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DESCRIPTIVE OF QUANTITATIVE DATA | ARTICLE RESEARCH

The Influence of Financial Knowledge and Financial Attitudes on Financial Management Behavior on UMKM Actors in Lahomi Sub-District

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Abstract: This research aims to determine the influence of financial knowledge and financial attitudes towards financial management behavior among MSMEs in Lahomi sub-district. This research is included in associative research. This result of the research shows that (1) there is a positive and significant influence of financial knowledge on financial management behavior among MSMEs in Lahomi District (2) there is a positive and significant influence of financial attitudes on financial management behavior among MSMs in Lahomi District (3) there is a positive and not significant influence on the financial management behavior of MSMEs in Lahomi District.

Keywords: Financial Knowledge, Financial Attitude, Financial Management Behavior.

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1. INTRODUCTION

Economic activity is an effort made to improve the welfare of life. Increased economic growth means that people's needs will be met, and this requires jobs that are able to absorb labor. Although Indonesia is rich in natural resources, the country has not fully maximized its potential. People are expected to develop their abilities and potential to fulfill their needs and achieve prosperity. People who are able to see and identify opportunities around them can open businesses that help the local economy grow and reduce urbanization. These enterprises also contribute to the unique characteristics of the region. Micro, Small and Medium Enterprises (MSMEs) play an important role in Indonesia's economic sector. MSMEs proved to be a pillar of the economy during the crisis by creating jobs and adding value. The success of MSMEs strengthens community businesses and contributes significantly to the Indonesian economy, even surviving and thriving during the global economic crisis. In the business world, financial management is essential for entrepreneurs, as it allows them to transparently track their income and make the right financial decisions that benefit their business.

Napitupulu, Ellyawati, and Astuti (2021) emphasize the importance of financial management in both personal and business contexts. The principles of financial management are essential in both managing a household budget and running a company. Wise financial behavior is necessary to avoid difficulties that can lead to financial failure. Financial management behavior refers to the psychological habits of individuals in managing their finances, including decision making as well as the alignment of personal motivations with company goals (Nurjanah et al., 2022). Effective fund management is closely related to this behavior, as the flow of funds must be in accordance with the agreed plan (Humaira, 2018). In the MSME sector in Lahomi District, many business actors still lack basic knowledge, attitudes, and skills in managing finances. This can be seen from most MSMEs that do not have financial reports such as cash books, income statements, or balance sheets, and have not saved, invested, or participated in insurance. The lack of financial skills leads to difficulties in managing expenses, reporting financial position, and calculating turnover and profits. As a result, these MSMEs find it difficult to access capital loans from financial institutions due to their poor

financial management. This study aims to determine whether financial knowledge and attitudes towards finance affect the financial management behavior of MSME actors in Lahomi District, both individually and simultaneously. This research is expected to provide benefits for various groups, both for researchers who can apply financial principles in practical life, MSME actors who are expected to realize the importance of increasing financial knowledge and attitudes, as well as academics who can use these findings as further study material in research on financial management behavior in the MSME sector.

2. RESEARCH DESIGN AND METHOD

The type of research used in this study is a quantitative research method with an associative approach. Sugiyono (2014) states that the associative approach is a research method that aims to determine the relationship between two or more variables, looking for roles, influences, and causal relationships, namely between independent variables and dependent variables.

2.1. Research Variables

According to Uma Sekaran (2018), research variables are anything that can identify or prove value inequality. Meanwhile, Sugiyono (2017) states that research variables are all aspects determined by researchers to be observed in order to obtain information and draw conclusions. The variables in this study are:

a. The dependent variable is the variable that is affected or which is the result of the independent variable. In this study, the dependent variable is financial management behavior.
b. Independent variables are variables that affect or cause changes in the dependent variable. In this study, the independent variables are financial knowledge and financial attitudes.

2.2. Data Analysis Technique

a. *Validity Test*

The validity test aims to assess whether the data obtained from the measuring instrument (questionnaire) is valid. According to Sugiyono (2019), validity measures how accurate the data that occurs in the research object is compared to the data reported by the researcher. The validity criteria are determined with a significance level ($\alpha = 0.05$), with the following criteria:

a. If the value of r-calculated ≥ r-estimated (two-sided test with $\alpha = 0.05$), then the instrument or question is considered valid because it is significantly correlated to the total score.
b. If r-calculated ≤ r-estimated (two-sided test with $\alpha = 0.05$), then the instrument or statement is considered invalid because it is not significantly correlated to the total score.

b. *Reliability Test*

Reliability shows the degree of consistency of the data or findings. According to Sugiyono (2019), if the data is not reliable, it cannot be processed further and can lead to biased conclusions. The reliability test is used to evaluate the results of measurements taken more than once. Reliability testing was carried out using SPSS version 24 software, with the Cronbach Alpha method to calculate the reliability of tests that measure attitudes or behaviors. The reliability testing criteria are:

a. If the Cronbach's Alpa α value> 0.60 then the instrument has good or reliable reliability.
b. If the Cronbach's Alpa α value <0.60, the instrument is considered unreliable.

c. *Normality Test*

According to Nistiana et al., (2022) This test is used to determine whether variables have a normal distribution or not. According to Nistiana et al. (2022), a good regression model is one that has data that is normally distributed or close to normal. If the significance is greater than 0.05, the data is considered to have a normal distribution. Data normality was tested using Kolmogorov-Smirnov (K-S) with IBM SPSS Version 24 software.

d. *Multicollinearity Test*

Multicollinearity occurs if there is a perfect or almost perfect linear relationship between the independent variables in the regression model. According to Mardiatmoko (2020), multicollinearity can be seen from the Variance Inflation Factor (VIF) and Tolerance values. If the VIF-value < 10 and Tolerance > 0.1, then there is no multicollinearity.

e. *Heteroskedasticity Test*

This test measures whether there is an inequality of residual variances in the regression model. According to Mardiatmoko (2020), the Glejser test is used to test for heteroscedasticity by regressing the independent variable on the absolute value of the residual. If the significance value between the independent variable and the absolute value of the residual > 0.05, then there is no heteroscedasticity. Detection of heteroscedasticity is also done through the scatterplot graph between SRESID and ZPRED. If there is no clear pattern and the points spread above and below the number 0 on the Y axis, then the data can be said not to experience heteroscedasticity.

f. *Correlation Coefficient-test*

Correlation coefficient analysis is used to explain the strength and direction of the relationship between the independent variable and the dependent variable. The correlation used in this analysis is the Product Moment correlation, and the results will be interpreted using the Spearman-Brown formula. According to Siregar (2017), the correlation coefficient is categorized as:

Table 1. categorize correlation coefficient

Range	Description
0,00-0,199	Very Weak Relationship
0,20-0,399	Weak Relationship
0,40-0,599	Sufficient Relationship
0,60-0,799	Strong Relationship
0,80-1,00	Very Strong Relationship

g. *Multiple Linear Regression*

Multiple regression analysis is an extension of simple linear regression. This method is used to examine the effect of independent variables on the dependent variable with the following multiple regression equation:

$$Y = a + b1X1 + b2X2 + e$$

Description:

Y	=	Financial Management Behavior
X1	=	Financial Knowledge
X2	=	Financial Attitude
a	=	Constant
b1-b2	=	Regression coefficient of Independent Variable
e	=	error

2.2.1 Hypothesis Testing

a. *T-test (Partial)*

Amelia et al., (2020) state that the t-test is used to determine whether the independent / free variable (financial knowledge and financial attitudes) partially affects the dependent / dependent variable (financial management behavior) individually. The hypotheses tested were:

a. Hypothesis 1

H_{a1} : There is an influence between financial knowledge and financial management behavior

H_{01} : there is no influence between financial knowledge and financial management behavior

b. Hypothesis 2

H_{a1} : There is an influence between financial attitudes and financial management behavior

H_{a1} : There is no influence between financial sikao and financial management behavior.

Description:

- H_a : There is an influence in partial tests between financial knowledge and financial attitudes on financial management behavior.

- H_0 : There is no partial test effect between financial knowledge and financial attitudes on financial management behavior. The decision-making criteria are as follows:

• If the significant-calculated <0.05, then H0 is rejected and Ha is accepted. This indicates that the independent variable has an effect on the dependent variable

• If the significant-calculated > 0.05, then H0 is accepted and Ha is rejected. This indicates that the independent variable has no effect on the dependent variable.

b. *F-Test (Simultaneous)*

According to Ghozali (2024) the F test is used to test whether all independent variables or independent variables included in the model have a joint influence on the dependent variable or dependent variable. The assessment is based on the significance of the F-value in the regression *output*. If the significance value < 0.05 (α = 5%) then the regression model can be considered valid or predict the dependent / dependent variable. This indicates that all independent variables jointly affect the dependent variable, or in other words, the hypothesis is accepted. According to Institutional & Publications (2023) the testing steps are as follows:

1. Determine the hypothesis formulation
   • Ha: The research model is feasible to use
   • H0 : The research model is not feasible to use
2. Determine the 95% confidence level (α=5%).
3. Determining significance
   • The significance value (p-value) <0.05 then H0 is rejected and Ha is accepted. So it can be concluded that the research model is feasible to use.
   • The significance value (p-value) > 0.05 then Ha is rejected and H0 is accepted. So it can be concluded that the research model is not feasible to use.

c. *Coefficient of Determination*

This analysis is used to determine the magnitude of the influence of the independent variable on the dependent variable expressed in percentage. The coefficient of determination essentially measures how far the model's ability to explain the dependent variation. The coefficient of determination is 0 < Coefficient of Determination < 1. A small coefficient of determination means that the ability of the independent variables to explain the dependent variable is very limited. A value close to one means

that the independent variables provide almost all the information needed to predict the dependent variable. (Ghozali, 2013).

3. RESULT AND DISCUSSION

3.1. Statistical Result

a. *Validity Test*

The validity test is a measuring tool used to obtain data (measure) that is valid or the validity of the research questionnaire data that has been circulated to respondents.

- *Validity Test of Variable Financial Knowledge*

In the table below are the results of the validity test of variable X1 (Financial Knowledge) with data processing by researchers using the help of the SPSS version 24 program, as follows:

Table 1. Validity Test Results Variable Financial Knowledge

Item Code Statement	r-calculated	r-estimated	Results
X1.1	0,516	0,197	Valid
X1.2	0,494		
X1.3	0,592		
X1.4	0,491		
X1.5	0,549		
X1.6	0,545		
X1.7	0,462		
X1.8	0,658		
X1.9	0,521		
X1.10	0,569		
X1.11	0,353		
X1.12	0,415		
X1.13	0,402		
X1.14	0,244		
X1.15	0,261		

- *Validity Test of Variable Financial Attitude*

The following below is the result of the validity test of variable X2 (Financial Attitude) with data processing by researchers using the help of the SPSS version 24 program, as follows:

Table 2. Validity Test Results Variable Financial Attitude

Item Code Statement	r-calculated	r-estimated	Results
X2.1	0,417	0,197	Valid
X2.2	0,436		
X2.3	0,335		
X2.4	0,368		
X2.5	0,383		
X2.6	0,602		
X2.7	0,554		
X2.8	0,624		
X2.9	0,566		
X2.10	0,569		
X2.11	0,385		
X2.12	0,287		
X2.13	0,455		
X2.14	0,279		
X2.15	0,491		

- *Validity Test of Variable Financial Management Behavior*

The following below are the results of testing the validity of variable Y based on the SPSS 24 program as follows:

Table 3. Validity Test Results Variable Y (Financial Management Behavior)

Item Code Statement	r-calculated	r-estimated	Results
Y.1	0,476		
Y.2	0,358		
Y.3	0,417		
Y.4	0,333		
Y.5	0,357		
Y.6	0,544		
Y.7	0,584		
Y.8	0,652	0,197	Valid
Y.9	0,580		
Y.10	0,637		
Y.11	0,413		
Y.12	0,286		
Y.13	0,388		
Y.14	0,290		
Y.15	0,386		

b. *Reliability Test*

The reliability test was carried out to assess the stability and consistency of respondents' answers to the questionnaire. The Reliability Statistic table 4 shows a Cronbach's Alpha value of 0.745. If this value is compared with the specified limit, namely 0.745> 0.60, it can be concluded that the statements in the financial knowledge variable are reliable.

Table 4. Reliability Test Results of Variable Financial Knowledge

Reliability Statistics	
Cronbach's Alpha	N of Items
0.745	15

The Reliability Statistic table 5 shows the Cronbach's Alpha value of 0.745. If this Cronbach's Alpha value is compared with the specified limit, namely 0.723> 0.60, it can be concluded that the statements in the financial knowledge variable are reliable.

Table 5. Reliability Test Results of Variable Financial Attitude

Reliability Statistics	
Cronbach's Alpha	N of Items
0.723	15

The Reliability Statistic table 6 shows the Cronbach's Alpha value of 0.745. If this Cronbach's Alpha value is compared with the specified limit, namely 0.720 > 0.60, it can be concluded that the statements in the financial knowledge variable are reliable.

Table 6. Reliability Test Results of Variable Financial Management Behavior

Reliability Statistics	
Cronbach's Alpha	N of Items
0.720	15

c. *Normality Test*

Based on the SPSS output results from the *Kolmogorov-Smirnov* test below, it shows that the Asymp.Sig (2-tailed) value is 0.200. This value meets the provisions of Sig. (p) 0.200 > 0.05 (level of

significance). Therefore, the Ho hypothesis is accepted, which means that residual values are normally distributed.

Table 7. Normality Test Results

| One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		103
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	4.55689923
Most Extreme Differences	Absolute	0.061
	Positive	0.035
	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.		

d. Multicollinearity Test

Based on the table 8, the test results show that the VIF-values for all independent variables are below 10 and the Tolerance value is greater than 0.10. This indicates that all variables in this study do not show symptoms of multicollinearity in the regression model.

Table 8. Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	14.904	4.284		3.479	0.001		
	Financial Knowledge	0.312	0.080	0.335	3.908	0.000	0.838	1.194
	Financial Attitude	0.409	0.087	0.403	4.705	0.000	0.838	1.194
a. Dependent Variable: Financial Management Behavior								

e. Heterocedacity Test
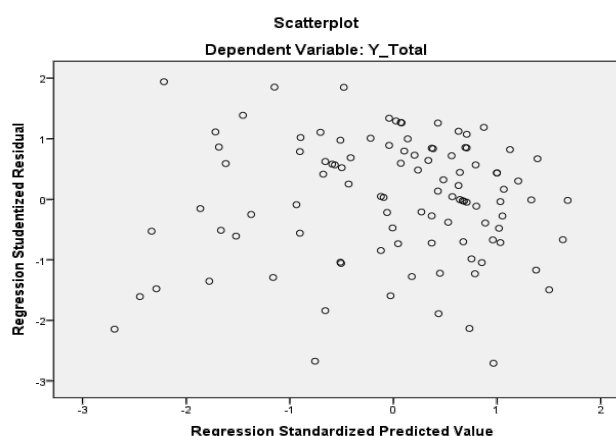
Figure 1. Scatterplot Output

Based on the scatterplot graph below, it can be seen that the points spread randomly and spread both above and below the number 0 on the Y axis. so it can be concluded that there is no heteroscedasticity in the regression model.

f. Multiple Linear Analysis

Multiple linear regression is used to test the effect of two or more independent variables on one dependent variable. Multiple linear analysis is used to research how strong the relationship is between the independent variable and the dependent variable.

Table 9. Equation of Multiple Linear Regression Analysis Results

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.904	4.284		3.479	0.001
	Financial Knowledge	0.312	0.080	0.335	3.908	0.000
	Financial Attitude	0.409	0.087	0.403	4.705	0.000
a. Dependent Variable: Financial Management Behavior						

The results of the regression equation in table 13 above can be expressed in multiple linear regression equations as follows:

$$Y = 14.904 + 0,312X1 + 0,409 X2 + e$$

Description:

Y　　　= Financial Management Behavior

X1　　= Financial Knowledge

X2　　= Financial Attitude

E　　= Error

The results of the regression equation above can be interpreted as follows:

a. A constant of 14.904 means that if financial knowledge (X1) and Financial Attitudes (X2) are 0, then Financial Management Behavior (Y) has a value of 14.904.

b. The coefficient of the financial knowledge variable (X1) is 0.312, meaning that if the other independent variables are constant and X1 increases by 1, then Y will increase by 0.312.

c. The coefficient of the financial attitude variable (X2) is 0.409, meaning that if the other independent variables are constant and X2 increases by 1, then Y will increase by 0.312.

g. Correlation Analysis

Table 10. Correlation Analysis Results

Correlations		Financial Knowledge	Financial Attitude	Financial Management Behavior
Financial Knowledge	Pearson Correlation	1	.403**	.498**
	Sig. (2-tailed)		0.000	0.000
	N	103	103	103
Financial Attitude	Pearson Correlation	.403**	1	.538**
	Sig. (2-tailed)	0.000		0.000
	N	103	103	103
	Pearson Correlation	.498**	.538**	1
	Sig. (2-tailed)	0.000	0.000	
	N	103	103	103
**. Correlation is significant at the 0.01 level (2-tailed).				

Conclusion on the correlation result-test based on the table above, correlation output analysis as follows:

a. The nature of the correlation between financial knowledge (X1) and financial management behavior (Y) of 0.498 has a strong correlation relationship and has a positive relationship direction. The significance value of 0.000 <0.05 has a significant relationship.

b. The nature of the correlation between Financial Attitudes (X2) and Financial Management Behavior (Y) of 0.538 has a strong correlation relationship and has a positive relationship direction. The significance value of 0.000 <0.05 has a significant relationship.

h. Coefficient of Determination

Table 11. R² Result

Model Summary			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845a	0.714	0.708	2.144
a. Predictors: (Constant), Financial Attitude, Financial Knowledge				

The formula used to calculate the coefficient of determination above is as follows:

KD = r2 x 100%

KD = 0.708 x 100%

KD = 70.8%

Based on table 11 and these calculations, the coefficient of determination (R^2) value is 0.708, which means that the variation of the independent variables used in the model, namely Financial Knowledge (X1), and Financial Attitudes, is able to explain 70.8% of the variation in the dependent variable Financial Management Behavior (Y), while the remaining 29.2% is explained by variables outside this study.

i. F -Test (Simultaneous)

Based on table 12, it can be stated that F-calculated of 31.176 is greater than F-estimated of 3.09 (31.176> 3.09) with a significant-calculated of (0.000 <0.05) so that it can be stated that the regression model in this study is suitable for testing hypotheses or in other words this study is suitable for measuring the determination of the sample regression function.

Table 12. F-Test Results

ANOVAa					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1146.569	2	573.284	31.176	.000b
	Residuals	1838.888	100	18.389		
	Total	2985.456	102			
a. Dependent Variable: Financial Management Behavior						
b. Predictors: (Constant), Financial Attitude, Financial Knowledge						

j. Test t (Partial)

The test is used to test whether the independent variable has a partial influence on the dependent variable in a study.

Table 13. t-test Result

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.904	4.284		3.479	0.001
	Financial Knowledge	0.312	0.080	0.335	3.908	0.000
	Financial Attitude	0.409	0.087	0.403	4.705	0.000
a. Dependent Variable: Financial Management Behavior						

Based on the results of the t-test in table 13, the effect of financial knowledge (X1) and financial attitudes (X2) can be described as follows:

a. Test Results for Financial Knowledge Variables (X1)

The results of the t-test (partial test) or hypothesis 1 test show that the financial knowledge variable obtained a significance value of 0.000 with a calculated t-calculated of 3.908 > t-estimated of 1.660, so H_{a1} is accepted and H_{01} is rejected, so it can be concluded that the financial knowledge variable has a positive and significant effect on financial management behavior.

b. Test Results for Financial Attitude Variables (X2)

The results of the t-test (partial test) or hypothesis 2 test show that the financial attitude variable obtained a significance value of 0.000 with a calculated t-calculated of 4.705 > t-estimated of 1.660 H_{a2} is accepted and H_{02} is rejected, so it can be concluded that the financial attitude variable has a positive and significant effect on financial management behavior.

3.2 Discussion

a. *Does Financial Knowledge affect the Financial Management Behavior of MSME actors in Lahomi Sub-district?*

The results showed that there is an influence of financial knowledge on financial management behavior on MSME actors in Lahomi District. This is evidenced by the results of the t-test statistics for the financial knowledge variable, where the t-calculated is 3.908 and the t-estimated is 1.660 with a significance level of 0.000. Because t count is greater than t-estimated (3.908 > 1.660) and the significance value is smaller than 0.05 (0.000 < 0.05), and the regression coefficient has a positive value of 0.312, this study succeeded in proving the first hypothesis (H1) which states that "there is an influence between financial knowledge and financial management behavior on MSME actors."

b. *Does financial attitude affect financial management behavior of MSME actors in Lahomi sub-district?*

This study shows that there is an influence between financial attitudes and financial management behavior on MSME actors in Lahomi District. This is evidenced by the results of the t-test statistics for the financial attitude variable, where the t-calculated is 4.705 and the t-estimated is 1.660 with a significance level of 0.000. Because t count is greater than t-estimated (4.705 > 1.660) and the significance value is smaller than 0.05 (0.000 < 0.05), and the regression coefficient has a positive value of 0.409, this study successfully proved the second hypothesis (H2) which states that "there is an influence between financial attitudes and financial management behavior on MSME actors."

c. *Do Financial Knowledge and Financial Attitudes simultaneously affect Financial Management Behavior of MSME Actors in Lahomi District?*

From the results of the research conducted, it was found that the variables of financial knowledge (X1) and financial attitudes (X2) simultaneously influence financial management behavior on MSME actors in Lahomi District. This is evidenced by the calculated F-value of 31.176 and F-estimated of 3.09, with a significance of 0.000. Because F-calculated is greater than F-estimated (31.176 > 3.09) and the significance value is smaller than 0.05 (0.000 < 0.05), this study succeeded in proving the third hypothesis (H3) which states that "there is a positive influence between financial knowledge and financial attitudes on financial management behavior on MSME actors in Lahomi District."

4. CONCLUSIONS

Based on research conducted in Lahomi District regarding the effect of financial knowledge and financial attitudes on the financial management behavior of MSME actors, several conclusions can be

drawn. First, financial knowledge has a positive and significant influence on the financial management behavior of MSME actors in Lahomi District. Second, financial attitudes also positively and significantly affect their financial management behavior. Additionally, financial knowledge and financial attitudes simultaneously influence the financial management behavior of MSME actors. The combined effect of financial knowledge and financial attitudes on financial management behavior is 70.8%, indicating that the remaining 29.2% is influenced by other factors not examined in this study.

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