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The Effect Of Financial Literacy On Students' Behavior In Managing Finance (Case Study Of Students In Bandar Lampung)

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ABSTRACT

This study aims to examine the effect of the importance of financial literacy in terms of basic financial knowledge, financial attitudes, and financial behavior on student behavior in managing finances. The sample in this study were all students in Bandar Lampung with a total sample of 100 respondents from various universities in Bandar Lampung. Sampling using random sampling method. This type of research is quantitative using primary data and measurement using a Likert scale. The data analysis technique used is Multiple Linear Regression. The results showed that 1). Basic Knowledge of Finance has a negative and insignificant effect on Financial Management Behavior. 2). Financial attitude has a negative and insignificant effect on Financial Management Behavior. 3). Financial Behavior Has a Positive and Significant Effect on Financial Management Behavior.

INTRODUCTION

In the current era of life which is marked by digitalisation in various sectors, one of which is the economic sector where the rapid development of technology spurs the irrational consumption behaviour of some people, this situation has an indirect impact on life which affects people's consumption followed by advertisements on mass media and shopping behaviour using digital technology, making it easier for everyone to interact and transact in the digital era.

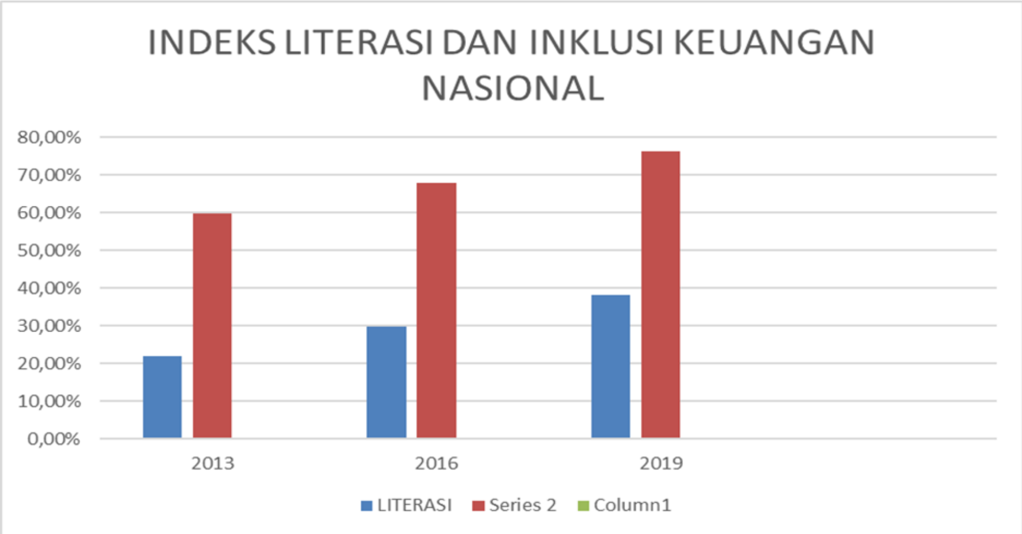
With this phenomenon, a person's financial intelligence is needed to respond to challenges, especially in financial management (sholeh, 2019). One way to handle financial management is how a person manages their personal financial expenses. If continuous and unlimited spending makes it difficult for a person to control their finances, this indicates that the person's level of financial literacy is low.(Yushita, 2017).

Financial literacy is defined as the ability of each person to manage their finances. Financial literacy is an obligation for each individual to avoid financial problems because individuals are often faced with trade offs, which is a condition where a person must give up one desire for another.

Trade off problems often occur because each person is limited by income to obtain all the necessary goods. Financial literacy affects all parts related to planning and spending such as income, credit card use, savings, investment, financial management and financial decision making (Laily, 2016).

Based on this description, it can be concluded that with good financial literacy, a person will understand more about financial concepts and products so that it will be more appropriate in making financial decisions. With a good understanding of finance, it is hoped that it will create a scope of students who are smart in making financial decisions and improving the quality of welfare.

Figure 1 National Financial Literacy And Inclusion Index Chart



Source: sikapiuangmu.ojk.go.id

According to OJK (Financial Services Authority) in the 3rd national survey of Financial Literacy and Inclusion (SNLIK) conducted in 2019, the financial literacy index reached 38.03% and the financial inclusion index 76.19%. This value increased compared to the results of the 2016 OJK survey, namely the financial literacy index of 29.7% and the financial inclusion index of 67.8%. This shows that in the last 3 years there has been an increase in financial understanding (literacy) for each person by 8.33%, and an increase in access to financial products and services (financial inclusion) by 8.39% (OJK, 2019).

According to the Financial Services Authority (OJK), financial literacy is a series of processes to increase the knowledge, confidence and skills of a person and other communities so that they are able to manage finances properly. Financial literacy has a long-term goal for the entire community, by increasing the literacy of everyone who was previously less literate, who only had insight into financial services institutions, financial products and services to become well literate, is knowledge and confidence in financial services institutions and financial services products, including features, benefits, risks, rights and obligations related to financial products and services, and has the skills to use financial products and services.

Financial literacy also aims to increase the number of users of financial products and services. Basic financial knowledge is personal knowledge depending on how a person can manage income and expenses and understand concepts and apply them in everyday life (Fatma, 2020).

Financial attitude is a concept of information derived from thoughts, income, and assessments of learning and the results of the tendency to act positively, while financial behaviour is a person's responsibility to manage and manage finances effectively in the use of money where it is said that it is good that someone is able to set finances and make short and long-term financial planning (Rahmayanti et al., 2019).

A good understanding of financial management is a way out of many problems, including reducing poverty. The higher financial literacy will have a welfare impact. Knowledge and understanding of personal finance is needed by individuals in order to make the right decisions in managing finances, so it is absolutely necessary that everyone can optimally use the right financial instruments and products (Yushita, 2017). Lack of knowledge about financial literacy is a serious problem and a big challenge for people in Indonesia. Financial education is an activity that encourages a person to have a financial plan in the future for welfare according to the life lived (Yushita, 2017).

Financial literacy is closely related to financial management, where the higher a person's level of financial knowledge, the better the financial management. Personal financial management is an application of the concept of financial management at the individual level. Financial management, which includes financial planning, management and control activities, is very important to achieve financial well-being.

Planning activities include activities to plan the allocation of income earned will be used for anything. Management is an activity to manage finances properly while control is an activity to evaluate whether financial management is in accordance with what is budgeted. Good financial management and knowledge can not only be used for saving, investing, or other useful things, but can also increase self-confidence, and can reduce consumptive lifestyles, because they can know wisely by making effective decisions for future financial planning and increasing their financial resources.

(Rianty & Surullah, 2016) Financial problems that generally occur in students are due to not yet having income, limited funds sent from parents, many needs and cannot control themselves from buying things that are not needed. Students should fill their time by learning knowledge, skills, expertise, and filling their activities with various kinds of good activities so that they have an orientation to the future as a person who is beneficial to all people, but campus life has shaped lifestyles among students and there is a high cultural change that shapes each individual to maintain his pattern of consumption.

Students, who are part of adolescents, will be considered to be following the times and get a ‘label’ that raises their self-esteem if they buy and wear goods with well-known and up to date brands (Maulita & Mersa, 2017). Understanding and applying the meaning of financial literacy is very important to increase knowledge in terms of financial management so that it can manage finances and live a more controlled life in the future.

LITERATURE REVIEW

Financial Literacy

(Azizah, 2020) states that financial literacy is a skill that must be mastered by every individual to improve their standard of living by understanding efforts to plan and allocate financial resources appropriately and efficiently. In addition, (Azizah, 2020) defines financial literacy as a basic need for humans to avoid financial problems.

Everyone's financial problems are not only about the function of income, financial difficulties can also occur due to errors in financial management (miss management) such as incorrect use of credit cards and the absence of financial planning owned by each individual. Financial limitations can cause stress and low self-confidence.

Financial Literacy Indicators

Several indicators used in previous research According to (Fatma, 2020) several indicators included in financial literacy are:

1. Financial Knowledge
2. Saving
3. Insurance
4. Investment

Basic Financial Knowledge

According to (Fatma, 2020) says that personal financial knowledge depends on how a person can manage income and expenses and understand the concepts and apply them in everyday life. Financial concepts are important for a person to invest and manage their funds to increase wealth. Easy-to-understand concepts for one's financial management are insurance, credit, and appreciation on savings and loans.

Financial Attitudes

Financial Attitude is a concept of information that comes from thoughts, opinions and judgements about learning and the results of a tendency to act positively (Rahmayanti et al., 2019).

Financial Behaviour

Financial behaviour is a person's responsibility to manage finances actually and effectively in using the money they have (Rahmayanti et al., 2019). According to Sari (2015) in Arianti (2020) explains financial behaviour, namely:

1. Pay bills on time
2. Making an expenditure budget
3. Recording expenses and spending (daily, monthly, etc.),
4. Provide funds for unexpected expenses,
5. Saving regularly
6. Comparing prices between shops or supermarkets before making a purchase

Financial Management Behaviour

Individual financial management behaviour is very important in financial science, for example (Wahida, 2019) proposes financial behaviour as the determination, acquisition, and financial resources. In addition, the results explain that financial management behaviour is a financial decision making, and company goals. Thus financial management is related to the effectiveness of financial management.

METHODS

This research refers to quantitative research. The population in this study were all students in Bandar Lampung. The type of data used is primary data taken by researchers from questionnaires distributed to students in Bandar Lampung with the question method using Google Form to be answered by respondents.

The data collection method used is random sampling, namely the selection of sample members randomly without regard to the strata in the population.

RESULTS

Validity Test

Validity is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The questionnaire item is declared valid if the value of r count> r table significant value of 0.05. R table generated from Df = 100-2 = 98 (in R table 98 = 0.165).

Table 1 Validity Test Results

No	Statement Code	R Count	R Table	Sig Value	Result
1	P1	0.576	0,165	0.00	Valid
2	P2	0.616	0,165	0.00	Valid
3	P3	0.426	0,165	0.00	Valid
4	P4	0,570	0,165	0.00	Valid
5	P5	0,553	0,165	0.00	Valid
6	P6	0,558	0,165	0.00	Valid
7	P7	0,606	0,165	0.00	Valid
8	P8	0,576	0,165	0.00	Valid
9	P9	0,515	0,165	0.00	Valid
10	P10	0,614	0,165	0.00	Valid
11	P11	0,614	0,165	0.00	Valid
12	P12	0,520	0,165	0.00	Valid
13	P13	0,747	0,165	0.00	Valid
14	P14	0,667	0,165	0.00	Valid
15	P15	0,601	0,165	0.00	Valid
16	P16	0,745	0,165	0.00	Valid
17	P17	0,768	0,165	0.00	Valid
18	P18	0,653	0,165	0.00	Valid
19	P19	0,694	0,165	0.00	Valid
20	P20	0,604	0,165	0.00	Valid
21	P21	0,603	0,165	0.00	Valid
22	P22	0,651	0,165	0.00	Valid
23	P23	0,655	0,165	0.00	Valid
24	P24	0,646	0,165	0.00	Valid
25	P25	0,571	0,165	0.00	Valid
26	P26	0,635	0,165	0.00	Valid
27	P27	0,686	0,165	0.00	Valid
28	P28	0,673	0,165	0.00	Valid
29	P29	0,701	0,165	0.00	Valid
30	P30	0,687	0,165	0.00	Valid
31	P31	0,674	0,165	0.00	Valid
32	P32	0,356	0,165	0.00	Valid

Source: Data Processed SPSS 25,2022

Table 1 shows the results of the validity test of all questionnaire statements of this research variable where the value of r count> r table and the significance value <0.05, so all research statement items are valid, which means they are valid and can be trusted in accordance with the results of existing data.

Reliability Test

The reliability test is carried out to show the consistency and stability of a measurement scale score, a credible questionnaire when respondents' answers are sometimes consistent when using Alpha to analyse reliability. The variable detection method is reliable. If the variable is greater than Cronbach's alpha> 0.6, then the results are significant. (*Sihaan 2013).*

Table 2 Reliability Test Results

No	cronbach's alpha	N of Items	0,60	Result
1	0.943	32	0.60	Reliability

Source: Data ProcessedSPSS 25,2022

Table 2 of the reliability test results of all research variable questionnaire statements shows that the Cronbach's alpha value is> 0.6, so all research variables are reliable, which means that the respondents show consistent results in answering each statement.

Multiple Linear Regression Test

Multiple linear regression results are regressions that have one dependent variable and two or more independent variables (Sugiyono, 2018). Multiple linear regression analysis is used to see the effect of two or more independent variables on the dependent variable either partially or simultaneously.

Table 3 Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	9.726	2.586		3.761	.000
Basic financial knowledge	-,046	.133	.133	-,344	.731
Financial Attitude	-,146	.095	-,120	-1,535	.128
Financial behavior	.913	.085	.944	10.701	.000

Dependent Variable. Financial Management Behavior
Source: Data processed in SPSS 25.2022

Table 3 shows the constant value of the financial management behavior variable of 9,726 only, meaning that financial management behavior is not influenced by the variables of basic financial knowledge, financial attitudes, and financial behavior. The regression coefficient on the basic financial knowledge variable is -0.046 only, meaning that if other independent variables are assumed to be constant and basic financial knowledge increases by one unit, financial management behavior will decrease by one unit.

This value indicates that the effect of basic financial knowledge on financial management behavior is negative. The regression coefficient on the financial attitude variable is 0.146 one unit, meaning that if the other independent variables are assumed to be constant and the financial knowledge increases by one unit, financial management behavior will decrease by one unit.

This value indicates that the effect of financial attitudes on financial management behavior is negative. If the value of financial attitude increases by 0.913 one unit, financial management behavior will increase by 0.913 one unit.

T test

The t test is a hypothesis test that relates between two or more variables if there are variables that are controlled (Sugiyono, 2018). The t test serves to test the effect of independent variables individually on the dependent variable.

Table 4 T Test Results

Coeffcients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	9.726	2.586		3.761	.000
Financial knowledge	-,046	.133	.133	-,344	.731
Financial Attitude	-,146	.095	-,120	-1,535	.128
Financial Behavior	.913	.085	.944	10.701	.000

Variable. Financial Management Behavior
Source: Data processed in SPSS 25.2022

Table 4 The Basic Financial Knowledge variable shows that the t value (-0.344) < t table (1.661) and the significance value (0.731) > 0.05, so Ho is accepted and Ha is rejected. This means that basic financial knowledge partially has a negative and insignificant effect on financial management behavior, meaning that the better the basic financial knowledge possessed by students, it has no effect on student financial management behavior. The financial attitude variable shows that the t value (-1.535) < t table (1.661) and the significance value (0.128) > 0.05, so Ho is accepted and Ha is rejected.

This means that financial attitudes partially have a negative and insignificant effect on financial management behavior, meaning that the better financial attitudes students have, the less influence they have on student financial management behavior. The Financial Behavior variable shows that the t value (10.701)> t table (1.661) and the significance value (0.000) <0.05, so Ho is rejected and Ha is accepted. This means that financial behavior partially has a positive and significant effect on financial management behavior, meaning that the better the financial behavior of students, the better the financial management behavior of students.

Coefficient of Determination (R2)

The coefficient of determination is used to determine how much the ability of the independent variable can explain the dependent variable.

Table 5 Coefficient Of Determination (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,848	.719	.710	2.809

Predictors (Constant) Financial behavior, Basic financial knowledge, Financial attitude
Source: Data processed in SPSS 25,2022

Table 5 shows that the coefficient of determination R-Square is 0.719, which means that it is close to the value of 1, meaning that the ability of the independent variables to explain the variation in the dependent variable is not limited, this is indicated by the adjusted R-square value of 0.710, which means that the independent variable affects the dependent variable with a value of 71%, while the remaining 29% is explained by other variables outside this study.

DISCUSSION

Basic Financial Knowledge Partially Has No Effect On Financial Management Behavior

The results of testing the hypothesis “Basic Financial Knowledge Partially Has a Positive and Significant Effect on Financial Management Behavior” using the T test show that basic financial knowledge partially has a negative and insignificant effect on Financial Management Behavior, because the calculated t value (-0.344) < t table (1.661) and the significance value (0.731) > 0.05. The results of this study indicate that students in Bandar Lampung do not have good knowledge of basic financial knowledge such as saving, so that the basic financial knowledge they have regarding student financial decisions is limited. This can be supported based on the age of 21-25 years that respondents of that age are difficult to save or set aside money, because at that age the needs of students are increasing, this makes it difficult for students to set aside money for saving.

This means that when students' interest in saving decreases or increases simultaneously, it also has no impact on students' financial management behavior because with an age range of 21-25 years, students who also have a large budget or funds to save, will still choose to spend these funds according to their needs. His knowledge of basic finance such as saving money which can have an impact on his life in the future does not really affect or cannot control his financial management behavior. In line with the theory of planned behavior which explains that control beliefs form a strong perception of control within the individual to make a consideration in taking an action (Ajzen, 1991) The results of this study are in line with research conducted by Ali & Tulungagung, (2022) and Kholilah & Iramani, (2013) that basic financial knowledge has no effect on financial management behavior this is due to the possibility that only a small proportion of respondents have good financial knowledge, and according to Siahaan, (2013) that basic financial knowledge has a negative and insignificant effect on financial management behavior, meaning that the better basic financial knowledge, it has no effect on financial management behavior.

Financial Attitude Knowledge Partially Has No Effect On Financial Management Behavior

The results of testing the hypothesis “Financial Attitudes Partially Have a Positive and Significant Effect on Financial Management Behavior” using the T test show that financial attitudes have a negative and insignificant effect on financial management behavior because the t value (-1.535) < t table (1.661) and the significance value (0.128) > 0.05. The results of this study indicate that students in Bandar Lampung do not have good knowledge of financial attitudes, this can be supported based on the age range of 21-25 years that respondents of that age are difficult to understand.

The results of this study indicate that students in Bandar Lampung do not have good knowledge of financial attitudes, this can be supported based on the age range of 21-25 years that respondents of that age find it difficult to control and manage finances every day, the knowledge of financial attitudes possessed by respondents cannot control the financial management behavior of respondents. This shows that financial attitude knowledge does not have a significant effect on the financial behavior of respondents because with the phenomenon of increasing respondents' financial attitude knowledge, it does not have a significant effect on financial management behavior.

This happens because it is still difficult for respondents to control themselves from being consumptive towards various needs for goods, on the other hand, respondents know that the various needs for the desired goods do not always match the respondent's budget or financial condition, but this does not prevent respondents from continuing to meet their needs even at high prices. in line with the theory of planned behavior which explains that attitude is a construct formed from behavioral beliefs. Attitude is a process of evaluating a condition that fosters beliefs in individuals (Ajzwn, 1991). The results of this study are in line with research conducted by

Gahagho et al., (2021) that financial attitudes have a negative and insignificant effect on financial management behavior, meaning that the better financial attitudes students have, it does not affect student financial management behavior and according to Agus Dwi Cahya et al., (2021) that financial attitudes have no significant effect on financial management behavior where the lack or not having a good financial attitude so that management behavior is carried out not according to standards.

Financial Behavior Partially Has A Positive And Significant Effect On Financial Management Behavior

The results of testing the hypothesis "Financial Behavior Partially Has a Positive and Significant Effect on Financial Management Behavior" using the T test show that Financial Behavior has a positive and significant effect on Financial Management Behavior because the t value (10.701)> t table (1.661) and the significance value (0.000) <0.05. The results of the financial behavior questionnaire show that the highest questionnaire item lies in the statement item "I analyze my financial situation before making a large purchase" by 4.28%. This shows that when respondents analyze their financial situation before making decisions or choices in buying larger or much more expensive items, this can have a positive effect on financial management behavior because respondents prioritize a prudent attitude by analyzing their financial situation first before determining the purchase of goods or something bigger. This will help respondents manage their behavior in controlling personal finances.

If the financial conditions owned do not allow buying goods or something bigger, this can encourage a positive attitude for respondents to be wiser in managing their financial management behavior. The results of this study are in line with the results of research conducted by (Rahmayanti et al., 2019) where it has a positive and significant effect on financial management behavior, 2019) where it has a positive and significant effect because students are able to set financial goals and make short and long-term plans, accurately so that they are in accordance with the income received, and do not rush to make financial decisions, and according to Sari & Wiyanto, (2020) that financial behavior as seen from financial literacy has a positive and significant effect on satisfaction in managing finances, which means that the better financial behavior an individual has, he will feel satisfied with his financial condition and be ready to manage finances.

The Effect Of Basic Financial Knowledge On Behavior In Managing Finance

Basic financial knowledge is personal financial knowledge depending on how a person can manage income and expenses and understand concepts and apply them in everyday life (Fatma, 2020), basic financial knowledge is measured by the level of knowledge about financial concepts, where the effect of basic financial knowledge is positive if the understanding of basic financial knowledge is high regarding financial concepts, (Putri & Pamungkas, 2019). The higher the level of basic financial knowledge, the wiser the students are in managing finances. So it can be concluded that basic financial knowledge has a positive effect on financial management behavior.

This is evident from previous research Sugiharti & Maula (2019) Financial knowledge has a positive and significant effect on financial management behavior, while according to Busyro, (2019) Financial knowledge has a significant effect on financial management behavior, so that this research hypothesis can be formulated as follows:

- H1: Basic financial knowledge has a positive and significant effect on financial management behavior.

The Effect Of Financial Attitudes On Behavior In Managing Finance

Financial Attitude is a concept of information derived from thoughts, opinions and assessments of learning and the results of a tendency to act positively (Rahmayanti et al., 2019), Students' financial attitudes can be said to be good if students have thoughts, opinions and assessments of personal financial practices quite well. According to Pradiningtyas & Lukiastuti (2019) Based on the test results, it is known that there is a positive influence of the financial attitude variable on the financial management behavior variable in economic students of accredited private universities B in the city of Semarang.

This means that the better attitude a person has towards money, the better his personal financial management. This is evident from previous research according to Pradiningtyas & Lukiastuti, (2019) Financial Attitudes have a significant positive effect on financial management behavior, while according to Triani & Wahdiniwaty, (2013) they have a significant effect on financial management behavior, because students' financial attitudes can be said to be good if students have thoughts, opinions and assessments of personal financial practices quite well so that this research hypothesis can be formulated as follows:

- H2: Financial Attitudes have a positive and significant effect on financial management behavior

The Effect Of Financial Behavior On Behavior In Managing Finance

Financial behavior is a person's responsibility to manage finances actually and effectively in the use of the money they have, according to (Rahmayanti et al., 2019) Financial literacy seen from financial behavior is said to be good if students are able to set finances and make short and long-term plans, are able to make cost plans accurately so that they match the income received, and are not in a hurry to make financial decisions, the better students will manage their finances, where financial behavior has a significant positive effect on financial management, if financial behavior is high, student financial management behavior will also be good and vice versa. So that this research hypothesis can be formulated as follows:

- H3: Financial behavior has a positive and significant effect on financial management behavior

CONCLUSION

This research has the following conclusions:

1. Basic financial knowledge has no effect on financial management behavior.
2. Financial attitudes have no effect on financial management behavior.
3. Financial behavior has a significant positive effect on financial management behavior.

SUGGESTION

This study has limitations on the old population in providing answers to questionnaire items given by researchers. This research is only limited to Basic Financial Knowledge, Financial Attitudes, and Financial Behavior. There are still other variables that can be researched such as Income, Locus ofControl and so on.

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