

The Effect of Financial Knowledge, Financial Attitude, and Personality on Financial Management Behavior in ASN Diskoperindag Gresik Regency

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ABSTRAK

Latar belakang dalam penelitian ini adalah bahwa perilaku pengelolaan keuangan pada ASN Diskoperindag Gresik cenderung kurang baik, yang dipengaruhi oleh beberapa faktor yaitu pengetahuan keuangan, sikap keuangan, dan kepribadian. Penelitian ini bertujuan untuk menguji pengaruh pengetahuan keuangan, sikap keuangan, dan kepribadian terhadap perilaku pengelolaan keuangan pada Diskoperindag ASN Kabupaten Gresik. Penelitian ini menggunakan metode kuantitatif. Populasi dalam penelitian ini berjumlah 75 orang, sedangkan pengambilan sampel menggunakan teknik Non Probability Sampling, dengan semua populasinya di bawah 100 dijadikan sampel. Sampel yang diteliti oleh peneliti adalah 75 ASN Diskoperindag Kabupaten Gresik. Teknik analisis menggunakan uji instrumen, uji asumsi klasik, dan uji hipotesis. Untuk alat tes menggunakan Statistical Package for the Social Sciences (SPSS). Hasil penelitian ini menunjukkan bahwa pengetahuan keuangan berpengaruh positif dan signifikan terhadap perilaku pengelolaan keuangan, sikap keuangan berpengaruh positif dan signifikan terhadap perilaku pengelolaan keuangan, dan kepribadian berpengaruh positif dan signifikan terhadap perilaku pengelolaan keuangan.

Kata Kunci: Pengetahuan Keuangan, Sikap Keuangan, Kepribadian dan Perilaku Manajemen Keuangan

ABSTRACT

The background in this study is that the behavior of financial management at ASN Diskoperindag Gresik tends to be less good, which is influenced by several factors, namely financial knowledge, financial attitudes, and personality. This study aims to test the effect of financial knowledge, financial attitudes, and personality on financial management behavior at ASN Diskoperindag, Gresik Regency. This research uses quantitative methods. The population in this study amounted to 75, while the sampling used the Probability Sampling technique using Non Probability sampling. The reason is because the population is below 100, all of them are taken. The sample studied by the researchers was 75 ASN Diskoperindag Gresik Regency. The analysis technique uses instrument test, classical assumption test, and hypothesis test. For test tools using the Statistical Package for the Social Sciences (SPSS). The results of this study indicate that financial knowledge has a positive and significant effect on financial management behavior, financial attitudes have a positive and significant effect on financial management behavior, and personality has a positive and significant effect on financial management behavior.

Key words: Financial Knowledge, Financial Attitudes, Financial Management Behavior

INTRODUCTION

The high culture of consumerism and the rising prices of all necessities will have an impact on individuals who will find it difficult to manage their finances and people tend to lack a culture of saving. The prices of necessities are increasing without being matched by adequate

income, so managing family finances wisely becomes very important, limited knowledge in managing family finances will lead to a lack of planning for pension funds and welfare. The following is data on the average per capita expenditure of the people of Gresik Regency.

Table 1: Gresik Regency Average Monthly Expenditure Per Capita Year 2017 – 2019

Output Type	Average Expenditure Per Capital a Month					
	Nominal (Rp)			Presentase (%)		
	2017	2018	2019	2017	2018	2019
Food	622.010	673.892	651.440	51,66	50,94	45,15
Not Food	581.972	649.020	791.316	48,34	49,06	54,84
Tota	1.203.982	1.322.912	1.442.756	100	100	100

The description of the consumption of the people of Gresik Regency can be seen in table 1.1, during 2017 – 2019 the average monthly per capita expenditure has increased every year, namely in 2017 it was Rp. 1,203,982, -, in 2018 it was Rp. 1,322,912, - and in 2019 it was Rp. 1,442,757,-. This illustrates that the higher the household income, the higher the expenditure.

Financial knowledge or financial knowledge is a person's mastery of various things about the financial world (Kholilah and Iramani, 2013), so financial knowledge is the basis for mastering individual knowledge in terms of financial knowledge and financial concepts in general.

Financial attitude refers to how a person feels about personal financial matters as measured by responses to a statement or opinion.

According Sina (2014), understanding personality aspects in managing finances is needed to successfully manage finances because each personality type is different in how to manage finances

Based on the background of the problem, the formulation of the problem in this study is whether the influence of financial knowledge, financial attitudes, and personality on financial management behavior in ASN Diskoperindag Gresik Regency.

The purpose of this study was to analyze the effect of financial knowledge, financial attitudes, and personality on financial

management behavior in ASN Diskoperindag Gresik Regency.

LITERATURE REVIEW

Financial Knowledge

According Sarah (2009:76) financial knowledge has been shown to have a significant impact on financial management behavior, and is more consistent when various policies are used, this is evidenced by the behavioral theory of financial management that uses cognitive processes (human mental skills in understanding and recognizing things). - around) in management and problem solving in decision making. The more skilled a person's mentality (one's knowledge of finance is high) the better the behavior of financial management and problem solving in investment decision making. This is in accordance with Basri's research (2018) which states that financial knowledge (X1) has a significant effect on financial management behavior (Y).

H1: Financial knowledge variable has a positive effect on financial management behavior.

Financial Attitude

According to Kurnia (2017:65), financial attitudes have a positive effect on financial behavior. So the better the financial attitude, the better a person's behavior in managing his finances will be and make a person tend to be wiser in his financial behavior. With a financial attitude, it will help someone in showing their ability or opinion in good and appropriate financial behavior. This is in accordance with Rahayuningsih's research (2018) which states that financial attitudes (X2) have a significant effect on financial management behavior (Y).

H2: The financial attitude variable has a positive effect on financial management behavior.

Personality

According to Sina (2014:37), understanding personality aspects in managing finances is needed to successfully manage finances because each personality type is different in how to manage finances. After an in-depth analysis, it was found that several weaknesses of each personality type would cause financial problems, such as excessive debt. Various financial researchers have also found that personality aspects also affect a person's success in managing his finances. This is in accordance with Humaira's research (2017) which states that personality (X3) has a significant effect on financial management behavior (Y).

H3 : Personality variable has a positive effect on financial management behavior

METHOD

In this study, the researcher used this type of quantitative research. The location of this research is Jl. Dr. Wahidin S.H. No. 245-C, Kembangan, Kec. Kebomas, Gresik Regency, East Java 61124.

The population in this study were 75 employees of ASN Diskoperindag Gresik Regency. In this study, the sampling used nonprobability technique. The sampling technique used saturated sampling, the sample in this study was 75 employees of ASN Diskoperindag Gresik Regency.

In this study, primary data was obtained through several statements through questionnaires given to respondents, namely ASN Diskoperindag employees of Gresik Regency. The source of this research data was obtained from respondents' answers from ASN Diskoperindag employees of Gresik Regency.

This questionnaire data was distributed by researchers to employees of ASN Diskoperindag Gresik Regency which aims to get answers from respondents. The method used is multiple linear regression analysis. This analysis is to determine the relationship between the independent and dependent variables. In addition, multiple linear

regression is used to test the truth of the hypothesis proposed in the study.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

RESULTS

The calculated r value is greater than the table r value and the probability value (sig) is less than 0.05 (a = 0.05) so it can be said that all variable indicators are valid.

Tabel 2: Reliability Test

No	Variabel	Cronbach	Alpha	Keterangan
1	Financial Knowledge	0,754	0,70	Reliabel
2	Financial Attitude	0,744	0,70	Reliabel
3	personality	0,800	0,70	Reliabel
4	Financial Management Behavior	0,750	0,70	Reliabel

Based on table 2 shows that each variable Alpha value is greater than 0.70, it can be concluded that the measuring instrument used in this study is reliable. For result another test showed that Normality test , it can be seen that the output of SPSS obtained a significance value of 0.745, from the significance value exceeding 0.05, it is concluded that the data is normally distributed. For Multicollinearity Test can be seen that the VIF value of all variables is less than 10 and the tolerance value is more than 0.1, meaning that all independent variables in this study are declared to have no multicollinearity. For Heteroscedasticity Test, the results of heteroscedasticity testing, the significance value of all dependent variables is more than 0.05, it can be concluded that there is no heteroscedasticity problem.

Multiple Linear Regression Analysis Test

Multiple Linear Regression Analysis Test Results

Tabel 3: regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.149	1.721		1.830	.071
	X1	.284	.093	.330	3.038	.003
	X2	.274	.069	.444	3.991	.000
	X3	.140	.063	.198	2.240	.028

a. Dependent Variable: Y

The Unstandardized Coefficients Beta value. In table 3 it can be determined the multiple linear regression equation resulting from the following research:

Financial knowledge has a positive direction, Financial Attitude has a positive direction, Personality has a positive direction

Coefficient of Determination Test Results

The coefficient of determination as follows Adjusted R Square is 0.462, meaning that the value of the dependent variable on financial management behavior (Y) is 46.2% due to financial knowledge (X1), financial attitudes (X2), personality (X3), while the remaining 53.8% is influenced by other variables not included in this study.

Hypothesis testing

Based on table 3 above, it can be concluded that the value of the t-count variable is greater than t-table with a significance level of 5%, then H_0 is rejected, H_a is accepted, which means that the variables of financial knowledge, financial attitudes, and personality affect financial management behavior.

Result Interpretation

The Effect of Financial Knowledge on Financial Management Behavior

Financial knowledge has a positive and significant effect on financial management behavior. The positive direction indicates that the higher the financial knowledge, the higher the financial management behavior. This shows that the financial knowledge variable is one of the determinants of financial management behavior in an agency.

The Effect of Financial Attitude on Financial Management Behavior

Financial attitude has a positive and significant effect on financial management behavior. The positive direction indicates that the higher the financial attitude, the higher the financial management behavior will also be. This shows that the financial attitude variable is one of the

determinants of financial management behavior in an agency.

The Influence of Personality on Financial Management Behavior

Personality has a positive and significant effect on financial management behavior. The positive direction indicates that the higher the personality, the higher the financial management behavior. This shows that the personality variable is one of the determinants of performance in an agency.

CONCLUSSION

Based on the results of the discussion and interpretation of the results, it can be concluded as follows: Financial knowledge has a positive and significant effect on financial management behavior, Financial Attitude has a positive and significant effect on financial management behavior, Personality has a positive and significant effect on financial management behavior. The next researcher should be able to expand the research by adding more complete information about the factors that influence financial management behavior, and re-testing using the financial attitude variable and adding the education level variable, and locus of control so that the research is more interesting.

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