



THE EFFECT OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE AND REVENUE ON FINANCIAL MANAGEMENT BEHAVIOR IN THE TIME OF THE COVID-19 PANDEMIC (Case Study on Culinary Sector SMEs in Medan City)

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Abstract

This research was carried out on Micro, Small and Medium Enterprises (MSMEs) in the Culinary Sector of Medan City, which were registered with the Medan City Cooperatives and SMEs Service. This study aims to analyze how the Effect of Financial Knowledge, Financial Attitudes and Income on Financial Management Behavior in Micro, Small and Medium Enterprises (MSMEs) in the Culinary Sector in Medan City. This research is a quantitative research, the approach used is causality and inferential. The number of samples in this study were 90 respondents. In accordance with the formulated hypothesis, in this study the analysis of inferential statistical data was measured using the SmartPLS (Partial Least Square) software. Based on the tests that have been carried out, The direct effect significance test shows that the independent variable (Financial Knowledge, Financial Attitude, Income) has a positive and significant effect on the dependent variable (Financial Management Behavior). Financial Knowledge, Financial Attitude and Income can influence Financial Management Behavior by 63.5%.

Keywords: *Financial Knowledge, Financial Attitude, Income, Management Behavior Finance.*

1. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are productive businesses owned by individuals or business entities. MSMEs are always associated as a sector that has an important role in national economic development, because most of the population can live from small business activities both in the traditional and modern sectors. The development of MSMEs in the current era has increased from year to year in various regions in all cities in Indonesia. One of them is the city of Medan, which also has an important role in economic growth in North Sumatra (Sumut).

Medan City is one of the cities in North Sumatra Province (North Sumatra). At this time the development of MSMEs in North Sumatra (North Sumatra) is quite good, which is around 2.8 million business units (Department of communication and informatics, 2020). MSMEs have great potential in encouraging economic development in Indonesia and the region, this can be seen from the 64.2 million business sectors in Indonesia, which are MSME businesses. Of this figure, there are 1612 business units located in Medan, North Sumatra Province (Sumut). This can be seen from the large number of MSME business actors scattered in the city of Medan with various types of business sectors.

Table 1 Data on the Recapitulation of the Number of MSMEs in Medan City as of July 2021

Business Sector	Number of SMEs	Percentage
Agribusiness	7 Effort	0.43
Trade	68 Effort	4.21
Service	273 Effort	16.93
Culinary	950 Effort	58.93

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Production	314 Effort	19.47
Amount	1612 Enterprise	100%

Source: Department of Cooperatives and SMEs Medan City (2021)

In Table 1 it is explained that the existence of MSMEs in Medan City is very varied. The data obtained information that the culinary business sector is the business sector that has the highest percentage in the city of Medan, which is 58% and the agribusiness sector has the lowest percentage, which is 0.43%. The data explains that the culinary business has the highest number compared to other businesses. Based on the data above, it can be seen that the MSMEs in the culinary sector are the most favored sector by businessmen. So based on this, the researchers took the culinary sector for Micro, Small and Medium Enterprises (MSMEs) actors to study the extent of their knowledge of financial behavior for MSME actors in the culinary sector.

Source: processed data (2021)

There is a research gap shown by several studies on the effect of financial knowledge, financial attitudes and income on financial management behavior in the following table 2 :

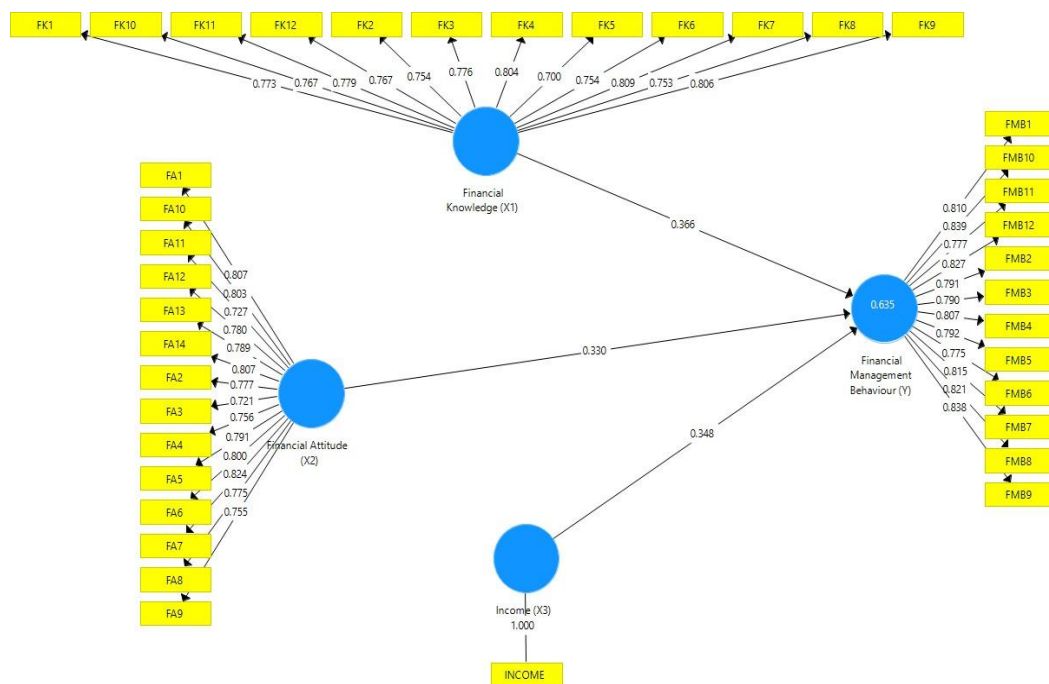


Figure 1 Path Charts By Value Loading Factor

2. RESULTS AND DISCUSSION

2.1 Direct Effect Significant Test

In the table below, the results of the path coefficients and the significant direct effect test can be presented (*direct effects*) as follows :



Table 2 Path Coefficient Value and P-Value (Direct Effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
SK (X2) -> PMK (Y)	0.330	0.338	0.154	2,141	0.033
PK (X1) -> PMK (Y)	0.366	0.376	0.153	2,400	0.017
P (X3) -> PMK (Y)	0.348	0.319	0.135	2,590	0.010

Based on the results in the table above, the following results are obtained:

1. Financial attitude has a positive effect on financial management behavior, with path coefficient value (original sample) 0.330 and significant with P-Values = 0.033 < 0.05.
2. Financial knowledge has a positive effect on financial management behavior with a path coefficient value (original sample) of 0.366 and significant with a P-Values = 0.017 < 0.05.
3. Income has a positive effect on financial management behavior with the path coefficient value (original sample) 0.348 and significant with P-Values = 0.010 < 0.05.

The results of the coefficient of determination (r-square) can be seen in Table 4.17 below:

Table 3 Value of Coefficient of Determination (R-Square)

	R Square
Financial Management Behavior (Y)	0.635

Based on the results in Table 4.17, the coefficient of determination (R-Square) is 0.635, which means that financial knowledge, financial attitudes, income can influence financial management behavior by 63.5%.

2.2 Discussion of Research Results

Table 4 Hypothesis Testing Results

No.	Hypothesis	Results
1.	The Effect of Financial Knowledge on Financial Management Behavior	Hypothesis Accepted
2.	The Effect of Financial Attitude on Financial Management Behavior	Hypothesis Accepted
3.	The Effect of Income on Financial Management Behavior	Hypothesis Accepted

Source: Research Results, 2021

Based on the analysis that has been stated previously, it is proven that financial knowledge, financial attitudes and income have a positive and significant effect on financial management behavior in MSME actors in the culinary sector of Medan city, it can be seen in Table 4.18 that all hypotheses are accepted.

2.3 The Effect of Financial Knowledge on Financial Management Behavior

This study proves that the financial knowledge of the Culinary Sector MSME actors in Medan City has an effect on financial management behavior. This is indicated by The results of the hypothesis test of the influence of financial knowledge with financial management behavior have a positive direction of 0.366. The P-Values value shows a number of 0.017 so that the value is smaller than 0.05 and the T-Statistics value is 2.400 which means it is greater than the T-Table

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1.96. These results indicate that there is a positive and significant relationship between financial knowledge and financial management behavior.

In line with research conducted by Andrew & Nanik (2014) stated that financial knowledge and financial management behavior have a positive and significant effect. Respondents who have financial knowledge are more likely to have good financial knowledge when compared to respondents who have low knowledge. In other words, the higher the level of financial knowledge, the higher the financial management behavior.

Financial knowledge that influences financial management behavior makes MSMEs in the Culinary Sector of Medan City to be able to understand financial management. This will influence MSME actors to be able to determine what behavior they must do to make a decision. MSME actors who have good financial knowledge will be able to use money wisely and can provide benefits to their lives.

MSME actors who have low financial knowledge tend not to have good behavior towards financial management or in decision making. This happens when MSME actors do not know and understand the importance of real financial knowledge. Finally, it results in bad behavior for MSME actors to be able to use money wisely.

Thus, it can be concluded that financial knowledge can be one of the basic needs for business actors in overcoming financial problems in the midst of this pandemic. Financial knowledge will affect how a person applies saving behavior, insurance activities, investing and managing their finances. MSME actors who tend to have good financial knowledge, they will know how to manage their finances until a certain time if they know how to actually manage finances.

2.4 The Effect of Financial Attitude on Financial Management Behavior

This study proves that the financial attitude of the Culinary Sector MSME actors in Medan City has an effect on financial management behavior. This is indicated by The results of the hypothesis test of the influence of financial attitudes with financial management behavior have a positive direction of 0.330. The P-Values value shows a number of 0.033 so that it is less than 0.05 and the T-Statistics value is 2.141 which means it is greater than the T-Table 1.96. So it can be concluded that there is a positive and significant relationship between financial attitudes and financial management behavior.

The results of this study are supported by previous research such as the research of Ersha Amanah, Dadan Rahadian and Aldila Iriandy (2016) which states that financial attitudes have a positive and significant effect on financial management behavior. Financial attitude is one of the factors that influence the behavior of each individual, meaning that the financial attitude of the average respondent is followed by the behavior of good financial managers. Meanwhile, for significant results, it means that the better the financial attitude of MSME actors, the better the behavior of their financial managers.

Financial attitudes that influence financial management behavior make business actors to be able to perform better financial management on financial management behavior. This will influence business actors to be able to determine what kind of actions they should take which they then apply to attitudes. For example, saving, if someone has thoughts, judgments, and opinions that saving is important, then that person will save.

MSME actors who tend to have good financial attitudes have good financial behavior in managing finances. MSME actors will not experience difficulties in financial management if the



MSME actors have the attitude and behavior of how to manage finances that they should apply in life so that it makes it easy for them to make a decision.

MSME actors who do not have a good financial attitude it will be difficult for them to behave towards finances. This happens when MSME actors are unable to take what actions they will take on financial decisions. Eventually this will become a bad habit and it becomes difficult to behave towards their finances.

2.5 The Effect of Income on Financial Management Behavior

This study proves that the income of MSME actors in the culinary sector in Medan City has an effect on financial management behavior. The results of the hypothesis test of the effect of income on financial management behavior have a positive direction of 0.348. The P-Values value shows a number of 0.010 so that it is less than 0.05 and the T-Statistics value is 2.590 which means it is greater than the T-Table of 1.96. So it can be concluded that there is a positive and significant relationship between income and financial management behavior.

The results of this study are supported by previous studies such as the research of Khorini, et al (2020) which states that income has a positive and significant effect on financial management behavior. This means that the average income earned by business actors is followed by good financial management behavior. Meanwhile, for a significant result, it means that the greater the income owned by the business actor, the greater the influence on the behavior of financial management. It is very likely that MSME actors with high income levels will show more responsible financial management behavior in managing their finances. Individuals with high income levels will be better able to manage their expenses in a good way.

Generally, whenever an individual experiences an increase in income, the expenses also increase. However, if MSME actors can adjust their income and expenses, they will be able to control their finances well. MSME actors who are not able to manage their income and expenses well, then they have irresponsible financial management behavior and a tendency to think short. Thus, often business actors with high income levels still have financial problems.

2.6 Managerial Implication

Based on the results of the study, it can be seen that financial knowledge, financial attitudes and income have a positive and significant effect on the financial management behavior of SMEs in the culinary sector in Indonesia Medan city. So it can be concluded that increasing financial knowledge, financial attitudes and income will increase financial management behavior to become more understanding in managing finances. Some of the MSME actors in the culinary sector in the city of Medan are still not able to manage their financial management behavior. Therefore, the managerial implications are as follows:

In terms of financial knowledge, errors in financial management due to lack of financial knowledge can cause significant financial limitations will adversely affect the financial management of each individual. Therefore, MSME actors should be able to add insight and literacy about financial management through mass media, social media and books on financial management. Making MSME actors, especially in the culinary sector more qualified in managing their respective financial management behavior and can be useful for people around them who still do not understand how to regulate financial management behavior.

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In terms of financial attitudes, if MSME actors want to improve their financial management behavior, then they can at least make a record of their income and expenses every day so they can find out whether the Medan Sector MSME actors can save or even run a deficit every month. Business actors who have a financial attitude can find out how their personality can practice good financial management for their future.

In terms of income, that if MSME actors want to improve financial management behavior, then they should be able to maximize their income and reduce buying desires that are not so important in order to minimize their monthly expenses. It is likely that someone with a high income level will show more responsible financial management behavior in managing their finances.

3. CONCLUSION

Based on the results of research and discussions that have been carried out in this study regarding the influence of financial knowledge, financial attitudes and income on financial management behavior in Micro, Small and Medium Enterprises (MSMEs) in the Culinary Sector in Medan City, the researchers draw the following conclusions:

1. Financial Knowledge has a positive and significant impact on Financial Management Behavior in Micro, Small and Medium Enterprises (MSMEs) in the Culinary Sector in Medan City.
2. Financial Attitudes have a positive and significant effect on the Financial Management Behavior of Micro, Small and Medium Enterprises (MSMEs) in the Culinary Sector in Medan City.

Income has a positive and significant effect on the Financial Management Behavior of Micro, Small and Medium Enterprises (MSMEs) in the Culinary Sector in Medan City.

4. SUGGESTION

Based on the results and discussion obtained in this study, suggestions are proposed as a complement to the research results as follows:

1. For Micro, Small and Medium Enterprises (MSMEs) in the Culinary Sector in Medan City

It is hoped that it can increase knowledge about financial management behavior so that business actors can have implications for their daily life. So that the public's view of MSME actors can increase because business actors can and are able to manage their personal finances.

2. For Further Researchers

It is hoped that it can be a reference and continue to develop this research. This research uses Financial Knowledge, Financial Attitude and Income as independent variables and Financial Management Behavior as dependent variable. For further researchers, it is hoped that they can replace the variables in this study with other variables in order to find new variables in the discussion of Financial Management Behavior.

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