The Influence Of Financial Literacy On Financial Management Behavior In Indonesian Parahikma Institute Students

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Abstract. *Financial literacy has become an important skill required in everyday life. Due to the instability of the global economy, consumers face financial decisions that have become more complex due to increasing product variety and financial challenges. Therefore, the importance of financial management skills in personal life has increased and more and more research has explored this issue in the last decade. This positive attitude will help them to practice good personal financial management as working adults. The research method used by researchers is a quantitative research method using a quantitative approach. The form of research used is correlation research in the form of causal relationship regression. The research was carried out at the Indonesian Parahikma Institute of Higher Education, specifically the Islamic Education Management Study Program, with a population of 60 students from the Islamic Education management study program. Of the 60 selected students, 60 were used as research samples. The researcher's sampling technique used saturated samples. The data collection tools used were test questions and questionnaire sheets by distributing questionnaires online via Google Form, and then tabulating using the SPSS computer program. Meanwhile, the data analysis technique used in this research starts from testing the instrument by testing the Validity and Reliability of the Questionnaire using the Product Moment and Spearman Brown tests. In accordance with the results of the research that has been conducted, it was found that financial literacy has a significant effect on financial management behavior among Parahikma Indonesia Institute students.*

Keywords *: Financial Literacy; Financial Management Behavior; Student Behavior*

INTRODUCTION

Financial literacy has become an important skill required in everyday life. Due to the instability of the global economy, consumers face financial decisions that have become more complex due to increasing product variety and financial challenges. Therefore, the importance of financial management skills in personal life has increased and more and more research has explored this issue in the last decade. The global financial crisis has highlighted the importance of financial literacy and the need for financial knowledge and education. Furthermore, financial literacy contributes to financial attitudes that lead to financial well-being. Having financial knowledge is a key element to making sound financial decisions and is important for financial well-being.

Financial literacy is the ability to understand and analyze financial choices, plan for the future, and respond appropriately to events. This ability can influence living and working conditions and is very helpful in anticipating the future to increase income. Unfortunately, although financial literacy is very important, research shows that this ability in people around

the world, especially in developing and underdeveloped countries, is not significant. This population faces obstacles such as the complexity of financial life, having many choices when making decisions, and not having enough time and money to study personal finance issues.

Financial literacy is closely related to financial management, where the higher a person's level of financial literacy, the better a person's (student's) understanding of finance. Personal financial management is an application of financial management concepts at the individual level. Financial management which includes planning, managing and controlling financial activities is very important to achieve financial prosperity. According to Financial Services Authority Regulation No. 76 of 2016 Chapter 1 Article 1 paragraph 6 adds the definition: Financial literacy is knowledge, skills and beliefs, which influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity.

Therefore, as a student, you must have good competence in managing finances, so that you do not experience difficulties with financial problems. Therefore, a student must have a good understanding and skills about finance. Financial literacy is closely related to financial management, where the higher a person's level of financial literacy, the better a person's (student's) understanding of finance. Personal financial management is an application of financial management concepts at the individual level.

Poor financial literacy performance is a problem because financial literacy increases desired financial behavior in both the short and long term (Van Campenhout et al., 2017). Financial literacy is an important component in making good financial decisions, and many young people (students) wish they had more financial knowledge (Yahaya et. al., 2019). There is a need to increase people's financial literacy, especially students at university level so that they can have a positive attitude in cash management before entering the world of work. This positive attitude will help them to practice good personal financial management as working adults (Pramesti, 2022).

Based on the results of interviews with several students from the Islamic Education Management Study Program, most students are given responsibility and have the trust of their parents to handle and manage their own finances. Students are considered by their parents to be adults and can manage the money given by their parents as best as possible. Islamic Education Management Study Program students have a fairly good understanding of financial literacy. With students' good understanding of financial literacy, it is certain that students' financial management behavior will have a good impact.

Students have sufficient knowledge about financial literacy because students have studied courses such as financial management, marketing management, and Strategic Management courses and many more courses related to finance such as macroeconomics, microeconomics and even courses. business economics course. With the various courses that students have studied, students' knowledge or understanding of financial literacy has increased a lot.

In this way, students already have an adequate understanding of financial literacy, because financial literacy is studied in financial management courses. Therefore, students' knowledge of financial literacy should be good enough and they should be able to organize/manage finances well. Based on the description above, the author is interested in researching "The Influence of Financial Literacy on the Financial Management Behavior of Students in the Islamic Education Management Study Program at the Indonesian Parahikma Institute.

METHOD

The research method used by researchers is a quantitative research method using a quantitative approach. The form of research used is correlation research in the form of causal relationship regression. The research was carried out at the Indonesian Parahikma Institute of Higher Education, specifically the Islamic Education Management Study Program, with a population of 60 students from the Islamic Education management study program. Of the 60 selected students, 60 were used as research samples. The researcher's sampling technique used saturated samples. According to Sugiyono (2019) Saturated sampling is a sample selection technique if all members of the population are sampled. The sampling technique in this study used the Saturated Sampling Technique, where all the population in this study was sampled.

The variables used in this research are financial literacy (X) as the independent variable and management behavior (Y) as the independent variable. The data collection techniques used are measurement techniques, indirect communication techniques, documentation techniques and literature studies as supporting sources. The data collection tools used were test questions and questionnaire sheets by distributing questionnaires online via Google Form, and then tabulating using the SPSS computer program. Meanwhile, the data analysis technique used in this research was starting from testing the instrument with Validity and Reliability tests. The questionnaire uses the Product Moment and Spearman Brown tests.

A trial questionnaire was given to students who were the research samples. From the results of the validity calculation, it shows that the 35 item questionnaire statements show

student financial management behavior variables. Then a descriptive statistical analysis will be carried out consisting of classical assumption tests including normality tests, simple regression analysis, correlation tests and hypothesis tests including the t test.

RESULTS AND DISCUSSION

1. Descriptive Statistical Analysis

Descriptive statistical analysis to find out a comprehensive description or picture of the influence of the independent variable on the dependent variable, namely Financial Management Behavior. The measurements used in this research are the maximum value, minimum value, average value (mean), and standard deviation value. Based on descriptive statistical analysis, it can be seen in the following table.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviatiom
Literasi_Keuangan_X	60	28,06	48,81	39,07	3.662
Perilaku_Pengelolaan_Keuangan_Y	60	26,64	49,10	39,05	3,731
Valid N	60				

Source: Data processing output with SPSS 20, 2023

Based on the table above, it describes the descriptive statistics of all the variables in this study processed using SPSS. The total number of data samples processed was 60 samples. The minimum value column describes the smallest value of each variable and the maximum column shows the largest value of each variable. The mean is an average value that describes the amount of data compared to the number of each variable. While Std. Deviation is a measurement result that explains the spread of distribution and variability contained in the data. The purpose of the results of this descriptive test is to see research data shown by numbers or values contained in the mean and standard deviation. The following are the results of the research data:

1. The financial literacy variable (X) shows an average value of 39. This shows that the level of financial literacy among students has an average value of 39, while the minimum value is 28.06 and the maximum value is 48.81 and the standard deviation is 3.662.
2. The Financial Management variable (Y) shows an average value of 39.05. This shows that the level of investment intention among students has an average value of 39.05, while the minimum value is 26.64 and the maximum value is 49.10 and standard deviation of 3.731.

2. Validity Test Results

The validity test is used to determine whether a question item in the questionnaire is valid or invalid. The number of respondents tested for validity was 30 respondents, so the Rtable

value for the 5% significant rate was obtained at 0.372. Next, the Rtable value will be compared with the calculated Rvalue obtained from the validity test in the SPSS version 20 program. This calculation uses the Pearson product moment correlation coefficient formula. The test criteria are, if Rcount ≥ Rtable, then the instrument or question item is significantly correlated with the total score (declared valid). If Rtable ≥ Rcount, then the instrument is significantly correlated with the total score (declared invalid). The validity tests for each question in the variables that have been processed through the SPSS version 20 program are summarized in Table 2 below:

Table 2. Validity Test Results

Variable	No. tem	Rhitung	Rtabel	Note
Literasi Keuangan (X)	X.1	0.437	0,254	Valid
	X.2	0,287	0,254	Valid
	X.3	0,381	0,254	Valid
	X.4	0,365	0,254	Valid
	X.5	0,320	0,254	Valid
	X.6	0,332	0,254	Valid
	X.7	0,391	0,254	Valid
	X.8	0,473	0,254	Valid
	X.9	0,381	0,254	Valid
	X.10	0,459	0,254	Valid
	X.11	0,569	0,254	Valid
	X.12	0,278	0,254	Valid
	X.13	0,326	0,254	Valid
	X.14	0,369	0,254	Valid
	X.15	0,468	0,254	Valid
	X.16	0,352	0,254	Valid
	X.17	0,537	0,254	Valid
	X.18	0,349	0,254	Valid
	X.19	0,437	0,254	Valid
	X.20	0,458	0,254	Valid
	X.21	0,337	0,254	Valid
	X.22	0,307	0,254	Valid
	X.23	0,369	0,254	Valid
	X.24	0,436	0,254	Valid
	X.25	0,372	0,254	Valid
Perilaku Pengelolaan Keuangan (Y)	Y.1	0,490	0,254	Valid
	Y.2	0,432	0,254	Valid
	Y.3	0,287	0,254	Valid
	Y.4	0,381	0,254	Valid
	Y.5	0,280	0,254	Valid
	Y.6	0,365	0,254	Valid
	Y.7	0,392	0,254	Valid
	Y.8	0,344	0,254	Valid
	Y.9	0,326	0,254	Valid
	Y.10	0,303	0,254	Valid

Note: It is said to be valid if r count > r table (for 30 respondents, the r table is 0.2554. Source: Data processing output with SPSS 20, 2023

3. Reliability Test

Reliability testing is used to determine whether a variable in a questionnaire is reliable or unreliable. This calculation uses the Cronbach Alpha formula. The value of a variable is said to be reliable if the Cronbach Alpha value exceeds the value of 0.60. The reliability test was carried out jointly on all questions and the results were compared with a value of 0.60. The reliability test results for each variable that have been processed through the SPSS version 20 program are summarized in the table below:

Table 3. Reliability Test

No	Variable	Cronb Achalpha	Note
1	X	0,739	Reliabel
2	Y	0.636	Reliabel

Source: Data processing output with SPSS 20, 2020

Based on the reliability for all factors X and Y, the coefficients obtained are 0), 739 and 0.636 respectively. The questionnaire can be said to be appropriate because it has met the minimum Cronbach Alpha coefficient required, namely a minimum of 0.60.

4. Normality test

The normality test is carried out to test whether in the regression model the independent variable, namely in this study, which consists of financial literacy (X1), financial attitude (X2), source of income (X3) and investment intention (Y) on the dependent variable, namely Financial Management Behavior, has a distribution. normal or not. The following are the results of the normality testing that has been carried out as follows:

a. One Sample Kolmogorov-Smirnov (K-S) Statistical Method

Statistical tests using One Sample Kolmogorov-Smirnov (K-S) were also carried out to determine whether the regression model had a normal distribution or not. The decision making criteria based on this method is that the significance value (asymp.sig.2 tailed) must be greater than 0.05, if the significance value is greater than 0.05 then it can be said that the regression model has a normal distribution. Vice versa, if the significance value is smaller than 0.05 then the regression model is not normally distributed. The results of the normality test using One Sample Kolmogorov-Smirnov (K-S) in this study can be seen in the following table:

Table 4. Normality Test Results

N		60
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	3.22744750
Most Extreme Differences	Absolute	.082
	Positive	.082

	Negative	-.066
Kolmogorov-Smirnov Z		.637
Asymp. Sig. (2-tailed)		.812

Source: SPSS 20, 2023

Based on the table above, it can be seen that the results of the One Sample Kolmogorov-Smirnov test each value is asymp.sig. (2-tailed) is 0.812. Asymp.sig value. (2-tailed) is greater than 0.05 so that the regression model is normally distributed and the data is suitable for testing in this research.

b. **Heteroscedasticity Test**

The heteroscedasticity test is carried out to test whether there are symptoms of inequality of variance in the residuals for all observations in the regression model. The heteroscedasticity test in this research was carried out using the scatterplots regression analysis method. The results of the scatterplots graphs in this research are as follows:
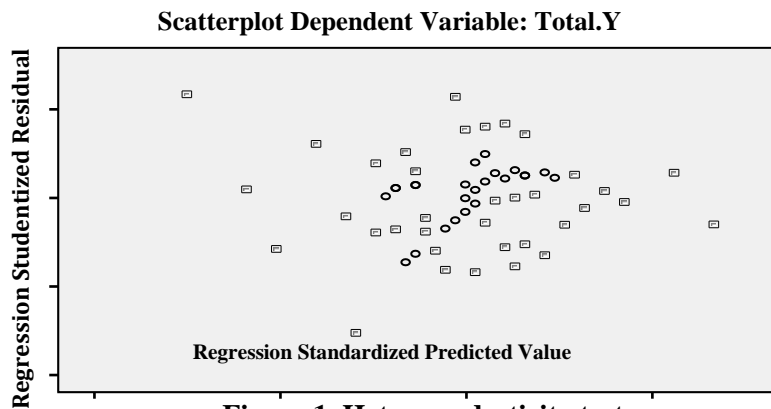
Scatterplot Dependent Variable: Total.Y

Figure 1. Heteroscedasticity test

Source: Data processing output with SPSS 20, 20203

Based on Figure 1, it can be seen that the points are spread randomly, do not form a clear pattern and are spread above and below the number 0 on the Y axis. This shows that there is no heteroscedasticity in the regression model in this study, so the regression model It is suitable to be used to predict Financial Management Behavior based on financial literacy input (X).

5. **Simple Regression Analysis**

Simple regression analysis is used to determine the influence of the independent variables together on the dependent variable, and also to find out how the value of the dependent variable changes if its value is increased or decreased. The results of simple regression analysis in this research can be seen in the following table:

Table 5. Simple Regression Analysis

	Unstandardized Coefficients	Standardized		

Model		B	Std. Error	Coefficients Beta	t	Sig.
1	(Constant)	1.431	4.376		.327	.745
	Total.X	.392	.045	.750	8.641	.000

Source: SPSS 20, 2023

In this output, the coefficient values from the regression equation are obtained. The coefficient value of the regression equation Y= 1.431 + 0.392X. The coefficients of the simple linear regression equation above can be interpreted as a constant regression coefficient of 1.431, which means that the coefficient value of financial management behavior is 1.431. The X regression coefficient of 0.392 states that for every 1% increase in the financial literacy value, the management behavior value increases by 0.392. It can be said that the regression coefficient shows that the direction of influence of variable X on Y is positive. This means that this regression equation can be used to decide whether increasing and decreasing the dependent variable can be done by increasing and decreasing the independent variable. In this research, it can be seen that the significant value of financial literacy is $0.000 < 0.005$, so it can be concluded that the financial literacy hypothesis is accepted. So it can be interpreted that the financial literacy variable has a significant effect on financial management behavior.

6. Correlation coefficient

Multiple correlation coefficient analysis was carried out to determine the degree of strength of the relationship between the Independent variables together with the Dependent. The results of the multiple correlation coefficient analysis in this research are as follows:

Table 6. Correlation Coefficient Test Results

Model	R	R Square		
1	.750[a]	.563	.555	3.255

Source: SPSS 20, 2023

Based on table 6, above provides information that the R value is 0.750, which indicates that the R value of 0.750 is in the R value interval (0.60 – 0.799) with a strong degree of relationship strength. So it can be concluded that there is a strong relationship between the financial literacy variable (X) which is positively related and can be a factor in improving Financial Management Behavior (Y).

7. Significant Hypothesis Test (T Test)

Hypothesis testing using the T test was carried out to determine the effect of the independent variable, namely financial literacy (X), which has a positive and significant effect on financial management behavior (Y). This influence can be determined by comparing the tcount value with the ttable value. If the tcount value is greater than the ttable value then the

alternative hypothesis (Ha) is accepted, meaning that all independent variables significantly influence the dependent variable. The statistically significant hypotheses answered in this research are as follows:

H0:$\beta 1 = 0$: Financial literacy (X) has no positive and significant effect on financial management behavior (Y)

Ha:$\beta 1 \neq 0$: Financial literacy (X) has a positive and significant effect on financial management behavior (Y)

Hypothesis testing using the T test can be carried out by paying attention to the significance level, namely 5% or 0.05 with the decision that if the significance value is <0.05 then H0 is rejected and Ha is accepted, and vice versa if the significance value is > 0.05 then H0 is accepted and Ha rejected. The results of the t test carried out in this research can be seen in table 7 as follows:

Table 7. t test results

Model		Unstandardized Coefficients		Standardized Coefficiente	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.431	4.376		.327	.745
	Total.X	.392	.045	.750	8.641	.000

Based on the table above, it can be seen that the tcount value is 10.596 > ttable 8.641. Thus, it can be concluded that Ho is accepted and Ha is rejected, meaning that the financial literacy variable influences the financial management behavior variable. There is a significant influence between financial literacy (X) on students' financial management behavior (Y), so that a decision can be made that there is an influence of financial literacy on the financial management behavior of students in the Islamic Education Management Study Program.

From the results of research conducted on students of the Islamic Education Management Study Program, the results of the questionnaire distributed to students included 35 research questionnaire statements and questionnaire statements according to predetermined indicators, in the good category with an average of 90%. From the respondents' answers to the management behavior questionnaire with an average of 90%, it can be concluded that the financial management behavior of students in the economic education study program is in the good category. This research is strengthened by the results of previous research, namely research conducted by Sholeh (2019) with the title "The Influence of Financial Literacy on Student Financial Behavior". Says that there is a significant influence between financial literacy on the financial behavior of students in the VII semester of Economic Education at Pamulang University for the 2019/2020 academic year.

This research examines the relationship between financial literacy and financial management behavior. Based on the results of the significance test calculation, Tcount is 10.596 with an error level of 0.05 and the error degree dk = n-2 60-2=58, the Ttable value is 8.641. Based on the results of the tcount calculation 10.596 > ttable 8.641, meaning that this research accepts the alternative hypothesis (Ha) and rejecting the null hypothesis (Ho), meaning that there is a significant influence between financial literacy on the financial management behavior of students in the Islamic Education Management Study Program at the Parahikma Indonesia Institute. In general, the results obtained show that financial literacy has a positive and significant effect on financial management behavior in line with Chuaah. et.al (2020) who found that this is a significant indicator of this behavior. Furthermore, Sidjaga (2021) emphasized that money plays a symbolic role which is expressed as recognition of a person's achievements, status and respect, as well as power. According to researchers, this also influences human sentiment and behavior because some people consider it good and valuable, while others consider it bad and useless. Therefore, students who have a positive attitude towards money show good financial behavior in planning their finances and a high tendency to save (Akben-Selcuk, 2015). In addition, those who treat money as "power/prestige" and are equipped with good financial planning tend to demonstrate responsible financial behavior (Amagir et al., 2018). Therefore, the environment and educators need to foster a positive attitude towards money among students by showing a positive attitude towards money.

Meanwhile, financial literacy was found to be an important factor in financial management behavior and this is consistent with previous research conducted in the Malaysian context (Mulyati et.al, 2021; Hariyani, 2022). This shows that students with good financial knowledge make better financial decisions, which leads to better financial management behavior. Having good financial knowledge allows a person to manage their personal finances well such as making a budget, investing, saving, and deciding on matters related to insurance (Herawati et al., 2018). Most of Indonesia's young generation have weak financial planning and spend money beyond their financial capabilities (Akib et.al., 2023) so education regarding personal financial management is needed for these students. Therefore, educators, especially in the Islamic Education Management study program, have the task of ensuring that students in all study programs gain knowledge about personal financial management.

High financial literacy through financial education, financial socialization and financial attitudes will produce individuals who are able to manage their financial behavior well. Financial behavior is the actions taken in planning, managing and controlling financial resources (Herawati et al. 2018). The Theory of Planned Behavior (TPB) is the theory that is

most suitable as a basis for understanding individual behavior regarding financial matters because TPB acts as a tool for predicting and explaining individual behavior and actions. Based on the TPB, an individual's desire to carry out an action is driven by his attitude towards the behavior, subjective norms, and perceived behavioral control.

The Theory of Planned Behavior (TPB) which was introduced by Icek Ajzen in 1985 is a continuation model of the Theory of Reasoned Action (Ajzen 1985). This theory is used to predict, explain, and understand human behavior. Based on this theory, individual desires are the main factor in determining a person's behavior because therein lies the motivation that motivates the individual to try and be serious in achieving and carrying out an action (Ajzen 1991).

Lajuni et al. (2018) in their research used the Theory of Planned Behavior (TPB) to examine financial literacy and financial behavior. Attitudes and financial literacy appear to influence the desire to make financial behavior changes among undergraduate students in Malaysia; However, this research is unable to support the theory that subjective norms and perceived behavioral control can influence an individual's desire to take an action (Lajuni et al. 2018). Although these findings may not fully support the theory, Lajuni et al. (2018) emphasized that the use of the Theory of Planned Behavior has great potential in determining an individual's desire to take an action related to finances. In fact, researchers state that financial literacy is an important element as an extension of the Theory of Planned Behavior.

Satsios & Hadjidakis (2018) succeeded in supporting the Theory of Planned Behavior (TPB) by proving that attitudes towards behavior, subjective norms, and perceived behavioral control have a direct positive effect on the desire and behavior of saving. The research results found that a high positive attitude will lead to a greater desire to save, thus supporting the TPB where attitude is a determinant of saving behavior. Subjective norms are also the main determinant of the desire to carry out an action; Individuals who are influenced by beliefs and thoughts about the surrounding situation are seen to have a desire to make financial savings and express this through behavior (Satsios & Hadjidakis 2018).

CONCLUSION

In conclusion, financial literacy has a significant influence on student financial behavior at the Parahikma Indonesia Institute. Student financial literacy can be improved through financial education and financial attitudes. Thus, financial education has the greatest influence on financial literacy and financial attitudes and this is a benchmark for educational policy designers that the financial literacy of society, especially students, can be improved through

financial education. Therefore, the authorities, both the government and educational institutions, must intensify their functions and efforts towards producing a society that is literate and skilled in the financial sector. Education will indirectly foster positive and good financial attitudes, and individuals are also motivated to jointly develop and improve these attitudes so that better financial attitudes can develop. The environment, especially parents, should play as much of a role as possible in developing children's financial knowledge and skills from an early age. In addition, student financial behavior can be predicted through the Theory of Organized Behavior.

Based on this theory, individual behavior and actions can be expected through attitudes, perceptions and social factors. However, this research is only able to strengthen the understanding of attitudes where financial attitudes are seen to increase financial literacy and influence an individual's desire to act well in matters related to finance. However, the Theory of Planned Behavior is still relevant to be used as an extension in further research to knowing financial behavior through financial literacy.

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