



Improving Financial Management Behavior Through Financial Attitude, Financial Knowledge, And Financial Technology in Students STIE Graha Kirana Medan

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ABSTRACT

This study aims to determine and analyze the influence of Financial Attitude, Financial Knowledge and Financial Technology on the Financial Management Behavior of STIE Graha Kirana students. The population in this study is STIE Graha Kirana Stambuk 2016-2018 students who use an unknown number of fintech. The number of samples in this study was 96 students with an accidental sampling technique. Data collection methods are questionnaires and interviews. The analysis technique uses multiple linear regression analysis. The results of this study indicate that simultaneously financial attitude, financial knowledge, and financial technology have a significant and significant effect on financial management behavior. Partially, the Financial Attitude and financial knowledge variables have a positive and significant effect on Financial Management Behavior, while the Financial Technology variable has a positive and insignificant effect on Financial Management Behavior.

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1. Introduction

Good financial management is very important to achieve prosperity. Success or failure in managing finances is based on the financial behavior of each individual. Many people think that the difficulty in financial management is based on the income factor alone. Even though it is not only income that triggers a person to experience financial difficulties. Financial difficulties not only come from low income but also arise if there is an error in financial management and the absence of financial planning [1]. Financial planning is a science that places the study of finance by placing various financial attributes conceptually and systematically both in the short and long term [2]. By making financial planning in the form of financial statements, you can see the financial flow you have. Because the financial statements describe the financial condition and results of operations at a certain time or period. The types of financial statements that are commonly known are profit/loss reports or operating results, cash flow statements, statements of changes in a financial position [3].

The pioneer of behavioral finance was Richard H. Thaler, a professor of economics and behavioral science at the University of Chicago. Since 1991, Richard H. Thaler and Robert J. Shiller of Yale University have coordinated workshops at the National Bureau of Economic Research (NBER) with financial support from the Russell Sage Foundation. Since then, research with the theme of behavioral finance has grown rapidly [4]. Financial behavior studies how humans behave in a financial decision, especially studying how psychology affects financial decisions, companies, and financial markets. The concept described states that financial behavior is an approach that explains how humans invest or relate to finances influenced by psychological factors [5]. *Behavioral finance is a relatively new field that seeks to combine behavioral and cognitive psychological theory with conventional economics and finance to provide explanations for why people make irrational financial decisions* [6]. Financial management behavior is the ability of someone who can manage daily financial

funds effectively based on planning, budgeting, checking, managing, controlling, finding, and storing funds [7].

Factors that can influence financial management behavior are financial attitudes. Financial attitude is defined as a person's state of mind, opinion, and judgment about finances [8]. Based on social learning theory, three directions lock behavior, environment, and events in each party that influence perceptions and actions in this study, namely financial attitudes and financial behavior. Financial management behavior will be good and right if it starts with applying a good and appropriate financial attitude [9]. A person's financial attitude and financial knowledge can trigger a person to manage his finances, supported by financial technology, of course, can help the individual in managing his finances. The attitude of students in allocating money from their parents depends on their behavior. Some groups spend all the money sent from their parents and even always ask for extra money, some groups set aside some money to save or invest.

Financial attitude can be considered by looking from a person's psychological point of view when evaluating the practice of financial management so that it becomes a principle in finance to create and maintain value in making financial decisions [10]. So that individuals who have a financial attitude can be seen from how their personality is in carrying out good financial management practices for their future. Attitude is good financial management begins with applying a good financial attitude.

The college period is the first time for most students to manage finances independently without full supervision from their parents [11]. During the lecture period, students are in a transition period from dependence to financial independence and it is during the lecture period that students also have to make plans that will affect their welfare and future success. Students are one of the components whose numbers are quite large and will have a major influence on the economy because in the future these students will enter the world of work and start to be independent, including in financial management. Students as the younger generation will not only face increasing complexity in terms of financial products, services, and markets but are more likely to have to bear greater financial risks than their parents in the future.

Young people are indeed more difficult to manage finances than adults, due to the consumption habits of young people tend to be affected by prestige or self-esteem. Meanwhile, most of the students do not have income and the monthly reserve funds are limited. In addition, students as the younger generation will also face increasing complexity in financial products, services, and markets, and tend to have to bear financial risks in the future that are greater than their parents. There is a reason that a person can have difficulty managing his finances daily, namely the impulsive influence while shopping and also trying to give the impression that life is not lacking. Young people are synonymous with rah-rah and seem unable to manage their finances properly. The higher the age of the individual, the inversely proportional to consumptive behavior, therefore consumptive behavior is mostly carried out by young people. Even though managing finances from a young age is very important to achieve financial independence. The Global Youth Survey indicates that 43 percent of young people around the world do an online search to decide to buy a product. Meanwhile, 40 percent of them make decisions based on input from friends or family, and another 17 percent make decisions based on advertisements in the media. In Southeast Asian countries such as Indonesia, most of the young generation's spending is generally on transportation, food, socializing clothes, and telephone accounts.

Student behavior in spending money depends on their knowledge. The level of education possessed by students should have gained more knowledge about what financial management is and what its goals and benefits are. Providing financial knowledge from universities that can be done in the form of learning related to economic problems can be the foundation for students to make financial decisions, both when they are still students and when entering the world of work. Financial knowledge consists of financial skills and mastery of financial tools. Financial skills as a technique for making decisions in financial management behavior, such as preparing a budget, choosing investments, choosing insurance plans, and using credit are examples of financial skills. [12]. Meanwhile, financial tools are tools used in making financial management decisions, such as checks, credit cards, and debit cards. This study was created to help students try to know and understand personal financial

management and how to implement it, as well as education level and financial management. Education on how to manage personal finances seems to have a positive impact on those who have financial facilities such as credit cards and bank accounts.

In general, the lack of financial knowledge in terms of financial skills above is caused by education. Financial knowledge can be obtained from formal education and informal sources. This formal education such as high school programs (lectures), seminars and training classes outside of school. Meanwhile, informal sources can be obtained from the surrounding environment, such as from parents, friends, co-workers, or one's own experience [13]. An understanding of finance is also aimed at making short-term financial decisions such as savings and loans as well as long-term financial decisions such as retirement planning, business planning, and education planning [14]. Seeing the development of the internet which is increasingly being used by various levels of society, technology and information systems continue to give birth to various innovations, especially financial technology to meet various community needs, including access to financial services and transaction processing [15]. In Bank Indonesia regulation Number 19/12/PBI/2017 financial technology is the use of financial system technology that produces new products, services, technology, and/or business models and has an impact on monetary stability, financial system stability, efficiency, smoothness, security, and system reliability. payment. Financial technology providers include payment systems, market support, investment management, and risk management, loans, capital financing, and financing, and other financial services.

Most students do not have an income and get pocket money from their parents. Based on direct interviews with 20 students at STIE Graha Kirana Medan in December 2020, it was shown that most of the student's pocket money was used for other needs such as watching movies, hanging out, fashion, internet packages (pulse) but spending for college needs only a small part. Researchers use students in STIE Graha Kirana Medan as the object of research because psychologically students already have emotional maturity in managing finances, planning investments, but are not necessarily wiser in making financial decisions even though they already have better financial knowledge. This reason is reinforced by several previous studies which say that students who have a higher and better level of understanding of financial knowledge tend to have better financial and financial behavior. [16]. The students have financial problems because most of them do not have income, even though they get scholarships, they can only be used for a limited time every month. Student financial problems can be caused by delays in sending money from parents or monthly money that runs out prematurely. Some students have also used applications that support financial technology, such as the ovo application, danaku, gopay, and m-banking.

The results of the pre-survey to 30 undergraduate STIE Graha Kirana Medan students can be seen that there are 10 out of 20 STIE Graha Kirana Medan students who have used applications that support financial technology. This means that 50 percent of students already have the application and only 50 percent are not users of the application. But that doesn't mean that 50 percent don't have fintech at all. However, from some of the respondents' answers, some of them only have the application but do not always use it, and some do not use it at all. It's like downloading the ovo app, but never refilling the balance. Respondents' answers regarding the way they manage their finances through fintech are not good enough. This is because the easier it is to make payments, the more consumptive they are. As a result, their financial management will deteriorate.

2. Literature Review and Submission of Hypotheses

2.1 Financial Management Behavior

Financial Management Behavior relates to a person's financial responsibility regarding how to manage their finances. Financial responsibility is the process of managing money and other assets in a way that is considered productive [17]. Then the behavior of financial management is the ability of a person, both individuals and families to manage (planning, budgeting, checking, managing, controlling, searching, and storing) money owned in everyday life [18]. Students who live far away or are separated from their families will spend a lot of time with peers who are relatively the same age, so friends have a strong influence because they have more free time together [19].

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2.2 Financial Attitude

The attitude of an individual will direct him to an action that he considers right [20]. Attitude is a mental state and level of readiness, which is regulated through experience which exerts a dynamic or directed influence on the individual's response to all objects and situations related to it [21]. Their financial attitude will help determine their actions and behavior in terms of finances, both in the habit of managing their finances by budgeting, having a feeling of security with the financial management that is carried out, being able to manage their finances without environmental assistance, the habit of having unexpected funds or saving funds, and have a good perception of money [22]. Young people want to always keep up with the times, such as wanting to follow the style of someone they idolize. Many young people like branded goods at high prices. This makes their expenses to be high. This can be caused by environmental factors or habits. There are student habits for modern life that tend to be hedonistic behavior [23]. Students have a bad financial attitude, so their financial literacy is low. On the other hand, the better the student's financial attitude, the higher the student's financial literacy level [24].

2.3 Financial Knowledge

The knowledge that a person has will certainly make the individual more selective in determining which needs are a priority in his life [25]. Someone who has more financial knowledge, his financial management behavior will also be wiser. Someone with a good understanding of general financial knowledge, such as being able to understand inflation and the time value of money, will apply this knowledge to manage their finances, such as habits for saving and investing [26]. Financial knowledge is knowledge to manage finances in making financial decisions. The ability to manage financial assets can be done by applying the right way of managing finances, the family will be able to use the money they have to achieve their goals [27]. Financial knowledge refers to a basic understanding of financial concepts and procedures and the use of this knowledge to solve financial problems [28].

2.4 Financial Technology

This financial technology directs a student to be able to maximize financial literacy well. Financial literacy related to general knowledge of finance, knowledge of financial management, knowledge of savings and investment, and knowledge of risk has a role in influencing financial attitudes and financial management behavior of a person [29]. The importance of young people mastering financial literacy is that they become more maximum of processing their money. Not just to fulfill their wishes. So they become wiser in using their money. Even though the basics of financial literacy have been taught from an early age by their families, teachers, and friends, there are still many of them who feel indifferent to this financial literacy and use their money as they please [23].

3. Research Methods

This type of research is associative research. The population in this study were all students of STIE Graha Kirana, Medan Utara, 2018 to 2020, who used an unknown number of fintech. The sampling technique uses non-probability sampling, which is a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample. The type of non-probability sampling used is the type of accidental sampling, which is a coincidence sampling technique, meaning that anyone who meets the researcher can be used as a sample. So that the sample in the study selected 96 respondents. Collecting data using a questionnaire while data analysis using multiple linear regression analysis.

3. Discussion

Classic assumption test

Normality tes

Table 1. Uji One-Sample Kolmogorov-Smirnov
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters ^b	Mean	.000000
	Std. Deviation	3.55548136
	Absolute	.107
Most Extreme Differences	Positive	.107
	Negative	-.067
Kolmogorov-Smirnov Z		1.052
Asymp. Sig. (2-tailed)		.218

From the results of the residual normality test using the Kolmogorov Smirnov one-sample test in Table 1, it can be seen that the Asymp value. Sig. (2-tailed) is $0.200 > (0.05)$, this means that H_0 is accepted so it can be concluded that the residual data is normally distributed.

Heteroscedasticity Test

A good regression model is one with homoscedasticity or no heteroscedasticity. Based on the statistical approach using the Glejser test, in Table IV.18 it can be seen that the significant value of the financial attitude variable (X1) is $0.051 > 0.05$; for financial knowledge (X2) the sig value is $0.402 > 0.05$ and for financial technology (X3) the sig value is $0.182 > 0.05$. Of the three variables studied, it shows that all sig values > 0.05 , this means that it can be concluded that there is no heteroscedasticity problem

Multicollinearity Test

Explains the basis for seeing a model that is not affected by multicollinearity by looking at the Variance Inflation Factor (VIF) and the level of tolerance. If $VIF > 10$ and tolerance < 0.1 , then multicollinearity is affected, but if $VIF < 10$ and tolerance > 0.1 , then there is no multicollinearity problem in this study. Based on Table 3, all VIF values are smaller than 10 and the tolerance is greater than 0.1, therefore, it can be concluded that there is no multicollinearity problem in this study.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.696	3.632		.192	.848
Financial Attitude	.564	.083	.557	6.816	.000
Financial Knowledge	.320	.106	.258	3.006	.003
Financial Technology	.105	.090	.087	1.168	.246

Multiple linear regression analysis was used to determine how much influence the independent variable (X) consisting of Financial Attitude (X1), Financial Knowledge (X2), and Financial Technology (X3) had on the dependent variable (Y), namely Financial Management Behavior. The value of the multiple linear regression coefficients can be seen in Table 4.

Based on Table 4, the following multiple linear regression equation is obtained:

$$Y = 0.696 + 0.564 X_1 + 0.320 X_2 + 0.105 X_3 + e$$

- Constant (β_0) = 0.696. This shows a constant level, where if the Financial Attitude (X_1), Financial Knowledge (X_2) and Financial Technology (X_3) variables are 0, then the Financial Management Behavior (Y) in STIE Graha Kirana students will remain at 0.696, assuming other variables remain.
- Financial Attitude Coefficient (β_1) = 0.564 > 0 This indicates that the Financial Attitude (X_1) variable has a positive effect on Financial Management Behavior (Y). If the financial attitude is increased, the Financial Management Behavior of STIE Graha Kirana students will also increase assuming other variables remain, and vice versa.
- Financial Knowledge Coefficient (β_2) = 0.320 > 0. This indicates that the Financial Knowledge (X_2) variable has a positive effect on Financial Management Behavior (Y). If financial knowledge is increased, then the financial management behavior of STIE Graha Kirana students will also increase assuming other variables remain, and vice versa.
- The coefficient of Financial Technology (β_3) = 0.105 > 0. This indicates that the Financial Technology (X_3) variable has a positive effect on Financial Management Behavior. If financial technology is improved, the financial management behavior of STIE Graha Kirana students will also increase assuming other variables remain, and vice versa.

Hypothesis test

Simultaneous Significance Test (F Test)

Table 5. Simultaneous Test Results (Test F)ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1955.687	3	651.896	49.940	.000 ^b
Residual	1200.938	92	13.054		
Total	3156.625	95			

Based on Table 5, it is obtained that Fount (49.940) > Ftable (2.70) and significance (0.000) < (0.05). This means that the variables of financial attitude, financial knowledge, and financial technology simultaneously have a significant effect on the loyalty of financial management behavior in STIE Graha Kirana students.

Partial Significance Test (t-test)

Table 6. Partial Test Results (t Test)

Model	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Coefficients Beta		
(Constant)	.696	3.632		.192	.848
Financial Attitude	.564	.083	.557	6.816	.000
Financial Knowledge	.320	.106	.258	3.006	.003
Financial Technology	.105	.090	.087	1.168	.246

The value with df = n-k is 96-4 = 72, so the value at the 0.05 significance level in the t table is 1.65. The results of the partial test (t test) can be seen in Table IV.22. Based on Table 6, the results of the partial significance test can be concluded that:

- The Financial Attitude (X_1) variable has a financial attitude coefficient (β_1) = 0.564 > 0 with count (6.816) > table (1.65) and a significance (0.000) < 0.05. Thus the financial attitude variable has a positive and significant effect on financial management behavior. If the financial attitude is good, the financial management behavior of STIE Graha Kirana students will increase significantly, and vice versa.

- b. The Financial Knowledge variable (X2) has a financial knowledge coefficient (β_2) = 0.320 > 0 with count (3.006) > table (1.65) and a significance (0.003) < 0.05. Thus the financial knowledge variable has a positive and significant effect on financial management behavior. If the financial knowledge is good, the financial management behavior of STIE Graha Kirana students will increase significantly, and vice versa.
- c. The Financial Technology variable (X3) has a financial technology coefficient (β_3) = 0.105 > 0 with count (1.168) > table (1.65) and significance (0.246) > 0.05. Thus the financial technology variable has a positive but not significant effect on financial management behavior. If financial technology is good, the financial management behavior of STIE Graha Kirana students will increase significantly, but financial technology does not significantly affect financial management behavior and vice versa.

Coefficient of Determination Test

Table 7. Testing the Coefficient of Determination (R^2) Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.787 ^a	.620	.607	3.613

Based on Table 7 shows that the Adjusted R Square value of 0.607 means that 60.7 percent of the variation in financial management behavior variables can be explained by financial attitude, financial knowledge, and financial technology variables. While the remaining 39.3 percent is explained by other factors not included in this study.

The Influence of Financial Attitude on Financial Management Behavior

The financial attitude variable has a positive and significant effect on the financial management behavior of STIE Graha Kirana students. This is because the financial attitude variable (X1) has a coefficient (β_1) = 0.564 > 0 with t count (6.816) > t table (1.65) and a significance (0.000) < 0.05. If the financial attitude is good, the financial management behavior of STIE Graha Kirana students will increase significantly, and vice versa. The results of previous studies which state that financial attitude has a positive effect on financial management behavior [30][31][32]. Financial attitudes direct a person in managing various financial behaviors. With a good financial attitude, a person will be better at making various decisions related to financial management. Students with a good level of financial attitude will show a good mindset about money, namely their perception of the future, not using money to control other people or as a problem solver, able to control their financial situation, adjust the use of money so that they can meet their needs. , does not want to spend money and has an ever-evolving view of money so that he can control his consumption, can balance his expenses and income, set aside money for savings and investment, and manage his debts for his welfare.

Based on the distribution of respondents' answers to the financial attitude variable, there were 12 student respondents with a percentage of 12.5 percent who answered that they did not agree with the statement "I always make financial plans before receiving pocket money". This shows that there are still student respondents who do not make financial planning. And there are 39 student respondents with a percentage of 40.6 percent answering agree to the statement "I manage finances without feeling worried". This is because the students who are respondents are the majority of students in semester 6 and above, where they already can manage finances obtained during lectures and their environment.

The Effect of Financial Knowledge on Financial Management Behavior

The financial knowledge variable has a positive and significant effect on financial management behavior in STIE Graha Kirana students. The financial knowledge variable (X2) has a coefficient (β_2) = 0.320 > 0 with count (3.006) > table (1.65) and a significance (0.003) < 0.05. If the financial knowledge is good, the financial management behavior of STIE Graha Kirana students will increase significantly,

and vice versa. The results of this study are in line with research conducted by [33][34][35] which states that financial knowledge has a positive effect on financial management behavior. Based on the distribution of respondents' answers to the financial knowledge variable, there were 7 student respondents with a percentage of 7.3 percent who answered that they did not agree with the statement "I know how to manage my finances." This shows that there are still student respondents who do not know how to manage their finances. And there are 50 student respondents with a percentage of 52.1 percent answered strongly agree with the statement "one's knowledge is very important to manage his finances". This shows that students' financial knowledge is very important to manage their finances. Therefore, the better someone has financial knowledge, the better the person's behavior in managing their finances will be. It is very clear that financial knowledge is the basis and an important factor that must be owned by every individual because it will affect the behavior of individuals in managing their finances, both now and in life in the future.

The Influence of Financial Technology on Financial Management Behavior

The financial technology variable has a positive and insignificant effect on the financial management behavior of STIE Graha Kirana students. The financial technology variable (X3) has a coefficient (β_3) = 0.105 > 0 with count (1.168) > ttable (1.65) and significance (0.246) > 0.05. If financial technology is good, the financial management behavior of STIE Graha Kirana students will increase significantly, but financial technology does not significantly affect financial management behavior and vice versa. The results of this study are in line with previous research [36][37][38] which states that financial technology has a positive effect on financial management attitudes. Financial technology can make it easier for students to manage their finances but does not have a direct impact on their financial management. Because the convenience of this technology may make students more consumptive so they cannot control their finances.

Based on the distribution of respondents' answers to the financial technology variable, there were 9 student respondents with a percentage of 9.4 percent who answered that they did not agree with the statement "fintech will provide more benefits in the future". This shows that most of the students' use of financial technology does not affect the way they manage their finances. The tendency of students to practice financial management behavior which is expected is not always influenced by the level of financial technology they have. And there are 48 student respondents with a percentage of 50 percent who answered strongly agree with the statement "knowledge of how to use financial technology is very important" This shows that students consider the presence of fintech to be new and important to learn, especially in using it so that the presence of fintech has a positive impact on its users.

4. Conclusion

Based on the results of the research conducted, the researchers concluded as follows, namely partially financial attitude has a positive and significant effect on financial management behavior in STIE Graha Kirana students. Partially, financial knowledge has a positive and significant effect on financial management behavior in STIE Graha Kirana students. Partially, financial technology has a positive and insignificant effect on financial management behavior in STIE Graha Kirana students.

Based on the results of research and discussion, the following suggestions can be given:

- a. Students are expected to receive training related to how to have a good financial attitude so that they can practice more responsible financial behavior. In the financial knowledge variable, students are required to have general knowledge of finance, knowledge of money management, knowledge of savings and investment, knowledge of risk and insurance as well as knowledge of credit and debt. As for financial technology, students are expected to further increase their knowledge of financial technology so that they can use technology well, especially in terms of payments.
- b. Students also need guidance from parents to implement good financial planning and make the right decisions for their children, especially for students who live far from their parents.
- c. It is hoped that STIE Graha Kirana will provide formal media to improve students' financial knowledge by adding or changing courses and campus programs such as seminars that lead to

financial attitudes, financial technology at STIE Graha Kirana, so that students' financial management behavior can be better than before and able to self-control in utilizing financial technology, be it in payment methods, loans to fundraising.

- d. It is hoped that further researchers should examine other factors not examined in this study, such as using other factors that influence Financial Management Behavior such as psychological, emotional, environmental factors, impulsive behavior, life satisfaction, and stress so that they can enrich knowledge about management finance.

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