



Influence knowledge finance attitude finance personality and level education to behavior management finance

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ABSTRACT

Knowledge and skills related to public finances are very important for society. The goal is for society to be able to manage and use money as efficiently as possible. With existing knowledge about finance, society expects to own stock education qualified related financial so that capable of taking attitudes and choices decision finance in a wise manner. Study This aim for know Influence Knowledge Finances, Attitude Finances, Personality, and Educational Levels Influence in a manner together to Behavior Management Finance on Perpetrator Business Small Craft weaving in Sa'dan Regency North Toraja. Study This goal is to understand how Knowledge Finances, Attitude Finances, Personality, and Educational Levels Influence Behavior Management Finance on Perpetrator Business Small Craft Weaving in Sa'dan Regency, North Toraja. ny as 57 people. Data collection techniques using a questionnaire Technique analysis Which was used in the study? This is a regression linear double. Research results show that knowledge finance, attitude finance, personality, and level education in a manner together (simultaneously) influence behavior management finance on perpetrator business small craft weaving in Sa'dan Regency, North Toraja.

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INTRODUCTION

Micro, Small and Medium Enterprises or commonly referred to as UMKM is a business unit that stands alone and is managed by an individual or group (Lathifah & MS, 2018). The business owner has full responsibility for the business run. Decisions pertaining to the company fully are in the hands of the owner. So, an owner must be capable of overcoming and finishing problems that arise in the company by making the right decisions (Adih & Edy, 2022). Therefore, MSME actors need to implement good financial management.

Behavioral financial management is a science that explains the behavior of somebody in arranging finance from the perspective of psychology and habits of the individual (Muhammad & Teti Anggita, 2021). Financial management behavior is ability somebody in arrange that is planning, budgeting, inspection, management, control, search and storage fund daily finances (Aprilia & Dikdik, 2019). Management finance or management finance is arrangement activity finance in

something organization (Dety, 2017). Management finance is all activity that relates to acquisition and funding. Management is important in managing reception and expenditure. Objective management finance Wrong, only one that is as effort to reach welfare management finance which can raise problems, among them difficulty in financing (Amanita, 2017).

There need to be strategic efforts to improve business growth. One of them is enriching knowledge through finance. Which is owned so that management finance businesses can develop well (Rahayu, 2017). *Financial literacy*, or knowledge of finance, is the ability to understand, analyze, and manage finances to make the right financial decisions to avoid financial problems (Rahman et al, 2020). Knowledge finance Also is need base for every people to avoid financial problems (Arroyan & Fahlauddin, 2022). Not only are financial difficulties caused by low income, but difficulty in finance can also appear if there is an error in management finance (*miss-management*), like an error in using credit, and no planning finance Knowledge of finance consists of skills in finance (*financial skills*) and mastery of financial tools (*financial tools*). According to Humaira & Sagoro, (2018) skills that Skills finance become a technique for making decisions in financial management behavior, such as preparing a budget, investing, choosing insurance, and using credit.

The second factor that influences financial management behavior is attitude finance, Where attitude finance can presenting characteristic And behavior greed when used with method Which Wrong. According to (Rahmayanti et al, 2019), Financial attitude is A from draft information And emotion about process learning and results trend For Act positive (Amelia, 2022). Perpetrator MSMEs whose own attitude towards finance is known How personality when do practice management finance which is good for the future. Hence the attitude in financial management, which is good, can start with the attitude in finance, which is good. The third factor that can influence financial management behavior is one's personality. Personality is a characteristic, style, or style of a person that comes from the formation of yang received from the environment. Business success requires a personality that always cares to arrange finance with moregood so, business can survive and even grow, and each person has a different type of personality when managing their finances.

actor 4, which can influence behavior in management finance in addition to financial knowledge, financial attitude, and personality (i.e., level of education), Education is an activity carried out by business and planned in mastery knowledge knowledge to use for changing the desired behavior and the formation of a mindset that is better. Where the level of education also plays a role in business success, because behavior management and finance Also be influenced by level of education. Please note that general education, which is very low, can influence knowledge in finance as well as behavior in management finance, which is also low. **Perpetrator** businesses often ignore the importance of utilizing financial information due to a lack of knowledge about the benefits of using financial information as a basis for making decisions (Djoko, 2015). Therefore, the level of education of the owner becomes a determinant in the utilization of information and finance in his efforts. Owners with low formal education levels are less likely to use information in finance than owners with higher formal education levels (Febriyanti et al, 2017).

In previous research, the discussion of the study of management behavior finance for micro, small, and medium enterprises has been carried out a lot. In this study, there were differences in the results shown. Attitude variables finance, based on research conducted by (Wisma & Rita, 2021), proves that s attitude finance No influential positive to behavior management finance whereas study Which done by (Humaira & Sagoro, 2018), which prove that Attitude Finance has a positive influence on financial management behavior, indicators Which used that is Orientation to finance personal, philosophy debt, security debt, and assessing personal finances. Variable Personality based on study Which done by (Tampubolon & Rahmadani, 2022) Which prove that influence personality to behavior management finance impact positive and significant while the research conducted by (Muhammad & Teti Anggita, 2021), proved that there was no significant effect significant Personality to Behavior Management Finance. For variable Level Education Based on study Which done by (Wisma & Rita, 2021), it appears that the level of education has a positive and significant

effect on behavior management and finance. There are different results in the study that make researchers want to research the return; it is in the area of different times, different units, and different units of work.

Toraja is the wrong area that still conserves weaving, specifically in Regency. Toraja is like Sa'dan, where production is still done manually. Almost all of society in the valley of Sa'dan and Ulan is made up of weaving craftsmen. A perpetrator business must have the ability to maintain business continuity. The ability of business actors to be able to compete must be improved. Woven fabric is one of the handicrafts that has the potential to be exported, but there are still lots of perpetrators in business craft weaving who do not yet own financial planning and business financial management, which are still lacking. Based on observations and brief interviews conducted with several woven craftsmen in Sa'dan Financial management done by para perpetrator businesses often faces the inability of the perpetrator to separate finance household and finance his efforts, causing difficulty in calculating profit or loss. Besides that, perpetrator businesses often think about reporting finance only as reporting sheer accountability, where financial reporting only needs to be done by para businessmen.

From description, planning as well as management finance on parabusiness actors greatly influence the actors efforts to run their efforts. From the background problem, the researcher is interested in doing a study about the influence of knowledge, attitude, and level of education on behavior financial management in weaving small business entrepreneurs in Sa'dan Regency, North Toraja.

RESEARCH METHOD

The research population is 57 small entrepreneurs in weaving crafts in Sa'Dan, North Toraja district. This study uses a quantitative research method that uses more numbers using saturated sampling. Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used for research on certain populations or samples, data collection using instrument research, and data analysis that is quantitative or statistical in nature with the aim of testing predetermined hypotheses (Sugiyono, 2020).

Data collection techniques used several techniques, including questionnaires, interviews, study documentation, and literature studies. The scale used in the questionnaire is a Likert scale with five levels: 5 = strongly agree, 4 = agree, 3 = disagree, and 2 = disagree.

Data analysis techniques describe what analysis techniques will be used by researchers to analyze the data that has been collected, including testing it. The data analysis technique uses classical assumptions. The research analysis model used to answer the research hypothesis is multiple linear regression analysis (multiple linear regression). Hypothesis test using the coefficient of determination test (R^2), simultaneous test (F test), and partial test (t test) (Darma, 2021). The analytical tool used for testing is multiple linear regression with SPSS tools (Ghozali, 2015).

RESULTS AND DISCUSSIONS

Analysis Descriptive

1. Description Based on Type sex

The response given by someone who is male definitely different in decisions or attitudes, compared to someone of the female gender. To see more clearly, the gender of the small weaving craftsmen in sa'dan can be seen in table 1 below.

Table 1. Description respondents based on type sex

No.	Characteristics Respondents	Amount	Percentage (%)
1.	Woman	57	100%
2.	Man	-	-

Amount	57	100%
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Source: Data processed (2023)

table 1 show that respondent manifold sexWoman as much 57 person or as big 100% Where allrespondent manifold female genital.

2. Description Based on Education

Influence method thinks owned through level education, method faces problem, or act. A person with higher education tends to think broadly, with attitudes or ethics that are good and in readiness to face a problem that there is. A description of the respondent's level of education can be found in the table below:

Table 2. Description respondents based on education

No.	Characteristics Respondents	Total	Percentage (%)
1.	SD	2	4%
2.	Middle school	4	7%
3.	SMA/SMK	41	72%
4.	Undergraduate (S1)	7	12%
5.	Others	3	5%
	Amount	57	100%

Source : Data processed (2023)

In table 2 shows that the level of education SD as much2 respondents or 4%, junior high school 4 respondents or 7%,SMA/SMK as much 41 respondent or as big 72%, Bachelor (S1) as many as 7 respondents or 12%, and for others as much as 3 respondent or by 5%.

3. Description Based on Age

Wrong One indicator Which can determine maturity process in decision making is age. The more mature a person with age, the more consideration the way of thinking wide before making a decision.

Table 3. Description respondents based on age

No.	Characteristics Respondent	Total	Percentage (%)
1.20	- 30 Year	6	10%
2.	31 - 40 Year	26	46%
3.41	- 50 Years	22	39%
4.	51 - 60 Year	3	5%
	Total	57	100%

Source: Data processed (2023)

Based on table 3 age respondent Which amount 57 in study This among them aged between 20-30 year as much 6respondent or as big 10 %, age 31- 40 year as much 26 respondent or as big 46%, age 41-50 year as much 22 person or as big 39%, whereas age 51- 60 years as much 3 person or as big 5%.

Test Regression linear Double

Table 4. Results test regression linear double

Mode	B
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Constant	-5,651
Knowledge Finance	0.353
Attitude Finance	0.453
Personality	-0.206
Level Education	0.496

a. dependent Variables: Behavior Management Finance

Source: Data processed (2023)

$$Y = 0.353 + 0.453 - 0.206 + 0.496 + e$$

Based on equality on, can concluded as following:

- Mark constant as big -5691, It means if knowledge finance, attitude finance, personality, and education level are assumed to be constant or zero, then the behavior management finance value is -5,651.
- Variable Knowledge Finance's own mark as big 353 It means if knowledge finance experience increases by 1 point, then behavior management finance experience enhancement is big (0.353), equality. It provides a description of if knowledge finance experience increases or the more getting better, the more behavior management financial will increase on perpetrator business craft weaving.
- Variable attitude finance own mark as big 453, It means If attitude finance experiences a 1 point increase, then behavior management finance experiences an enhancement of 0.453. Equality is the description given if attitude, finance experience, or the more getting better, the more it will increase behavior management perpetrator's finances business craft weaving.
- Variable personality owns the negative as big -0.206; mark the show influence negative (opposite direction) between variable personality. It means that if personality experience increases by 1 point, behavior management and finance experience a decline of -0.206. this _ because study previously owned different objects _ with study this, where object of research previously included micro, small enterprises, and intermediate, whereas study this only focused on small businesses.
- Variable level education own mark by 0.496, that is, if level education experience 1 point increase, then behavior management finance experience enhancement as big 496. Equality is the given description if level education experience increases or the more getting better, so will increase behavior management finance on perpetrator business craft weaving.

Test F

Multiple regression analysis using the F (*Fisher*) test was used to test the significance of the regression model, namely to find out whether there is knowledge finance, attitude finance, personality And level education in a manner together to behavior management finance. If mark significance is less than 0.05 (Sig <0.05), then the regression model is significant in a manner statistics.

Table 6. Results test-F

F model	F table	count	Sig.
	Regression	2,556,9060,000	

a. dependent Variables: Behavior Management Finance

b. Predictors: (Constant), Level Education, personality , Attitude Finance , KnowledgeFinance

Source : Data processed (2023)

Based on the results in the table above, the F-count value is 6.906 and the F-table 2.55 where F-count is $6.906 > F\text{-table } 2.55$ with a significance level of 0.000 where $0.000 < 0.05$, then the hypothesis is accepted. It can be concluded that knowledge finance, attitude finance, personality, and level

education in a manner together (simultaneously) influence the behavior of financial management in small weaving business actors in Sa'dan Toraja Regency North.

Test Coefficient Determination (R²)

Coefficient Determination is something tool for measure magnitude the percentage effect of the independent variable on the dependent variable. The magnitude of the coefficient determination ranges from 0 to 1, the magnitude of the Coefficient of Determination closer to number 1, the greater the influence of the independent variable on dependent variable. The results of the Coefficient of Determination test can be seen in the table below lower This:

Table 7. Results test determination (R²)

Model Summary				
R model		R Square	Adjusted R Square	std. Error of the Estimates
1	.589 ^a	.347	.297	2,629

a. Predictors: (Constant), Education Level, Personality , Attitude Finance , Knowledge Finance

Source : output SPSS 25 (2023)

Results on show that Coefficient Determination (R²) in study This as big 0.347 matter This means 34,7 % It means ratio variable independent to variable dependent is 34.7% and the rest got tested by other variables outside study this .

Discussion

This study aims to determine the effect of financial knowledge, financial attitudes, personality, and level of education on management behavior and finance for small woven craft entrepreneurs in Sa'dan, Toraja Regency North. The discussion of each research objective is presented as follows:

Influence Knowledge Finance to Behavior Management Finance on Perpetrator Business Small Craft weaving in Sa'dan Regency North Toraja.

Based on the *Coefficients output*, the t-count value is obtained by 1.509 < t-table 2.00665 and a significant value of 0.137 > 0.05, which means that financial knowledge (X1) has no significant effect on behavior management finance (Y) on perpetrator business small craft weaving in Sa'dan Regency Toraja North. The study proves that the stated first hypothesis is not supported by "Knowledge Finance Influential to Behavior Management Finance on Perpetrator Business Small Craft Weaving in Sa'dan Toraja Regency North".

The results of this study are in line with the results of research conducted by (Estuti et al, 2021), where the financial knowledge variable is not influential to behavior management finance. According to (Darman & Isfenti, 2013), which states that a person's behavior in managing money not always influenced by the level of financial knowledge possessed, because there may be other factors that influence management individual finances such as psychological factors, emotions. Next, according (Fadilla & Mohamad, 2019), knowledge finance Every person is different when it comes to behavior management finance and knowledge finance. Not forever, people with knowledge of finance Which is capable of controlling behavior management finance.

Results study This leave behind with study which conducted by Novianti & Salam (2021) and Humaira Sagoro (2018), where the results obtained showed that financial knowledge has a significant effect on behavior management finance in perpetrator businesses, both small and intermediate. Results which different on study this with previous research on previous research the first is Novianti & Salam (2021) located in Moyo Hilir and Humaira's second research area Sagoro (2018), is located in Bantul Regency (Special Region Province Yogyakarta), which of course has a

different quality of education with study. This, like the previous study, covers Business Micro, Small, and Medium Enterprises, whereas this study only covers Enterprises Small.

The Effect of Financial Attitudes on Financial Management Behavior On Perpetrator Business Small Craft weaving in Sa'dan Regency Toraja North.

Based on *the Coefficients output*, the t-count value is obtained by $2,027 > t\text{-table}$ and a significance value of $0.048 > 0.05$, which means that financial attitude (X2) has a positive and significant effect on behavior management finance (Y) on perpetrator business small craft weaving in Sa'dan North Toraja Regency. Thus this research was successful prove hypothesis second Which say "Attitude Finance Influencing the Behavior of Financial Management in Business Actors Small Be diligent Weaving in Sa'dan Toraja Regency North".

The better the financial attitude of the business actor, the better the behavior of financial management. According (Karmilawati & Nurdin, 2020) to Attitude finance influential in determine one's financial management behavior. Financial attitude directs somebody in arrange various behavior finance. With attitude finance Which Good so somebody will more Good also in making various decisions related to financial management. Somebody with a good level of financial attitude will show a positive mindset Good about Money namely perception about period front.

This research is in line with the results of research conducted by (Humaira & Sagoro, 2018), that there is influence significant attitude financial management behavior to the value of financial t count equal to 3.557 is greater than the t table of 2.034. While the significance value 0.001 is smaller than 0.05. This shows that financial attitude influential positive to behavior management finance perpetrator. It means the more tall attitude finance so behavior management finance Also the higher it is.

Thus it can be concluded that financial attitudes can be one one's view of money itself. Financial attitude will affect how a person assesses, count And measure all something with Money. Method views someone about the money can also determine attitudes towards people other. With attitude finance Which Good That Also influence method use, processing and calculations finance with Good.

Influence Personality To Behavior Management Finance On Perpetrator Business Small Craft weaving in Sa'dan Regency Toraja North.

Based on *output Coefficients* mark significant variable Personality of $0.255 > 0.05$ and t count $-1.151 < t\text{ table } 2.00665$, which means that personality (X3) has no effect on behavior management finance (Y) on perpetrator business small craft weaving in Sa'dan Regency Toraja North. With thereby study This prove hypothesis third No supported Which say "Personality Influences the Behavior of Financial Management in Perpetrator Business Small Be diligent weaving in Sa'dan Regency Toraja North".

The results of this study are in line with research conducted by (Astuti & Eni, 2017), where variable Personality No influential to the variable of Financial Management Behavior. This research departs back with opinion (Novianti & Salam, 2021) and (Humaira & Sagoro, 2018), that aspect personality is Wrong One indicator Which significant influence success somebody in manage his finances.

Influence Level Education To Behavior Management Finance On Perpetrator Business Small Craft weaving in Sa'dan Regency North Toraja.

Based on *output Coefficients*, in get mark t-count as big $2,500 > t\text{ table } 2.00665$ and a significance value of $0.016 > 0.05$, which means that Level Education (X4) influential positive And significant to behavior management finance (Y) on perpetrator business small craft weaving Sa'dan Regency Toraja North. With thereby This study succeeded in proving the fourth hypothesis which

says "Level Education Influential to Behavior Management Finance for Small Business Actors Weaving Craftsmen in Sa'dan Regency Toraja North".

Study This in line with study Which done by (Susanti et al, 2018), which in his research conclude that variable level education have influence significant to financial management behavior. In this study proves. Level education very important For form behavior Which literate financial. (Wardhani, 2019), find that level education own influence to behavior finance. The more somebody own level education tall, so the more wise also in management his finances.

Effect of Financial Knowledge, Financial Attitude, Personality and Education Level Against Behavior Management Finance On Craft Small Business Actors Weaving in Sa'dan, Toraja Regency North.

Based on *Output Anova* F-count value of 6.906 and F- table 2.55 Where F-count 6,906 > F-table 2.55 with level significance of 0.000 where $0.000 < 0.05$ means that Knowledge Finance, Financial Attitude, Personality and Level of Education together (simultaneously) has a significant positive effect on behavior Financial Management of Small Weaving Business Actors in Sa'dan Regency Toraja North. With thereby study This succeed prove hypothesis fifth Which say "Knowledge Finance, Attitude Finance, Personality And Level Education kindly Together Influence on Financial Management Behavior Perpetrator Business Small Craft Weaving in Sa'dan Toraja Regency North".

This research is in line with research conducted by (Humaira & Sagoro, 2018), where there is a positive influence of Financial Knowledge, Financial Attitudes, and Personality towards Financial Management Behavior for SMEs in the Bantul Regency Batik Handicraft Center. This matter proven with mark F count > F table ($15.948 > 2.89$) with mark a significance of $0.000 < 0.05$. Can be said in line with research but in this study added one variable, namely Level Education. In matter This Knowledge Finance, Attitude Finance, Personality And Level Education in a manner together (simultaneous) influential positive significant to Behavior Management Finance on perpetrator business small craft weaving in Sa'dan District Toraja North.

CONCLUSION

Financial knowledge, financial attitude, and nursing play an important role in creating knowledge about the behavior of financial management. Weaving business actors in Sa'dan, North Toraja Regency, need to further improve their financial attitude and personality because they have a direct influence so that they can benefit themselves. Education is also a very important element in improving financial management behavior because education provides insight into how to manage finances well, and financial knowledge also has an indirect effect because knowledge really helps someone, especially in doing something. Therefore, MSMEs need to master financial knowledge so that they can survive and develop. For future researchers to expand the dimensions or research indicator variables that will be used to be able to analyze other factors to investigate variables that are relevant to different situations and conditions, hopefully this can be continued in a better, more complete, and higher quality manner so that this research can be developed with more specificity.

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