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## DESCRIPTIVE OF QUANTITATIVE DATA | RESEARCH ARTICLE

## The Effect of Financial Literacy on the Financial Management of Students

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**Abstract:** This study aims to determine the effect of financial literacy on financial management of SMA Negeri 1 Ulunoyo students and the magnitude of the effect of financial literacy on financial management of SMA Negeri 1 Ulunoyo students. The method used in this research is quantitative method. The data collection technique used a questionnaire (Likert Scale). Data analysis techniques used to strengthen questionnaire data are validity test, reliability test, correlation coefficient, linear regression, determinant coefficient, hypothesis testing, normality test, multicollinearity test and heteroscedasticity test. This study used 58 respondents with Simple Random Sampling data collection technique. The results of this study indicate that Financial Literacy affects the Financial Management of SMA Negeri 1 Ulunoyo, South Nias Regency by 54.8%, while 45.2% is influenced by factors not in this study. With increased financial literacy, students will increasingly manage their finances wisely, carefully and regularly by applying indicators of each financial literacy variable and financial management variable, so that students can prepare for future needs and finances.

**Keywords:** Financial Literacy, Financial Management, Quantitative Research.

### 1. INTRODUCTION

Indonesia, as the fourth most populous country globally with around 270 million people, possesses significant potential to develop its financial sector. However, this potential has not been fully realized, largely due to the low level of financial literacy among its citizens. According to a 2023 survey by the Financial Services Authority (OJK), the financial literacy rate in Indonesia is still relatively low, standing at just 38.03%. This means that over 60% of Indonesians do not have an adequate understanding of finance, which presents a major challenge for the country's financial planning and management. The negative impact of expenditures exceeding income in a region can lead to poor financial planning, increased debt, and difficulties in saving, affecting both present and future economic well-being. One critical way to address this issue is through improving financial literacy. Financial literacy, defined as the ability to understand and use financial information to make informed decisions, is essential for effective financial management. A strong grasp of financial concepts can significantly enhance an individual's ability to manage finances and improve financial planning.

Students represent a unique demographic in this context, as they generally rely on pocket money from parents or guardians and are expected to manage their living expenses independently. However, not all students possess adequate financial management skills, often due to low financial literacy and lifestyle choices that influence their spending behavior. Preliminary observations at SMA Negeri 1 Ulunoyo in 2023 indicate that many students tend to neglect financial planning, resulting in expenditures that surpass their income, such as scholarships (KIP) or pocket money from parents, leaving them without funds during crucial times. The observations reveal that students often spend their money on non-essential items rather than saving a portion of their scholarship funds. This behavior is rooted in a lack of understanding of basic financial concepts, such as the difference between debt and savings or budgeting, leading to poor financial decisions like borrowing money from friends or having no savings at all. Additionally, a lack of self-control in spending and the absence of financial



literacy education further exacerbates these issues, leaving students unprepared for future financial planning, the workforce, and entrepreneurship.

In light of these concerns, the research aims to explore whether financial literacy impacts the financial management of students at SMA Negeri 1 Ulunoyo, South Nias Regency, and to quantify this influence. The objectives are to determine the effect of financial literacy on these students' financial management and to assess the extent of this impact. The study is expected to benefit researchers by fulfilling academic requirements at the Faculty of Economics, University of Nias, while also contributing to the development of knowledge and studies in financial management within the management study programs. For the research subjects, it is anticipated that the findings will enhance students' skills and knowledge in making better financial decisions, thereby improving the quality of education at schools. Additionally, the research will serve as a reference for future studies on the influence of financial literacy on student financial management in South Nias Regency.

## 2. RESEARCH DESIGN AND METHOD

The type of research used in this study is a quantitative approach method. The use of a quantitative approach is because the data in this study are in the form of numbers that are processed and analyzed with statistical tools to find the meaning of the numerical data. The numerical data is obtained from a questionnaire distributed to students. This type of research is used to determine the effect between the independent variable and the dependent variable.

### 2.1. Research Variables

Research variables are components that have been determined by researchers to be examined in order to obtain answers that have been formulated in the form of conclusions. Variables are the main component in research, therefore research will not run without the variables studied. Because variables are the main objects in research To determine the variables, of course, it must be with theoretical support which is clarified through the research hypothesis. According to Ali (2015), variables are objects that are the center of attention of research.

- a. Independent variable (X), according to OJK in (SLNK, 2017), there are indicators in financial literacy, namely basic personal finance knowledge, Financial skills, Beliefs about attitudes or behaviors and Financial management to achieve sustainable financial well-being.
- b. The dependent variable (Y), according to Perry and Morris (2005) in (Yusanti 2020), consists of 5 (five) indicators of financial management, namely: Preparation of financial plans for the future, paying bills on time, setting aside money for savings, controlling expenses and meeting the needs of self and family.

### 2.2. Data Analysis Technique

#### a. Validity Test

According to Sugiyono (2018), validity is the degree of accuracy between the data that occurs in the research object and the power reported by the researcher. Thus valid data is data "that is no different" between the data reported by researchers and the data that actually occurs on the object of research.

#### b. Reliability Test

Reliability test according to Sugiyono (2019) is used to show the level of reliability, accuracy, accuracy and consistency of the indicators in the questionnaire. So that a good research besides having to be valid must also be reliable so that it has accuracy value when tested in different periods. Reliability testing uses the Cornbach's Alpha reliability coefficient method, if the Cronbach's alpha

value > 0.60 then the statement is declared reliable. Conversely, if the Cronbach's alpha value < 0.60, the statement is declared unreliable.

c. *Correlation coefficient*

According to Sukardi (2018), the correlation coefficient is a study that shows a linear relationship between two variables. The correlation coefficient can be used to measure the strength and direction of the relationship between two variables. This study uses a partial correlation involving two variables, where one variable is considered influential and controlled or made fixed as a control variable using SPSS version 22. To interpret the magnitude of the correlation coefficient, the following weighting is carried out:

0,600 - 0,800 : Very high  
 0,400 - 0,600 : High  
 0,200 - 0,400 : Low  
 0,00 - 0,200 : Very low

d. *Linear Regression*

Linear regression is one type of regression analysis used to describe the linear relationship between one dependent variable (Y) and one independent variable (X). The simple linear regression analysis test was analyzed with the help of the SPSS version 22 program.

e. *Determinant Coefficient*

The coefficient of determination analysis according to Ghozali (2018: 97) is essentially to measure how far the model's ability to explain variations in the dependent variable. The coefficient of determination is used to determine the contribution of variable X to variable Y, also called the determining coefficient which is denoted by KD. So in this study, the coefficient of determination was used to measure the weight of variable X on Y. In this test using the help of the SPSS version 22 program.

f. *Hypothesis Test (t test)*

According to Ghozali (2018) Hypothesis testing is a procedure for making decisions about research hypotheses using data obtained from samples. The t test is used to test the effect of each independent variable partially on the dependent variable.

g. *Normality Test*

The normality test is used to test whether the regression model in this study has normally distributed residuals or not. An indicator of a good regression model is to have normally distributed data. The way to detect whether the residuals are normally distributed or not can be done with the Kolmogorov-Smirnov (K-S) test non-parametric statistical test found in the SPSS program. Data distribution can be said to be normal if the significance value is > 0.05 (Ghozali, 2018).

h. *Multicollinearity Test*

The multicollinearity test is used to test whether a research regression model has a correlation between independent variables (free). A good regression model is one in which there is no correlation between the independent variables and is free from multicollinearity symptoms. Knowing whether or not there are symptoms of multicollinearity is by looking at the magnitude of the VIF (Variance Inflation Factor) value and also the Tolerance value. Tolerance measures the variability of selected variables that are not explained by other independent variables. The value used to indicate the presence of multicollinearity symptoms is the Tolerance value > 0.10 and the VIF value < 10.00 (Ghozali, 2018).

*i. Heteroscedasticity Test*

According to Ghozali (2018) the heteroscedasticity test aims to test whether there is an inequality of variance from the residuals of one observation to another. A good regression model is that heteroscedasticity does not occur. This test is done by looking at the *scatterplot* graph where  $Y = SRESID$  and  $X = ZPRED$ . The basis of the analysis is as follows:

- a. If there is a certain pattern, such as the existing points forming a certain regular pattern (wavy, widening then narrowing) then heteroscedasticity has occurred.
- b. If there is no clear pattern, and the dots spread above and below the number 0 on the Y axis, then there is no heteroscedasticity.

**3. RESULT AND DISCUSSION**

*3.1. Statistical Result*

*a. Validity Test of Variable X (Financial Literacy)*

**Table 1. Validity-X Test**

Statement Item Code	r-calculated	r-estimated	Description
X1	0.502	0.258	Valid
X2	0.674	0.258	Valid
X3	0.414	0.258	Valid
X4	0.558	0.258	Valid
X5	0.625	0.258	Valid
X6	0.674	0.258	Valid
X7	0.601	0.258	Valid
X8	0.406	0.258	Valid
X9	0.601	0.258	Valid
X10	0.581	0.258	Valid
X11	0.593	0.258	Valid
X12	0.406	0.258	Valid
X13	0.384	0.258	Valid
X14	0.762	0.258	Valid
X15	0.574	0.258	Valid
X16	0.581	0.258	Valid
X17	0.558	0.258	Valid
X18	0.406	0.258	Valid
X19	0.725	0.258	Valid
X20	0.502	0.258	Valid

*b. Validity Test of Variable Y (Financial Management)*

**Table 2. Validity-Y Test**

Statement Item Code	r-calculated	r-estimated	Description
Y1	0.609	0.258	Valid
Y2	0.472	0.258	Valid
Y3	0.758	0.258	Valid
Y4	0.606	0.258	Valid
Y5	0.609	0.258	Valid
Y6	0.758	0.258	Valid
Y7	0.609	0.258	Valid
Y8	0.631	0.258	Valid
Y9	0.690	0.258	Valid
Y10	0.398	0.258	Valid
Y11	0.700	0.258	Valid
Y12	0.404	0.258	Valid

Statement Item Code	r-calculated	r-estimated	Description
Y13	0.606	0.258	Valid
Y14	0.631	0.258	Valid
Y15	0.366	0.258	Valid
Y16	0.842	0.258	Valid
Y17	0.700	0.258	Valid
Y18	0.842	0.258	Valid
Y19	0.690	0.258	Valid
Y20	0.842	0.258	Valid

c. Reliability Testing

Table 3. Reliable Test Results X

Reliability Statistics	
Cronbach's Alpha	N of Items
.883	20

Table 4. Reliable Test Results Y

Reliability Statistics	
Cronbach's Alpha	N of Items
.924	20

d. Correlation Coefficient

Table 5. Correlation Coefficient of X and Y Variables

Correlations			
		Financial Literacy	Financial Management
Financial Literacy	Pearson Correlation	1	.740**
	Sig. (2-tailed)		.000
	N	58	58
Financial Management	Pearson Correlation	.740**	1
	Sig. (2-tailed)	.000	
	N	58	58

\*\* . Correlation is significant at the 0.01 level (2-tailed).

e. Simple Linear Regression

Table 6. Simple Linear Regression

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.689	5.888		.287	.775
	Financial Literacy	.894	.108	.740	8.242	.000

a. Dependent Variable: Financial Management

f. Determinant Coefficient

Table 7. Determinant Coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.740a	.548	.540	7.770

a. Predictors: (Constant), Financial Literacy

g. Hypothesis Test (*t test*)

**Table 8. Hypothesis Test**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.689	5.888		.287	.775
	Financial Literacy	.894	.108	.740	8.242	.000

a. Dependent Variable: Financial Management

h. Normality Test

**Table 9. Normality Test**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		58
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	7.70192962
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.054
Test Statistic		.082
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

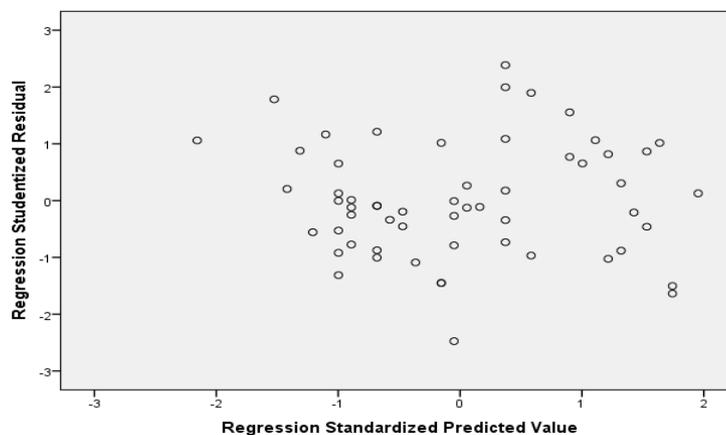
i. Multicollinearity Test

**Table 10. Multicollinearity Test**

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.689	5.888		.287	.775		
	X	.894	.108	.740	8.242	.000	1.100	1.010

a. Dependent Variable: Y

j. Heteroscedasticity Test



**Figure 1. Heteroscedasticity Test**

### 3.2. Discussion

#### a. *The Effect of Financial Literacy on Financial Management of Students*

Financial literacy is the knowledge and skills possessed by individuals to manage finances regularly and well. Financial literacy is also a person's ability to read, analyze, manage personal finances that affect welfare. Based on the results of research conducted by researchers with the help of the SPSS version 22 program, it shows that Financial Literacy affects the Financial Management of Students of SMA Negeri 1 Ulunoyo, South Nias Regency. This can be seen from the data analysis obtained through the t test that has been carried out by researchers by comparing t count with t table, where the sig value is  $0.000 < 0.05$  and  $t \text{ count} = 8.242 > t \text{ table} = 2.001$ . This statement is reinforced by (Nicolini, 2019), which states that Financial Literacy is the ability of a person to make informed judgments and to make effective decisions regarding the use and management of money.

#### b. *The Magnitude of the Effect of Financial Literacy on Financial Management of Students*

In research conducted on students of SMA Negeri 1 Ulunoyo, South Nias Regency, researchers needed 58 respondents who participated in providing information through data collection by filling out a questionnaire that had been circulated. The data obtained from respondents through questionnaires has returned to the researcher and then the researcher verifies the data and processes the data with the aim of knowing the validity of each questionnaire data from respondents so that the validity and reliability tests are proven and declared valid and reliable. The questionnaire statements filled out by the respondents were 40 statements which were divided into 20 statements of the Financial Literacy variable (X) and 20 statements for the Financial Management variable (Y). The test results in this study indicate that Financial Literacy affects the Financial Management of students of SMA Negeri 1 Ulunoyo, South Nias Regency. This can be seen from the data analysis obtained through the help of the SPSS version 22 program which shows that the test results of the coefficient of determination of Financial Literacy have an influence of 0.548 or 54.8% on the Financial Management of students of SMA Negeri 1 Ulunoyo, South Nias Regency. So it can be concluded that the effect of the independent variable (Financial Literacy) affects the dependent variable (Financial Management) by 54.8%, while the other 45.2 is influenced by other variables not included in the study. These other factors can be in the form of pocket money / scholarships, peers, age and low student interest in reading books on financial literacy so that students' awareness of saving from part of their scholarships is reduced and limited. This is in line with research conducted by Shintia Kodu et al (2022), the results of this study indicate that Financial Literacy has a positive and significant effect on financial management.

## 4. CONCLUSIONS

Based on the results and discussion of the study on the effect of financial literacy on financial management at SMA Negeri 1 Ulunoyo, South Nias Regency, it can be concluded that financial literacy has a positive and significant influence on financial management. The t-test results show that Financial Literacy (X) has a value of 8.242 with a significance level of 0.000, indicating that the hypothesis is accepted, as the significance value is less than or equal to 0.05. This means that financial literacy (X) is statistically proven to affect financial management (Y). Furthermore, the coefficient of determination indicates that financial literacy accounts for 54.8% of the variance in financial management, demonstrating a substantial impact of financial literacy on students' ability to manage their finances effectively. In light of these findings, several suggestions are provided. Respondents should be encouraged to make wise financial decisions, including saving, budgeting, exercising self-control in spending, and avoiding debt. It is recommended that the principal of SMA Negeri 1 Ulunoyo consider implementing financial literacy education to help students grasp essential financial concepts, such as saving. For future researchers, it is suggested that follow-up studies explore

additional variables beyond financial literacy and financial management or consider incorporating a third variable to gain deeper insights into the factors influencing financial behavior.

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