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The Effect of Financial Attitude and Financial Knowledge on Personal Financial Management of University Students Moderated by Gender

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ABSTRACT

University students are part of the community involvement in the financial usage for daily consumption budget. Consumptive and instant lifestyle frequently makes them spend their money for unnecessary needs. The increased student activities in searching for goods through online shops will certainly escalate the use of phone credit compared to those not online. While problems in holding money are mostly experienced by students especially those who are not staying at their parents. This is because students are in the transition stage from dependency to financial independency, students of the Faculty of Economics and Islamic Business, University of Islam Negeri Sumatera Utara (UINSU) – Medan who have studied subjects relating to economics and finance are supposed to have added value better than other circle of people. Therefore, students need to know and apply the meaning of personal financial management to be able to smartly manage the finances and live prosperously in the coming years. The researcher is interested in knowing the effect of financial knowledge of university students on personal financial management. Research conducted at the Faculty of Economics and Islamic Business by taking students as its population. The sample of respondents as many as 98 of 4.363 population recorded. By applying the Moderating Regression Analysis (MRA) through the moderation analysis method using SPSS version 23, the conclusion is that Financial Attitudes have a positive and significant effect on Personal Financial Management. Financial Knowledge has a positive and significant effect on Personal Financial Management. Financial Attitude and Financial Knowledge have a positive and significant effect on Personal Financial Management. Gender strengthens both Financial Attitude and Financial Knowledge on Personal Financial Management.

Key words: Financial Attitude, Financial Knowledge, Gender and Personal Financial Management.

INTRODUCTION

The increasing needs and desires of the people of Indonesia caused by the development of human civilization that is increasingly advanced. Working and earning income is one way to fulfill it. After getting it, individuals also need to manage their income well so that they can use it with their respective portions. One of the intelligences that must be possessed by modern humans is financial intelligence, which is intelligence in managing personal financial assets. Meanwhile financial education (financial education) is still a big challenge in Indonesia. Financial education is a long process that spurs individuals to have financial plans in the future in order to obtain welfare in accordance with the patterns and lifestyles that they live (Nababan and Sadalia, 2013). Financial attitude will help individuals in determining their attitudes and behavior both in terms of financial management, financial budgeting and making decisions.

Students often begin their studies with or without understanding and being responsible for their own personal finances (Cunningham 2000; Nellie Mae 2002).

Overcoming personal financial shortages to students can not only prevent fiscal potential, but also teach them in the right way how to manage money which will also have positive development implications. A consumptive and instant lifestyle makes students often spend money to buy anything they don't really need. Especially now that technology is increasingly developing, so they can easily buy anything they want through an online shop. While problems in holding money most experienced by students, especially those who are not at home with their parents. This is because students are in a transition period from dependency to financial independence.

The pre-study was conducted on students of the Faculty of Economics and Islamic Business, University of Islam State of North Sumatra (UINSU) - Medan, which showed that as much as 47% of the data were overseas and living alone (renting boarding rooms) who were always waiting for remittances from their parents every month, 30 % of the overseas living in the family home, and 13% are students who live with their parents in the city of Medan. There is a group of students who spend all money sent from their parents, even they always ask for additional transfers. However, there are also groups of other students who get monthly deliveries from their parents, partly set aside to learn to invest. As many as 73% of students do not make a monthly budget plan, and only 23% make a budget plan. This shows that FEB UINSU students have not yet implemented personal financial management.

Gender was identified as one of the factors influencing students' personal financial management. Abraham Ansong and Michael AsieduGyensare said men are usually responsible for financial decisions in various households and for that it is more likely to understand financial concepts better than women. Wagland and Taylor was quoted by NujmatulLaily as saying that women's low self-confidence was due to their role as housewives as well as career women making it very difficult to save. Therefore, this study aimed to determine whether there is an influence of financial attitude and financial knowledge on the personal financial management of students with gender variables.

Financial Attitude

Based on the research of Hayhoe, et al (1999), the financial attitude possessed by a person will influence and assist the individual in behaving and behaving towards finances. The instrument used in financial attitude research adopted a study conducted by Zahroh (2014). The indicators used are:

a. Orientation towards personal finance: habits in planning financial budgets.

b. Debt philosophy: The negative attitude used when student financial security is limited.

c. Money security: Students will feel secure in their financial condition.

d. Assessing personal finance: Personal finance that reflects the nature of students.

Financial Knowledge

According to Mason and Wilson (2000), states that financial knowledge is the decision making of individuals who use a combination of several skills, resources, and conceptual knowledge to manage information and decision making. To have financial knowledge, it is necessary to develop financial skills and learn to use financial tools. Financial skills are a technique for making decisions in personal financial management. Setting up a budget, choosing investments, choosing insurance plans, and using credit are examples of financial skills. Financials tools are forms and charts used in making personal financial management decisions such as checks, credit cards and debit cards (Ida and Dwinta, 2010). In this study, indicators for measuring a person's financial knowledge variables are Basic Personal Finance, Credit and Money Management, Savings, Investment and Risk Management.

Gender

The term gender was first (The Shorter Oxford Dictionary, 1973: 29) understood as a gender difference derived from the Latin genus (not gene) which means race, heredity, class, or class. Although gender is a social and cultural formation for men and women, gender is more a term among anthropologists. Gender is the division of roles between men and women determined by the community based on the nature of men and women who are deemed appropriate in accordance with the customs, norms and habits of the community. Gender is a characteristic concept that distinguishes a person between men and women. Sri SundariSasongko (2009) defines gender as the differences in roles, functions and responsibilities between men and women which are the result of social construction that can change according to the times. In this study, indicators for measuring gender variables are roles, responsibilities, functions, tasks and balance.

Personal Financial Management

Habib Ristiono defines financial management is a process that includes a comprehensive view of personal finance, including various management angles, assets and available resources. Then the available resources are used to overcome financial problems and fulfill the desire to start a systematic process. Kapoor, Dlabay& Hughes (2012) defines personal finance with the term personal financial management, which is a process of managing money to achieve economic satisfaction or personal well-being. According to Luqyan and Murniati (2018), there are several parts in managing personal finances, namely:

1. Managing Income; Revenue management (managing income) is the most important part in financial planning because without income and a clean source, financial planning as good as anything will be in vain. There is a sense of control that makes it easy for us to reject expenses that are merely impulsive drives.
2. Managing Needs; A simple definition of needs is anything without these items that will suffer, generally called very basic needs, such as food, clothing and shelter. Revenues allocated for several expenses can be grouped in several important items according to the desired priority scale.
3. Managing Dreams / Wants; Desire is the most difficult thing to manage. In fact, modern economics is built on the basis and main mission to help humans solve the eternal problem of how to manage scarcity of resources to fulfill unlimited wants. Therefore, it is very natural that in the smallest family the problem of managing limited resources becomes the most important issue.
4. Managing Surplus / Depreciation; In financial management, personal, household or state level, which is often an indicator of success is the bottom line, either in the form of profit or a balance sheet that is surplus or balanced. Loss or deficit is an undesirable condition. This is because when the balance sheet is surplus or at least balanced, the person will be able to function properly, fulfill all financial obligations, and even realize personal dreams.
5. Managing Contingency; Contingency is something that might happen in the future, but it cannot be predicted with certainty. In the same context, contingency arises because in every action and activity there are consequences that arise, good or bad. Bad consequences are often referred to as risks.

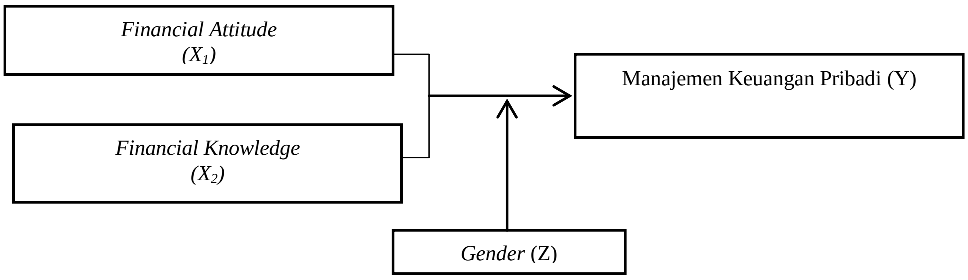

Figure 1 Conceptual Framework Chart

Research Hypothesis:

1. Financial Attitude has a positive and significant impact on student personal financial management.
2. Financial Knowledge has a positive and significant effect on student personal financial management.
3. Financial Attitude and Financial Knowledge have a positive and significant impact on student personal financial management.
4. Gender moderates the influence between financial attitude and financial knowledge on personal financial management.

RESEARCH METHOD

This type of research is descriptive and associative research. This descriptive method is a method that aims to find out the nature and deeper relationship between two variables by observing certain aspects more specifically to obtain data in accordance with existing problems with research objectives, where the data is processed, analyzed, and processed furthermore with the basic theories that have been studied so that the data can be drawn a conclusion. While associative according to Sugiyono (2014: 55) is associative research is a study of two or more variables. In this research, a theory can be built that can serve to explain, predict and control a phenomenon. The population in this study are all students who are still actively studying at the Faculty of Economics and Islamic Business, State Islamic University of North Sumatra (UINSU) - Medan. The student population used as a reference is the total numbers of students who are still active in college starting from the first semester to the last semester, active students recorded from 2015 to 2018 were 4,363 people. The sampling method in this study uses a non-probability sampling method with a purposive sampling technique that is, the technique of determining the sample with certain considerations (Sugiyono, 2015), so that a sample of 98 respondents is determined.The research data collection was sourced from primary data and secondary data. Primary data were obtained from individual or group sources (using questionnaires). As for secondary data from the results of primary data that has been processed such as diagrams, graphs, tables that will support research writing becomes more informative and easier to understand. Testing the questionnaire using a Likert scale and measured using SPSS tools.

RESULT AND DISCUSSION

Normality test

The results of the normality test using the Kolmogorov Smirnov Test approach can be seen in Table 1:

Table 1 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		98
Normal Parametersa,b	Mean	0E-7
	Std. Deviation	4.43725994
Most Extreme Differences	Absolute	.052
	Positive	.046
	Negative	-.052
Kolmogorov-Smirnov Z		.513
Asymp. Sig. (2-tailed)		.955
a. Test distribution is Normal.		
b. Calculated from data.		

Known Asymp.Sig (2-tailed) value of 0.955. This value is greater than the significance level α = 0.05. Then it can be concluded that the residual value is normally distributed.

Linearity Test

Linearity test results for the Financial Attitude variable on Personal Financial Management can be seen in Table 2:

Table 2 Linearity Test Results

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Unstandardized Residual * Unstandardized Predicted Value	Between Groups	(Combined)	1735.693	84	20.663	1.542	.194
		Linearity	.000	1	.000	.000	1.000
		Deviation from Linearity	1735.693	83	20.912	1.561	.187
	Within Groups		174.167	13	13.397		
	Total		1909.860	97			

Based on Table 2, it is known that the Sig. at Deviation from Linearity each of 0.187. This value is greater than the significance level α = 0.05. Then it can be concluded that Financial Attitude and Financial Knowledge have a linear relationship to Personal Financial Management.

Multicollinearity Test

Table 3 Multicollinearity Test

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.629	4.621		1.651	.102		
	Financial_Attitude	.492	.088	.515	5.594	.000	.748	1.337
	Financial_Knowledge	.201	.099	.186	2.022	.046	.748	1.337

Dependent Variable: Personal Financial Management

Based on the results above, the same Tolerance value of 0.748 is obtained. These results are greater than 0.10, then the VIF value also has the same value of 1,337. The result is smaller than 10, so in the regression model there is no linear relationship between the independent variables (no multicollinearity).

Heteroskedasticity Test

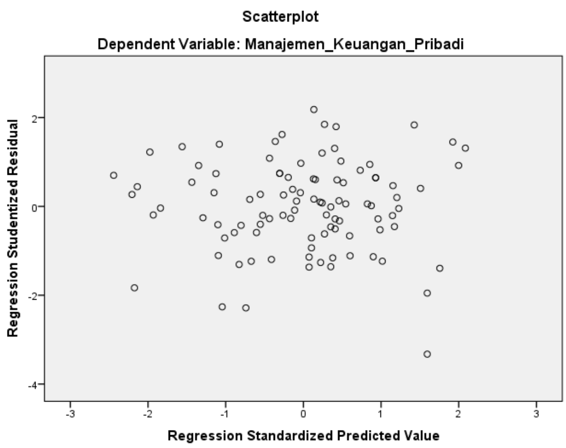

Figure 2. Scatter Plot Graph of Heteroscedasticity Test

Based on Figure 1 can be seen from the ScatterPlot graph presented, it is seen that the points spread randomly do not form a certain pattern that is clear and spread both above and below the zero on the Y axis, this means there is no heteroscedasticity in the regression model, so that the regression model appropriate to be used to predict the application of Personal Financial Management, based on input of independent variables.

Table 4 Glejser Test

Coefficients[a]				
Unstandardized Coefficients		Standardized Coefficients	t	Sig.
B	Std. Error	Beta		
-.711	2.796		-.254	.800
-.033	.053	-.071	-.613	.542
.120	.060	.231	1.988	.050
a. Dependent Variable: AbsRes				

Based on Table 4, it is known that the Sig. respectively 0.542 and 0.050. This value is greater than the significance level α = 0.05. Then it can be concluded that there was no heteroskedasticity in the regression model.

Multiple Liner Regression Analysis

Table 5 Multiple Linear Regression Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.629	4.621		1.651	.102
	Financial_Attitude	.492	.088	.515	5.594	.000
	Financial_Knowledge	.201	.099	.186	2.022	.046
a. Dependent Variable: Personal Financial Management						

From the results of data processing in Table 5, the regression equation model is obtained as follows:

Y = a + b1X1 + b2X2

Y = 7.629+ 0.492X1 + 0.201X2

Based on the results of the multiple linear regression above, Financial Attitude and Financial Knowledge on Personal Financial Management. The constant value (a) is 7.629, meaning that if Financial Attitude and Financial Knowledge are zero, then Personal Financial Management is a constant value of 7.629. Then, the Financial Attitude (b1) regression coefficient value is 0.492. That is, if Financial Attitude has increased, then Personal Financial Management will increase by 0.492 with the condition that the other independent variables have a fixed value. Then, the Financial Knowledge (b2) regression coefficient value is 0.201. That is, if Financial Knowledge has increased, then Personal Financial Management will increase by 0.201 on condition that the other independent variables have a fixed value.

Coefficient of Determination (R2)

Table 6 R Square Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.630[a]	.397	.384	4.48372
a. Predictors: (Constant), Financial_Knowledge, Financial_Attitude				

From Table 6, we get the coefficient of determination (R square) of 0.397, which means that 39% of the Financial Attitude and Financial Knowledge variables have an influence on Personal Financial Management, and the remaining 61% is explained by other variables not examined in this study.

Hypothesis test

T Test (Partial Significance Test)

Table 7 Partial Hypothesis Test (t Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.629	4.621		1.651	.102
	Financial_Attitude	.492	.088	.515	5.594	.000
	Financial_Knowledge	.201	.099	.186	2.022	.046
a. Dependent Variable: Personal Financial Management						

Based on the results obtained in Table 7, it is known that the coefficient value of Financial Attitude is 0.515 with a significance value of 0,000. These results indicate that the first hypothesis is accepted, which states that Financial Attitude has a positive and significant effect on Personal Financial Management. The coefficient value of Financial Knowledge is 0.186 with a significance value of 0.046. These results indicate that the second hypothesis is accepted, which states that Financial Knowledge has a positive and significant effect on Personal Financial Management.

Anova Test (F Test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1256.640	2	628.320	31.254	.000[b]
	Residual	1909.860	95	20.104		
	Total	3166.500	97			
a. Dependent Variable: Personal Financial management						
b. Predictors: (Constant), Financial_Knowledge, Financial_Attitude						

From the ANOVA test results, it is known that the value of $Fhitung$ is 31,254 while the value of Ftable with an error rate of 10% is 2,358; then it can be seen Fcount (31.254)>Ftable (2.358) and the significance value is smaller than the significant level α = 0.10 (0,000 <0.10). Thus, the third hypothesis is accepted stating that Financial attitude (X1) and financial knowledge (X2) simultaneously affect the personal financial management (Y) FEBI UIN-SU.

Moderation Regression Analysis
Subgroup Analysis

This regression test is used to determine the differences in the influence of financial attitude and financial knowledge on personal financial management which is divided by two types of gender, women and men. Regression for female gender observations can be seen in table 9:

Table 9 Women's Gender Sub-group Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872[a]	.761	.757	2.83601
a. Predictors: (Constant), Unstandardized Residual				

Regression for male gender observations can be seen in table 10:

Table 10 Test for Male Gender Sub-group
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.701[a]	.491	.471	4.10789

Dependent Variable: Personal Financial management

By comparing the value of R2 for female gender observation regression of 0.761 and R2 for male gender observation regression of 0.491, it can be concluded that the gender variable is a moderator variable. The influence of financial attitude and financial knowledge on personal financial management is moderated by female respondents' gender variables more strongly than male respondents.

Moderating Regression Analysis

This regression test is used to determine the effect of the independent variables on the dependent variable. Moderation variables are variables that can strengthen or weaken the influence of independent variables on the dependent variable. Interaction test or often called Moderation Regression Analysis (MRA) is a special application of multiple linear regression where, in the regression equation, it contains an interaction element, which is the multiplication of two or more independent variables.

Table 11 Moderating Regresion Analysis (MRA) Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.663[a]	.440	.409	4.52610
a. Predictors: (Constant), moderate_x2, FInancial_Attitude, Financial_Knowledge, Gender, moderate_x1				

After the moderation variable (gender variable) in the third regression equation, the Rsquare value increases to 0.440. Thus it can be concluded that the "hypothesis is accepted". So it can be said that the existence of a gender variable (as a moderating variable) will be able to strengthen or increase the influence of the Financial Attitude and Financial Knowledge variables on personal financial management.

The Effects of Financial Attitude on Student Financial Management

This study proves that the financial attitude of the students of the Faculty of Economics and Islamic Business UINSU - Medan influences personal financial management. This is indicated by the results of the t-test used to measure whether financial attitude influences personal financial management. The t-test shows that the significance value is below 0.05 which is 0.000. The significance value of this test is the basis for making a decision to reject Ho and accept H1 so that it can be concluded that there is an influence between financial attitude on personal financial management. Financial attitude that affects personal financial management makes students of the Faculty of Economics and Islamic Business UINSU-Medan to be able to do better financial management of personal finance. This will influence students and students to be able to determine what kind of actions they should take which they then apply to attitude. Students and students who have good financial attitudes will become a habit for students and will become behaviors that will be difficult to change.

The Effect of Financial Knowledge on Student's Personal Financial Management

This study proves that the financial knowledge of UINSU-Medan Islamic Economics and Business Faculty influences personal financial management. This is indicated by the results of the t-test used to measure whether financial knowledge influences personal financial management. The t-test shows that the significance value is below 0.05 which is 0.003. The significance value of this test is the basis for making a decision to reject Ho and accept H2 so that it can be concluded that there is an influence between financial knowledge on personal financial management. Financial knowledge that affects personal financial management makes students of the Faculty of Economics and Islamic Business UINSU - Medan to understand financial management. This will influence students and students to be able to determine what behavior they must do to make a decision. Students and students who have good financial knowledge will be able to use money wisely and can benefit their lives.

The Effects of Financial Attitude and Financial Knowledge on Student's Personal Financial Management

This research proves that the financial attitude and financial knowledge of UINSU-Medan Faculty of Economics and Islamic Business in Medan influences personal financial management. This is shown by the results of the F test used to measure whether financial attitude and financial knowledge affect personal financial management. In the F test shows that a value of 34,346 with a significance value is 0,000. While the value of $Ftabel$ in the degree of freedom df (N1) is 2.36. It can be concluded that $Fhitung > Ftabel$ (34,346> 2.36) and the significance value is smaller than the significant level $\alpha = 0.10$ (0,000 <0.10). The significance value of this test is the basis for making a decision to reject Ho and accept H3 so that it can be concluded that there is an influence between financial attitude and financial knowledge on personal financial management.

The Effects of Financial Attitude and Financial Knowledge on Personal Financial Management which Moderated by Gender

After the moderation variable (gender variable) in the third regression equation, the Rsquare value increases to 0.440. Thus it can be concluded that the "hypothesis is accepted". So it can be said that the existence of a gender variable (as a moderating variable) will be able to strengthen or increase the influence of the Financial Attitude and Financial Knowledge variables on personal financial management. Gender influences the management of personal finances supported by the concept put forward by Astari and Widagda that gender, in the perspective of the differences in the sexes of men and women influences the management of personal finances. Where men tend to be more rational in spending money than women who are based more on mere factors of pleasure.

CONCLUSION

Based on the results of research and discussion that has been carried out in this study, the researchers draw conclusions as follows:

1. Financial Attitude has a positive and significant effect on Personal Financial Management.
2. Financial Knowledge has a positive and significant effect on Personal Financial Management.
3. Financial Attitude and Financial Knowledge have a positive and significant impact on Personal Financial Management.
4. Gender strengthens the Financial Attitude and Financial Knowledge on Personal Financial Management.

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