 49 respondents and a percentage of 48%.

Table 2 Age				
	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	15 year -20 year	22	21,6	22,9	22,9
	21 year -25 year	16	15,7	16,7	39,6
	26 year -30 year	14	13,7	14,6	54,2
	31 year -35 year	6	5,9	6,3	60,4
	36 years and over	38	37,3	39,6	100,0
	Total	96	94,1	100,0	
Missing	System	6	5,9		
Total		102	100,0		

Source: Primary Data 2023, Processed

The results of the age grouping of the respondents were that all respondents were at least 31 years old-35 years old with a frequency of 6 respondents and a percentage of 5.9%.

Tabel 3 Normality Test Result

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			96
Normal Parameters[a,b]	Mean		0,0000000
	Std. Deviation		3,01341964
Most Extreme Differences	Absolute		0,073
	Positive		0,073
	Negative		-0,054
Test Statistic			0,073
Asymp. Sig. (2-tailed)			.200[c,d]
Monte Carlo Sig. (2-tailed)	Sig.		.662[e]
	99% Confidence Interval	Lower Bound	0,650
		Upper Bound	0,674
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			
e. Based on 10000 sampled tables with starting seed 299883525.			

Source: Primary Data 2023, Processed

Based on table 3, it can be seen that social media, financial literacy, and self-control on financial behavior have an asymp sig value of 0.200> 0.05, so it can be concluded that the data is normally distributed.

Heteroscedasticity Test

The following is an image of the Scarrer plot and the results of the significance of the heteroscedasticity test, which shows whether or not there is heteroscedasticity in this research model:

Table 4 Heteroscedasticity Test Result

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,399	1,298		2,618	0,010
	Financial Knowledge	0,054	0,034	0,221	1,593	0,115
	Financial Attitude	-0,052	0,054	-0,165	-0,962	0,339
	Personality	-0,066	0,081	-0,144	-0,810	0,420
a. Dependent Variable: RES						

Source: Primary Data 2023, Processed

From the output results of the sketch plot image above, it is indicated that heteroscedasticity does not occur, this is because there are no points that form a certain pattern on the scatter plot graph so that the regression model is suitable to be used to strengthen that the data is free from heteroscedasticity interference,

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 5 Multicollonearity Test Result

Coefficients[a]					
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics

		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6,143	2,224		2,761	0,007		
	Financial Knowledge	0,360	0,058	0,489	6,220	0,000	0,539	1,854
	Financial Attitude	0,137	0,092	0,145	1,489	0,140	0,351	2,849
	Personality	0,408	0,139	0,296	2,945	0,004	0,329	3,037
a. Dependent Variable: Financial Management Behavior								

Source: Primary Data 2023, Processed

Multiple Linear Regression Analysis

In the regression analysis model, a t test analysis will be carried out and will show the coefficient (β) for each variable. It can be seen that the coefficient value of the constant is 6.143, the coefficient of Financial Knowledge is 0.360, the coefficient of financial attitude is 0.137, and the coefficient of personality is 0.408.

Y= 6.143+0.360X1+-0.137X2+0.408X3

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 0.67711.

Table 6 Partial Test (t Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,143	2,224		2,761	0,007
	Financial Knowledge	0,360	0,058	0,489	6,220	0,000
	Financial Attitude	0,137	0,092	0,145	1,489	0,140
	Personality	0,408	0,139	0,296	2,945	0,004
a. Dependent Variable: Financial Management Behavior						

Source: Primary Data 2023, Processed

Based on the results in table 6 it can be seen:

a. Financial knowledge has an influence on financial management behavior which shows the test results from the calculated t value of 6.220. Based on the results of these calculations, it is also known that t count > t table, namely 0.67711 with a significance value of 0.000 > 0.05. Therefore, hypothesis 1 which states that financial knowledge has a positive effect on financial management behavior is accepted.

b. Financial attitudes have an influence on financial management behavior which shows the test results from the calculated t value of 1.489. Based on the results of these calculations, it is also known that t count > t table, namely 0.67711 with a significance value of 0.140 > 0.05. Therefore, hypothesis 2 which states that financial attitudes have a positive effect on financial management behavior is rejected.

c. Personality has an influence on financial management behavior, which is shown by the test results of the calculated t value of 2.945. Based on the results of these calculations, it is also known that t count > t table, namely 0.67711 with a significance value of 0.004 < 0.05. Therefore, hypothesis 3 which states that personality has a positive effect on financial management behavior 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 7 F Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1954,823	3	651,608	69,491	.000[b]
	Residual	862,666	92	9,377		
	Total	2817,490	95			
a. Dependent Variable: Financial Management Behavior						
b. Predictors: (Constant), Personality, Financial Knowledge, Financial Attitude						

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 8 Coefisient of Determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.833[a]	0,694	0,684	3,062

Source: Primary Data 2023, Processed

Based on table 8, it shows that the Adjusted R Square value is 0.684. From these data it can be concluded that the variables financial knowledge, financial attitudes, personality can influence financial management behavior.

DISCUSSION

Based on the results of research using statistical methods, the following research results can be obtained:

The Influence of Financial Knowledge on Financial Management Behavior

Financial knowledge has an influence on financial management behavior. This is proven by the results of the t test which states that the financial knowledge variable has a sig. 0.000 which means <0.05. at t count > t table, namely 6.220 > 1.67711.

Financial knowledge influences financial management behavior. A student must of course have knowledge in financial management, especially regarding every lecture activity. Financial knowledge must have strong guidance in managing finances so that the finances will be managed quickly and will not give rise to an attitude of overspending. The results of this research are supported by previous research conducted by Rai et al., (2019) which stated that financial knowledge influences financial management behavior.

The Influence of Financial Attitudes on Financial Management Behavior

Financial attitudes have no influence on financial management behavior. This is proven by the results of the t test which states that the financial attitude variable has a sig. 0.140 which means 0.140 > 0.05. at t count > t table, namely 1.489 > 1.67711.

Attitudes in managing finances have a big impact on each individual's financial management. So it is not uncommon for each individual to be different in managing their finances. Sometimes financial attitudes cannot be a guide in financial management. The results of this research are also supported by the results of research conducted by Maysarah (2022) which shows that financial attitudes have no effect on financial management behavior.

The Influence of Personality on Financial Management Behavior

Personality has an influence on financial management behavior. This is proven by the results of the t test which states that the personality variable has a sig. 0.004 which means 0.004 < 0.05. at t count > t table, namely 2.945 > 1.67711.

A person's personality has great differences. Of course, each person's financial arrangements are different. The results of this research are proven and supported by the results of research conducted by Handayani et al., (2022) showing that personality influences financial management behavior.

CONCLUSION

Based on the results of the discussion in the previous chapter, namely chapter IV in the research, namely research on the influence of financial knowledge, financial attitudes and personality on financial management behavior sampled with a total of 96 respondents at the Faculty of Economics, Bachelorwiyata Tamansiswa University Yogyakarta:

a. Financial knowledge has an influence on financial management behavior which shows the test results from the calculated t value of 6.220. Based on the results of these calculations, it is also known that t count > t table, namely 0.67711 with a significance value of 0.000 > 0.05. Therefore, hypothesis 1 which states that financial knowledge has a positive effect on financial management behavior is accepted.
b. Financial attitudes have an influence on financial management behavior which shows the test results from the calculated t value of 1.489. Based on the results of these calculations, it is also known that t count > t table, namely 0.67711 with a significance value of 0.140 > 0.05. Therefore, hypothesis 2 which states that financial attitudes have a positive effect on financial management behavior is rejected.
c. Personality has an influence on financial management behavior, which is shown by the test results of the calculated t value of 2.945. Based on the results of these calculations, it is also known that t count > t table, namely 0.67711 with a significance value of 0.004 < 0.05. Therefore, hypothesis 3 which states that personality has a positive effect on financial management behavior is accepted

SUGGESTION

Based on the conclusions above, suggestions that can be given as input are as follows:

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.

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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