

The Effect Of Financial Knowledge, Financial Attitude And Lifestyle On Financial Behavior On Shopee Users

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ABSTRAK

Penelitian ini bertujuan untuk melakukan pengujian Pengaruh pengetahuan Keuangan, Sikap Keuangan, dan Gaya Hidup Terhadap Perilaku Keuangan Pada Mahasiswa Prodi Manajemen pengguna Shopee. Perkembangan teknologi saat ini memudahkan semua urusan manusia termasuk juga jual beli yang semakin terfasilitasi. Pada kondisi saat ini yaitu adanya pandemi covid-19 juga mampu mendorong masyarakat untuk lebih banyak berbelanja online. Penggunaan marketplace dikalangan mahasiswa Universitas Muhammadiyah Gresik menggiring pola pembentukan perilaku keuangan mahasiswa menjadi lebih konsumtif. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 100 responden. Teknik analisis untuk menguji hipotesis menggunakan Statistical Package for the Social Sciences (SPSS). Hasil dari penelitian ini menunjukkan bahwa pengetahuan keuangan berpengaruh signifikan terhadap perilaku keuangan, sikap keuangan tidak berpengaruh signifikan terhadap perilaku keuangan, dan gaya hidup berpengaruh signifikan terhadap perilaku keuangan.

Kata kunci: perilaku keuangan mahasiswa

ABSTRACT

This study aims to test the effect of financial knowledge, financial attitudes, and lifestyle on financial behavior in management students using Shopee. The development of technology today facilitates all human affairs, including buying and selling which is increasingly facilitated. In the current condition, namely the Covid-19 pandemic, it is also able to encourage people to shop more online. The use of marketplaces among students at the University of Muhammadiyah Gresik has led to the pattern of forming student financial behavior to become more consumptive. The number of samples used in this study were 100 respondents. The analytical technique to test the hypothesis is using the Statistical Package for the Social Sciences (SPSS). The results of this study indicate that financial knowledge has a significant effect on financial behavior, financial attitudes have no significant effect on financial behavior, and lifestyle has a significant effect on financial behavior.

Key words: student financial behavior

INTRODUCTION

The development of technology today facilitates all human affairs, including buying and selling which is increasingly facilitated. In the past, it was necessary to meet directly between the seller and the buyer, but now it has become easier by making purchases through the marketplace. It is easier for consumers to make purchases by clicking on the items they need and the goods will be delivered to their homes. The delivery is fast, easy, safe and often free shipping is available, plus cashback, discounts, buy one get one and others that make consumers tempted to buy it.

In the current condition, namely the Covid-19 pandemic, it is also able to encourage people to shop more online. Where many people are quarantined or restricted in carrying out activities outside the home. Currently, there are many marketplace applications such as shopee, lazada, tokopedia, Bukalapak, sorabel, blibli, JD ID, zalora, ali Express, alfacart and others. The presence of innovative online shop service applications can make it easier for consumers to order and buy goods.

The use of marketplaces, especially

Shopee, among students at the University of Muhammadiyah Gresik has led to a pattern of forming student financial behavior to become more consumptive because in general every student is technology literate. This is supported by research conducted by (Muhidia, 2019) on Management Study Program students at the University of Muhammadiyah Gresik, it was found that Management Students at the University of Muhammadiyah Gresik have consumptive behavior, many of whom prioritize their desires rather than fulfilling their needs.

Financial behavior as an action that reflects good behavior in managing pocket money in accordance with financial goals and realization (Potrich, 2016) The emergence of financial behavior is the impact of a person's desire to fulfill their needs in accordance with the level of income earned (Kholilah & Iramani, 2013). Therefore, financial behavior is important for survival in meeting the daily needs of the family.

Management Study Program students are considered as people who have good financial knowledge, because they have studied finance courses in their lectures. But basically implementing personal financial management is not an easy thing. Supported by the 4.0 era which makes a person closer to digital technology where the online shopping system is getting easier which is easily visited by everyone via a smartphone.

The financial behavior of each individual has different characteristics depending on how students manage their finances, when the researcher conducted pre-research on Management study program students, 100 respondents related to purchases using the marketplace, cash flow management, the importance of saving, and debt management. The pre-research results obtained by the researchers are that according to students saving is an important thing, but students save if there is only extra money or it is not done regularly, purchases made by students are in accordance with the income received, but purchases made by students are often not appropriate. previous plans.

From the results of the pre-research, it can be seen that it is important to save and plan expenses, but students are not based on good financial behavior, because students only save if there is extra money and make spending

plans but the purchases are not in accordance with the previous plan. If students have an attitude that can control their spending in accordance with the expenditure plan, their future life will not result in bankruptcy and will not go into debt.

LITERATURE REVIEW

1. Financial Behavior

(Potrich, 2016) financial behavior is financial behavior as an action that reflects good behavior in managing pocket money in accordance with financial goals and realization. According to Dew and Xiao 2011 in (Alfarisi, 2019), it is stated that in order for someone to have good and wise behavior in dealing with finances, it is necessary to have knowledge that needs to be balanced, financial behavior can be seen from four things, including: Consumption / Consumption, Cash Flow Management /Cash Flow Management, Saving and Investment /Savings and Investments, Credit Management/Debt Management.

2. Financial Knowledge

(Kholilah & Iramani, 2013) stated that financial knowledge is an insight or understanding of a person in terms of financial behavior carried out in everyday life. Someone who has financial knowledge (financial knowledge) and applies it in financial behavior (financial behavior), then someone will be more responsible and disciplined in budgeting, saving and controlling expenses. (Kholilah & Iramani, 2013). The indicator used by Chen and Volpe in Alfarisi (2019) is an understanding of financial management with basic knowledge in finance covering 4 aspects, including: Basic knowledge of personal finance, Knowledge of savings, Knowledge of credit management, Knowledge of insurance and investment.

3. Financial Attitude

Sari et al. (2020) Financial attitude or financial attitude is a thought, impression and assessment of finances which is manifested by

attitude. A person can be said to be successful or failed in finances depending on how his personal financial attitude is. A good financial attitude can be said to be a person's disciplined attitude in managing finances so that they do not behave consumptively or can control finances in life. An understanding of financial attitudes will help individuals understand how to deal with money in their own way. According to Furnham in (Alfarisi, 2019), financial attitudes can be reflected by six concepts, namely: Obsession, Power, Effort, Inadequacy, Retention, Security.

4. Lifestyle

(Safura Azizah, 2020) defines that lifestyle can describe a person's whole self as seen from how to interact with the surrounding environment. Lifestyle is a person's pattern of life which is reflected in activities, interests and perceptions including spending money and allocating time. Peter and Olson in (Kusnandar & Kurniawan, 2018) lifestyle can be measured by the following indicators:

- a. Activities, refers to how a person spends his free time on activities and spends his money
- b. Interest, refers to a person who has a liking for an item
- c. Opinion, refers to the assumption/perception about himself and his surroundings.

METHODS

This study uses a quantitative approach. This research was conducted at the University of Muhammadiyah Gresik which is located on Jl. Sumatra No.101, Randuagung, Kebomas District, Gresik Regency, East Java 61121. The population in this study were active students of the Management Study Program, Faculty of Economics and Business at the University of Muhammadiyah Gresik, totaling 1090. Students, but students who use the Shopee application are not known. According to Sugiyono, (2019: 91) said that the appropriate sample to be used in research is between 30-

500 respondents. Because the population in this study is unknown, the sample used in this study is 100 respondents from an unknown population. The sampling technique used by the researcher is the purposive sampling method. The types of data and data sources used by researchers are primary data. Collecting data in this study is to distribute questionnaires that are online in the form of a google form and then distributed through class groups. Measurement in this study using a questionnaire. . Answers in each item using a Likert scale. The data analysis technique used in this study is a multiple linear regression analysis model using the dependent variable financial behavior (Y) and using the independent variables, namely financial knowledge (X_1), financial attitudes (X_2), lifestyle (X_3).

RESULTS

1. Financial Knowledge (X_1) on Financial Behavior (Y). This study aims to determine whether or not there is an influence between financial knowledge and financial behavior variables on Shopee users. Based on the results of the research conducted, it can be concluded that the financial knowledge variable has a positive and significant effect on financial behavior. Students of the Management Study Program have good financial knowledge because they have received courses on finance. So that increasing financial knowledge can be influenced by education and being able to make good financial decisions. In line with the opinion of (Robb & Sharpe, 2011) that education can affect a person's lack of knowledge. Increasing financial knowledge can be influenced by education and being able to make good financial decisions.
2. Financial Attitude (X_2) Against Financial Behavior (Y). Based on the results obtained, it can be concluded that the financial attitude variable has a positive but not significant effect on financial behavior. This can happen because the

financial attitudes of each respondent have different financial conditions, financial allocations so that in managing their personal finances they do not prioritize how they should behave with their finances. Similarly, the results of research from (Khoirini et al., 2021) which states that financial attitudes are not a problem in terms of financial behavior. Even though their financial attitude is good, with the presence of other unforeseen factors, they will not have much influence on financial behavior.

3. Lifestyle (X_3) Against Financial Behavior (Y). Based on the results of the research conducted, it can be concluded that lifestyle variables have a positive and significant effect on financial behavior. The better the student manages the right and proper lifestyle, the better the student's financial behavior will be when using the Shopee application for Management Study Program Students, University of Muhammadiyah Gresik. This can be proven by the responses of respondents who are not easily interested in shopping at Shopee just to follow the trend, which has a total score of 424 which can be interpreted as the majority of respondents strongly agree.

DISCUSSION

Based on the results of data processing in the previous chapter, it can be concluded that:

- a. Financial knowledge has a significant effect on financial behavior Shopee user student.
- b. Financial attitude has no significant effect on financial behavior Shopee user student.
- c. Lifestyle has a significant effect on student financial behavior Shopee users.

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