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# The role of financial attitude, financial experience, financial knowledge and personality on student's personal financial management behavior

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***Abstrak*** *Penelitian ini bertujuan untuk mengidentifikasi peran dari sikap keuangan, pengalaman keuangan, pengetahuan keuangan dan kepribadian, terhadap perilaku pengelolaan keuangan pribadi mahasiswa. Populasi adalah seluruh mahasiswa asal Propinsi Sumatera Utara yang berkuliah di universitas negeri di Kota Langsa. Instrumen pengumpulan data nerupa kuesioner disebar melahui grup Whatsapp (WA) menggunakan google form, dan diperoleh 150 responden yang merespon. Berdasarkan hasil analisis regresi berganda, diperoleh secara parsial bahwa pengalaman keuangan dan pengetahuan keuangan berpengaruh positif dan signifikan terhadap perilaku pengelolaan keuangan pribadi mahasiswa, sementara sikap keuangan dan kepribadian terbukti secara empiris berpengaruh tetapi tidak signifikan terhadap perilaku pengelolaan keuangan mahasiswa. Secara simultan, keempat variabel independen diidentifikasi berpengaruh signifikan terhadap perilaku mahasiswa dalam mengelola keuangan pribadinya.*

***Katakunci****: sikap keuangan; pengalaman keuangan; pengetahuan keuangan; kepribadian; perilaku keuangan; mahasiswa*

***Abstract*** *This study aims to identify the role of financial attitudes, financial experience, financial knowledge and personality, on students' personal financial management behavior. The population is all students from North Sumatra Province who are studying at state universities in Kota Langsa. The data collection instrument was in the form of a questionnaire distributed through the Whatsapp (WA) group using a google form, and 150 respondents responded. Based on the results of multiple regression analysis, it was obtained partially that financial experience and financial knowledge had a positive and significant effect on students' personal financial management behavior, while financial attitudes and personality were empirically proven not significantly influence on student financial management behavior. Simultaneously, the four independent variables were identified as having a significant effect on student behavior in managing their personal finances.*

***Keywords****: financial attitude; financial experience; financial knowledge; personality; financial behavior; student*

***JEL Classification****: B20; B21; B26; C12; C54; D00; H01*

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## INTRODUCTION

In modern times, people must have financial intelligence, namely intelligence in managing personal finances. With sound and correct financial management strategies, individuals are expected to be able to take advantage of it in order to get the maximum benefit from the value of money they have. Students as the younger generation must be an example of good and correct financial management in the community. They not only face the increasing complexity of financial products, services and markets, but also face greater financial risk in the future. Therefore, students' understanding will encourage them to behave well in managing their own finances in the short and long term (Nirmala *et al*., 2022; Coskun & Dalziel, 2020; Herlindawati, 2015).

In managing finances, it takes knowledge to run it. Individuals who can manage their finances in a good and right way show that the individual is someone who is very responsible for the money they have (Baptista & Dewi, 2021; Asih & Khafid, 2020). Because if the individual fails to manage his personal finances, it will have a negative impact in the long term. One's responsibility can be judged from one's tendency to save money, manage the budget, and control spending (Ramadhan & Asandimitra, 2019; Fahrizal *et al*., 2021). The purpose of this study is to analyze how the role of the four factors that are considered to have an effect on personal financial management behavior. This is considered important because knowledge of these factors can be a reference for determining financial policies for the achievement of personal or family financial well-being, either by individuals, organizations or the government.

The first factor that is considered to have a major influence on personal financial management policies by students is financial attitude. Financial attitude is a state of mind, opinion and judgment about finances (Ramadhan & Asandimitra, 2019; Nisa *et al*., 2020). Financial attitudes are psychological tendencies that are expressed when evaluating recommended financial management practices with some degree of agreement and uncertainty (Humaira & Sagoro, 2018). Thus, there is a relationship between financial attitudes and personal financial management. Financial attitudes can also be associated with financial difficulties that are often faced by the community, especially young people. A person's attitude refers to how they feel about personal financial problems which can be measured by responding to a statement or opinion (Hidayat & Nurdin, 2020). Everyone's attitude towards their financial behavior in everyday life can be influenced, such as the attitude of influencing saving plans in the long term, as well as attitudes that can affect a person's ability in the future. Financial attitude will direct a person in managing various financial management behaviors. The results of the study by Ramadhan & Asandimitra (2019) and Rohmanto & Susanti (2021) show that there is a significant influence between financial attitudes on family financial management behavior. However, the results of the study of Nisa *et al*., (2020) found that financial attitudes had no effect on financial management behavior. In this study, based on the theoretical and empirical studies that have been described, it is determined that the first hypothesis to be tested is: "H1 = Financial Attitude has a partial significant effect on behavior".

The second factor that is considered to affect the students' personal financial management is financial experience. Financial experience is an incident about something related to savings, credit, investment, bookkeeping records and precautionary funds (Brilianti & Lutfi, 2020). A person's experience in the past is seen as very helpful in the survival of the present and the future. Experience is also a lesson in financial management so as to assist individuals in making more focused and wiser financial decisions. Financial experience can reduce bad debt behavior because it teaches lessons about the dangers of excessive debt and the risks of late payment of bills (Brilianti & Lutfi, 2020). Financial management experience can be measured from five components, namely financial experience in banking products, capital market products, pawnshop products, insurance products, and pension fund products. The results of studies by Immamah & Handayani (2022), Ameliawati & Setiyani (2018) and Purwidianti & Mudjiyanti (2016) stated that there was a significant influence of financial experience on personal or family financial behavior. Based on theoretical studies and previous research, the second hypothesis tested is: "H2 = Financial experience has a partial significant effect on student behavior in managing personal finances".

The third factor that is considered to affect the personal financial management experienced by students is financial knowledge. Financial knowledge is closely related to one's financial responsibilities, because it is something that is needed in making financial decisions to make better decisions, especially regarding wealth accumulation, pensions and debt (Devi *et al*., 2021; Dwiastanti, 2017; Fahrizal *et al*., 2021). College time is the initial position for students in managing their finances independently without supervision and control from parents, so financial knowledge is needed so that students have financially responsible behavior (Hidayat & Nurdin, 2020; Humaira & Sagoro, 2018). Financial knowledge is an understanding and concept of finance that includes basic financial knowledge, loans, investments, and financial protection (Brilianti & Lutfi, 2020). The results of the empirical study by Gunawan *et al*., (2022), Regista *et al*., (2021), and Rohmanto & Susanti (2021) found that financial knowledge has a significant effect on individual financial behavior. On the other hand, the results of the study belonging to Nirmala *et al*., (2022) and Nisa *et al*., (2020) found financial knowledge had no significant effect on financial management behavior. Based on previous theoretical and empirical studies, the third hypothesis being tested is: "H3 = Financial knowledge has a partial significant effect on student behavior in managing personal finances".

The fourth factor assessed regarding students' financial management behavior is personality. This is because the personality possessed by each individual can affect financial management behavior and has weaknesses in financial management. Understanding the personality aspects of managing finances is needed for an individual to be successful in managing their finances, because each personality type is different in how to manage their finances. Personality is a relatively permanent pattern of character, and a unique character that gives consistency as well as individuality to one's behavior (Humaira & Sagoro, 2018).

Examples of weaknesses that personality traits can cause are financial problems such as excessive debt. The results of studies conducted by Yuhaprizon (2022), Gunawan *et al*., (2022), and Humaira & Sagoro (2018) show that there is a significant influence of personality on individual financial management behavior. However, the results of the study courtesy of Nisa *et al*., (2020) and Mardahleni (2020) stated that personality partially has no significant effect on personal financial management behavior. Based on previous theoretical and empirical studies, the fourth hypothesis tested is: "H4 = Personality has a partial significant effect on student behavior in managing personal finances".

## METHOD

This study aims to identify the role of financial attitude (X1), financial experience (X2), financial knowledge (X3) and personality (X4), on students' personal financial management behavior (Y). Based on these objectives, the object of this research are students from North Sumatra Province who are currently registered actively undergoing lectures at state universities in the Kota Langsa. Currently, there are two state universities in Kota Langsa, namely Samudra University and State Islamic Institute (IAIN) of Langsa. The total population is 256 people where data is obtained from two Whatsapp (WA) groups specifically for students from North Sumatra Province who study in Kota Langsa.

Data collection used a questionnaire instrument which was distributed in a google form format to all members of the two WA groups. Of the total number of members, only 150 people filled out the questionnaire that was distributed. Thus, the students who responded to the questionnaire became the respondents of this study. Interviews were conducted on 20 students with the aim of collecting supporting data. The criteria of respondents being interviewed are easy to reach and willing to be interviewed by researchers.

Before the actual data collection was carried out, the questionnaire underwent a validity and reliability test. The results of the first validity test show that there are three question items that do not meet because the significance value of the Pearson correlation of these items is greater than .05 (Sugiyono, 2016; Sujarweni, 2015). After the three items were removed, a second test result was obtained which stated that all the questions asked had met the criteria because the validity value was greater than .05. Furthermore, the results of the reliability test state that the value of Cronbach's alpha for each variable is more than .6 which means that the test criteria have been met (Frost, 2019; Ghozali, 2016).

The data analysis method begins with the classical assumption test which includes the normality test, multicollinearity test and heteroscedasticity test. The results show that the research model is free from these assumptions, which means that statistically there is certainty that the regression equation obtained in this study has accuracy in estimating, unbiased and consistent (Sekaran & Bougie, 2016; Ghozali, 2016). Furthermore, the process was carried out through a multiple linear regression approach, partial (t-test) and simultaneous (F-test) hypothesis testing, and coefficient of determination analysis (Frost, 2019; Tan, 2017; Mishra & Alok, 2017; Ghozali, 2016). These approaches was taken to analyze the causal relationship between the independent variables included in the study and students' personal financial management behavior as the dependent variable. The statistical calculation process in this study was carried out using SPSS ver. 25 for Windows software.

## RESULTS AND DISCUSSION

The results of the Kolmogorov-Smirnov normality test in Table 1 show the value of Asymp Sig. of .200 or greater than .05. Thus, the research data is declared to be linearly distributed and linear regression can be tested (Tan, 2017; Ghozali, 2016).

Table 1 also summarizes the results of the multicollinearity test where the Tolerance value of each variable (X1 = .811; X2 = .829; X3 = .940; X4 = .894) is greater than .10. Similarly, the VIF value of each variable (X1 = 1.233; X2 = 1.206; X3 = 1.064; X4 = 1.118) is smaller than 10. Based on the results of the Tolerance and VIF values, it is stated that this research model does not experience multicollinearity (Frost, 2019; Sugiyono, 2016).

Table 1. Results of Normality Test and Multicollinearity Test

| One-Sample Kolmogorov-Smirnov Test | | | |
|---|---|---|---|
| N | | 150 | |
| Asymp. Sig. (2-tailed) | | .200 | |
| Model | | Tolerance | VIF |
| 1 | Financial Attitude | .811 | 1.233 |
| | Financial Experience | .829 | 1.206 |
| | Financial Knowledge | .940 | 1.064 |
| | Personality | .894 | 1.118 |

*Source: Primary data processed, 2022.*

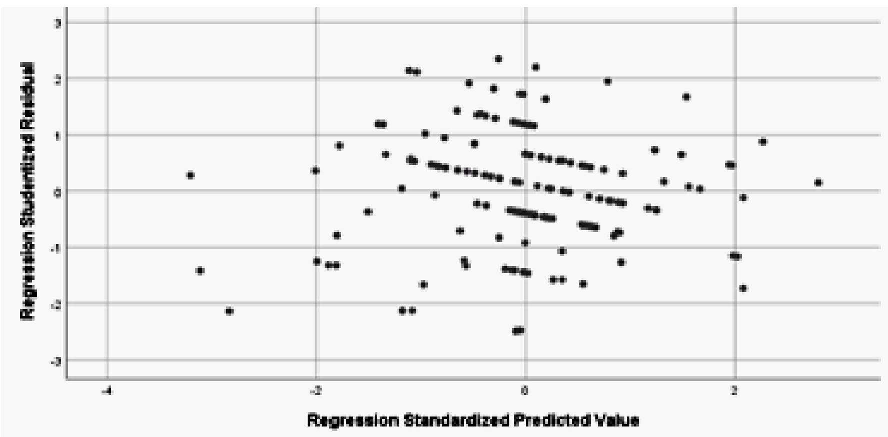


Figure 1. Scatterplot Graph for Heteroscedasticity Test

*Source: Primary data processed, 2022.*

In Figure 1 it can be seen that the points of data are irregularly spaced, do not form a certain pattern, and spread above, below, or around point 0. This indicates that the regression model in this study does not have heteroscedasticity (Sekaran & Bougie, 2016; Mishra & Alok, 2017; Ghozali, 2016), so that the model can explain research results clearly.

Based on the results of the classical assumption test state that the obtained regression model is free from possible biases, the data analysis process is continued with multiple linear regression. Table 2 summarizes some of the important regression analysis results. First, based on the value of Beta coefficient in the table, only financial attitude (X1 = -.036) have a negative influence on personal financial management behavior by students, while the other three independent variables (X2 = .207; X3 = .248; X4 = .025) has a positive effect on the dependent variable. From the regression coefficient value, it is also identified that the variable that has the dominant influence on students' personal financial management behavior is financial knowledge (X3 = .248).

The results of hypothesis testing summarized in Table 2 prove that partially, financial experience (Sig. t = .018) and financial knowledge (Sig. t = .001) proved to have a significant effect on students' personal financial management behavior because they have a lower significance value than .05. However, financial attitude (Sig. t = .637) and personality (Sig. t = .741) were shown to have an insignificant effect on students' personal financial management behavior because they had a significance value higher than .05. Thus, the second (H2) and third (H3) hypotheses can be proven true, while the first (H1) and fourth (H4) hypotheses are declared unproven.

Table 2. Multiple Regression Analysis Results

| | Unstandarized Coefficients | | Unstandarized Coefficients | | |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | t | Sig. t |
| (Constant) | 12.604 | 2.135 | | 5.904 | .000 |
| Financial Attitude | -.036 | .075 | -.041 | -.473 | .637 |
| Financial Experience | .207 | .087 | .204 | 2.389 | .018 |
| Financial Knowledge | .248 | .073 | .273 | 3.401 | .001 |
| Personality | .025 | .076 | .027 | .331 | .741 |
| R | = | .350 | | | |
| R Square | = | .123 | | | |
| Adjusted R Square | = | .098 | | | |
| F | = | 5.068 | | | |
| Sig. F | = | .001 | | | |

*Dependent Variable = Student's Personal Financial Management Behavior.

*Source: Primary data processed, 2022.*

The results in Table 2 also showed a significance value (Sig. F) of .01. Due to the value is lower than .05, it is stated that the four independent variables analyzed in this study simultaneously have a significant influence on students' personal financial management behavior.

Based on the results of the coefficient of determination in Table 2, the Adjusted R Square value is .098. These results indicate that the four variables analyzed in this study, namely financial attitudes, financial experience, financial knowledge and personality, only contributed 9.8 percent in explaining the changes that occurred in students' personal financial management behavior; while the remaining 90.2 percent is influenced by other variables not included in this research model.

**Discussion**

The results of this study identify that financial experience and financial knowledge are important factors that an individual should have in order to be able to manage his personal finances properly and carefully. The results of this study support the empirical arguments of Immamah & Handayani (2022), Gunawan et al. (2022), Rohmanto & Susanti (2021), Brilianti & Lutfi (2020), Ameliawati & Setiyani (2018) and Hidayat & Nurdin (2020). The positive and significant role of these two factors states that sound financial management behavior is formed when the individual concerned has more financial experience and his financial knowledge increases by frequently participating in learning programs so that his financial knowledge, then his personal financial management behavior is considered better.

Although obtained does not have a significant role in the behavior of personal financial management, financial attitude and personality are considered important. This is because the two factors are identified still have an influence on the behavior. Empirical findings of this study states that personality has a positive role in the formation of financial management behavior, which means that the higher self-confidence, dare to take risks, leadership and oriented to the future, the better financial management behavior is considered better (Nisa *et al.*, 2020; Mardahleni, 2020). Different empirical results are obtained for financial attitude where the factor is declared negatively influential on different financial management behavior, in contrast to the findings of the study. The general argument of a number of academics and researchers is a positive financial attitude in acting will encourage individuals to have a great sense of responsibility in managing their personal financial (Rohmanto & Susanti, 2021; Hidayat & Nurdin, 2020; Humaira & Sagoro, 2018; Ramadhan & Asandimitra, 2019). These results indicate the opposite conditions, where the more positive attitudes of a person in managing his personal finances, namely the mind, opinion or assessment of finance, the less good the management of the personal finances carried out by the person concerned. The findings of this research are considered to be explored more deeply by the next researchers to confirm the validity of the analysis.

However, the results of this study identify that the four factors analyzed only have a relatively small contribution in explaining the changes that occur in students' personal financial management behavior. These findings imply that further research is needed to identify other factors that are considered to influence students' personal financial management behavior. These factors can include internal and external locus of control, self-efficacy, influence from parents or the community, or the level of income earned. The more factors that can be identified, the more knowledge regarding strategies to foster sound financial management behavior in the community.

## CONCLUSION

Based on the results obtained, it can be concluded several things. First, only financial attitude were statistically proven to have a negative role on personal financial management behavior by students; while financial experience, financial knowledge and personality have a positive role in students' personal financial management behavior. Second, financial experience and financial knowledge have been partially proven to have a significant effect on students' personal financial management behavior; on the other hand, financial attitude and personality have no significant effect on the student's financial behavior. Third, financial attitude, financial experience, financial knowledge and personality, simultaneously proved to have a significant effect on the behavior of personal financial management by students. Fourth, the results of the coefficient of determination state that the four independent variables analyzed in this study only have a relatively small contribution in explaining the changes that occur in students' personal financial management behavior. This last result implies that future researchers need to identify other independent variables that are considered to influence personal financial management behavior, especially students, such as locus of control, self-efficacy, influence from parents or community, or income level.

Based on these conclusions, it can be stated that personal financial management behavior is more related to financial experience and financial knowledge of the individual concerned. Financial experience is gained non-academicly more because of the courage to make financial decisions regardless of whether the decision is beneficial or is a mistake. Financial knowledge is obtained mainly from academic education and training related to personal financial management, such as discussing a case of financial behavior in class meetings. Both of these factors must be owned if an individual wants to have good personal financial management skills.

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