

THE INFLUENCE OF FINANCIAL ATTITUDE AND FINANCIAL KNOWLEDGE ON SAVING INTEREST (CASE STUDY ON STUDENTS OF BRIGJEND KATAMSO I VOCATIONAL HIGH SCHOOL MEDAN)

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ABSTRACT

The research analysis aims to determine whether financial Attitude and Financial Knowledge partially and simultaneously affect the Interest in Saving (Case Study on Students of SMK Brigjend Katamso I Medan). The data analysis technique that are being used is the associative method with the help of the SPSS version 16.0 program. This study used multiple linear regression analysis. The sample in this study were 62 respondents. The primary data collection was using a questionnaire. The results showed that financial attitude had a positive and significant effect on interest in saving at SMK Brigjend Katamso I Medan. Financial Knowledge has a positive and significant effect on the interest in saving at SMK Brigjend Katamso I Medan. Financial Attitude and Financial Knowledge have a positive and significant effect on the interest in saving at Brigjend Katamso I Vocational High School Medan.

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1. Introduction

Financial literacy in Indonesia is still low, based on a survey conducted by the Financial Services Authority in 2013 in 20 provinces in Indonesia with 8000 respondents, which shows that the level of financial literacy of the Indonesian people is 21.84 percent with an inclusion rate of 59.7 percent. found that the level of financial inclusion of the new student group reached 44 percent. Even though statistically, the number of elementary, junior high, and high school students is 49.8 million students. (OJK, www.ojk.co.id).

Based on the financial services authority regulation number 76 / POJK.07/2016 the definition of the Financial Services Authority (OJK) that financial literacy is knowledge, skills, and beliefs, which influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity. (OJK, www.ojk.co.id). Meanwhile, according to the draft regulation of the financial services authority number /POJK.07/2016 that financial inclusion is the availability of access for the public to utilize financial products and/or services at financial service institutions in accordance with the needs and abilities of the community in order to realize prosperity.

In order to provide an understanding of financial literacy to the public, OJK has collaborated with the Ministry of Education and Culture since 2014 to carry out financial literacy socialization activities with the main target being students from elementary school (SD) to high school (SMA) level

(okezone.com). The effort of OJK and the Ministry of Education and Culture is to compile a financial education book for SMA and Junior High School (SMP) with the title "Knowing OJK and the Financial Services Industry" which is then followed by the preparation of an elementary school (SD) financial education book for grades IV and V with the title "Getting to Know Financial Services" (OJK, accessed 2 December 2016). The goal is to educate children to be able to control themselves in using their money wisely. In addition, saving activities can train children in managing finances gradually so that in time children can grow into people who are skilled in financial management. It is hoped that the socialization carried out can change the paradigm of thinking about the use and management of money. By doing simple personal financial management, a well-literate (fe.uny.ac.id) will be created.

In addition, in the OJK Press Release NO. SP73/DKNS/OJK/9/2015 stated that the government, in this case the OJK, also issued a special "Student Savings" (SimPel) service for students (OJK, accessed on 23 October 2016). A total of more than 750 thousand SimPel accounts covering students in more than 12,300 schools throughout Indonesia. A total of 570 thousand of them are also used for the distribution of the Smart Indonesia aid program for high school students (Merdeka.com). Based on the Ojk Press Release in July 2016, the SIMPEL Savings account as of June 2016 was 1.6 million accounts. (Ojk, www.ojk.go.id).

The first "Simple" was launched by President Joko Widodo and was attended by 8 commercial banks (Bank Mandiri, BNI, BRI, BCA, BTN, Permata Bank, Bank Jabar-Banten and Bank Jatim) and 6 sharia commercial banks (Bank Muamalat, Bank Jatim) Syariah Mandiri, BRI Syariah, BNI Syariah, BCA Syariah, and Panin Syariah) on 8 September 2015 at SMA Negeri 68 in Jakarta. (OJK). Deputy Director for Supervision of Financial Services Institutions 1 OJK Regional Office 5 North Sumatra and Bank of North Sumatra have collaborated to disseminate information as of July 2020 the total SIMPEL Savings at Bank Sumut reached 33,857 accounts with a total accumulated savings of Rp 9.3 billion Rupiah.

High School/Vocational High School students were chosen as research objects because they were around 15-18 years old. At that age, a person is expected to be able to think and act wisely, including in managing their finances because to face the world of lectures, especially those who decide to migrate (okezone.com).

Several studies show that the awareness of saving interest among high school/vocational high school children is still low, this statement is evidenced by research conducted by Dakhi (2014), Abdallah and Lubis (2014), Firmayunyah (2012), Boakye, (2018), and Mahmood, A. (2017).

Based on the results of observations made by researchers on 30 students at SMK Brigjend Katamso I Medan, it was found that 11 students did budgeting well. And the rest do not budget for the pocket money they get. Of the 11 students who did budgeting, only 4 students consistently followed the budget they had set. 19 out of 30 students asked for pocket money other than what was given previously, such as to play with friends and buy the things they wanted.

From the observation above, financial literacy is an important thing that cannot be separated in the process of managing finances. Overall, financial literacy can be defined as a series of processes or activities to increase people's knowledge, skills, and confidence so that they are able to manage their personal finances better. According to the Financial Services Authority (OJK), improving financial literacy is needed to increase the financial knowledge of the Indonesian people. According to OJK, the level of student financial literacy is only around 21.8% (Kompas.com, 2013).

According to (Pankow, 2013), as quoted (Ningsih & Rita, 2014), financial attitude is defined as a state of mind, opinion, and assessment of finances. Personal financial attitudes are an important contributor to a consumer's financial success or failure. Nevertheless, several studies have been conducted to examine student financial management either from personal financial attitudes alone or in conjunction with financial knowledge and financial behavior.

So it can be interpreted that a person's attitude refers to how they feel about personal financial problems which can be measured by responding to a statement or opinion (Marsh, 2016), Financial attitude will help individuals determine their attitudes and behavior both in terms of financial management, budgeting finances. nor make decisions.

Based on the pre-survey there are problems at Brigjend Katamso Vocational High School I Medan in Table 1.1 as follows:

TABLE 1
RESULTS OF PRE SURVEY AT BRIGJEND KATAMSO VOCATIONAL HIGH SCHOOL I MEDAN

No	Statement	Yes		Less		Total	
		Peopl e	(%)	Peopl e	(%)	People	(%)
Financial Attitude							
1	Feel comfortable with your current financial condition.	27	43,55 %	35	56,45 %	62	100 %
Financial Knowledge							
2	Sufficient knowledge of students about finance	25	40,32 %	37	59,68 %	62	100 %
Saving Interest							
3	Students often save to achieve certain goals.	28	45,16 %	34	54,84 %	62	100 %

Source : Brigjend Katamso Vocational High School I Medan (2021)

Based on Table 1.1 above, it can be seen that students are less comfortable with their current financial condition. Students' knowledge is inadequate about finance. Students very rarely save to achieve goals.

2. Method

The type of data used in this study is associative research with primary data and the population in this study is class XII students of Brigjend Katamso Vocational High School I Medan.

TABLE 2
TOTAL POPULATION

Department	Clas s	Total Population
BM	BM 1	46
RPL	RPL 1	28
	RPL 2	26
TKJ	TKJ 1	30
	TKJ 2	30
Total		160

Source : Researcher 2021

The sampling technique used was random sampling and the data sources in the study were obtained from interviews, employees and from the results of the questionnaire. The data analysis method used is multiple regression analysis with classical assumption testing consisting of normality test, multicollinearity test, heteroscedasticity test and hypothesis testing in this study using a simultaneous test (F-test) and partial test (t-test), as well as coefficient testing. determination (R²). Before the data is analyzed and evaluated, the data is first tested with validity and reliability tests.

3. Result and Discussion

3.1 Result

3.1.1 Validity Test

TABLE 3
VALIDITY TEST (X1) OF FINANCIAL ATTITUDE

ITEM-TOTAL STATISTICS

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Statement X1.1	23.7419	15.867	.543	.840
Statement X1.2	23.4032	14.048	.739	.815
Statement X1.3	23.4355	16.348	.474	.848
Statement X1.4	23.4032	16.933	.421	.852
Statement X1.5	23.4032	14.376	.745	.815
Statement X1.6	23.4677	16.351	.441	.852
Statement X1.7	23.5000	15.172	.617	.831
Statement X1.8	23.4032	14.048	.739	.815

Source : SPSS Version 16.0 Processing Results (2021)

From table 3 above, the SPSS output results show that the validity value is in the Corrected Item-Total Correlation column, which means the correlation value between the scores of each item and the total score in the tabulation of respondents' answers. The results of the validity test of 8 (eight) questions on the financial attitude variable can be declared valid (valid) because all coefficient values are greater than 0.30.

TABLE 4
VALIDITY TEST (X2) OF FINANCIAL KNOWLEDGE
ITEM-TOTAL STATISTICS

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Statement X2.1	22.9839	19.557	.840	.877
Statement X2.2	22.9839	19.557	.840	.877
Statement X2.3	22.9839	19.557	.840	.877
Statement X2.4	22.8548	21.175	.615	.897
Statement X2.5	22.7581	20.481	.644	.895
Statement X2.6	23.0806	21.649	.585	.899
Statement X2.7	22.8387	21.351	.550	.903
Statement X2.8	22.7581	20.481	.644	.895

Source : SPSS Version 16.0 Processing Results (2021)

From table 4 above, it is known that the SPSS output value is valid in the Corrected Item-Total Correlation column, which means the correlation value between the scores of each item and the total score in the tabulation of respondents' answers. The results of the validity test of 8 (eight) questions on the financial knowledge variable can be declared valid (valid) because all coefficient values are greater than 0.30.

TABLE 5
VALIDITY TEST (Y) OF SAVING INTEREST
ITEM-TOTAL STATISTICS

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Statement Y.1	22.6452	17.413	.724	.856
Statement Y.2	22.8871	17.446	.714	.857
Statement Y.3	23.0000	18.492	.618	.867
Statement Y.4	22.6613	17.080	.717	.856



Statement Y.5	22.8387	19.318	.491	.879
Statement Y.6	22.9839	19.393	.442	.884
Statement Y.7	22.8871	17.446	.714	.857
Statement Y.8	22.6613	17.080	.717	.856

Source : SPSS Version 16.0 Processing Results (2021)

From table 5 above, the SPSS output results show that the validity value is in the Corrected Item-Total Correlation column, which means the correlation value between the scores of each item and the total score in the tabulation of respondents' answers. The results of the validity test of 8 (eight) questions on the variable of interest in saving can be declared valid (valid) because all coefficient values are greater than 0.30.

3.1.2 Reliability Test

TABLE 6
RELIABILITY TEST (X1) OF FINANCIAL ATTITUDE
RELIABILITY STATISTICS

Cronbach's Alpha	N of Items
.852	8

Source : SPSS Version 16.0 Processing Results (2021)

From table 6 above, the SPSS output results are known to have Cronbach's Alpha value of $0.852 > 0.60$ so it can be concluded that the questions that have been presented to respondents consisting of 8 statements on the financial attitude variable are reliable or reliable.

TABLE 7
RELIABILITY TEST (X2) OF FINANCIAL KNOWLEDGE
RELIABILITY STATISTICS

Cronbach's Alpha	N of Items
.903	8

Source : SPSS Version 16.0 Processing Results (2021)

From table 7 above, the results of the SPSS output are known to have Cronbach's Alpha value of $0.903 > 0.60$ so it can be concluded that the questions that have been presented to respondents consisting of 8 statements on the financial knowledge variable are reliable or said to be reliable..

TABLE 8
RELIABILITY TEST (Y) OF SAVING INTEREST
RELIABILITY STATISTICS

Cronbach's Alpha	N of Items
.879	8

Sumber : SPSS Version 16.0 Processing Results (2021)

From table 8 above, the results of the SPSS output are known to have Cronbach's Alpha value of $0.879 > 0.60$ so it can be concluded that the questions that have been presented to respondents consisting of 8 statements on the variable of interest in saving are reliable or said to be reliable..

3.1.3 Multiple Linear Regression

TABLE 9
MULTIPLE LINEAR REGRESSION
COEFFICIENTS^a

Model	Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error			Tolerance	VIF
1 (Constant)	-.532	.888	-.598	.552		
Financial Attitude	.498	.070	7.093	.000	.215	4.659
Financial Knowledge	.506	.061	8.338	.000	.215	4.659

a. Dependent Variable: Saving Interest

Source : SPSS Version 16.0 Processing Results (2021)

Based on table 9, it is obtained multiple linear regression as follows

$$Y = -0,532 + 0,498 X_1 + 0,506 X_2 + e.$$

The interpretation of the multiple linear regression equation is:

- If everything in the independent variables is considered zero then the value of interest in saving (Y) is equal to -0,532.
- If there is an increase in financial attitude 1, the interest in saving (Y) will increase by 0,498.
- If there is an increase in financial knowledge 1, the interest in saving (Y) will increase by 0,506.

3.1.4 Partial Significance Test (t Test)

TABLE 10
PARTIAL TEST
COEFFICIENTS^a

Model	Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error			Tolerance	VIF
1 (Constant)	-.532	.888	-.598	.552		
Financial Attitude	.498	.070	7.093	.000	.215	4.659
Financial Knowledge	.506	.061	8.338	.000	.215	4.659

a. Dependent Variable: Saving Interest

Source : SPSS Version 16.0 (2021) Processing Results

Based on table 10 above, it can be seen that:

- Effect of financial attitude on interest in saving.

The results show that $t_{count} 7,093 > t_{table} 2,001$ and significant $0.000 < 0.05$, then H_a is accepted and H_0 is rejected, which states that financial attitude has a significant partial effect on saving interest.

- The effect of financial knowledge on interest in saving.



The results show that t count 8,338 > t table 2,001 and significant $0.000 < 0.05$, then H_a is accepted and H_0 is rejected, which states that financial knowledge has a partial significant effect on saving interest..

3.1.5 Simultaneous Significant Test (Uji F)

TABLE 11
SIMULTANEOUS TEST
ANOVAB

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1331.537	2	665.768	523.319	.000 ^a
	Residual	75.060	59	1.272		
Total		1406.597	61			

a. Predictors: (Constant), Financial Knowledge, Financial Attitude

b. Dependent Variable: Saving Interest

Source : SPSS Version 16.0 (2021) Processing Results

Based on table 11 above, it can be seen that F count is 523,319 while F table is 3.15 which can be seen at = 0.05. Significant probability is much smaller than 0.05, i.e. $0.000 < 0.05$, so the regression model can be said that in this study financial attitude and financial knowledge simultaneously have a significant effect on interest in saving..

3.1.6 Coefficient of Determination

In this study, the coefficient of determination used is adjusted R square because this study uses multiple regression.

TABLE 12
COEFFICIENT OF DETERMINATION
MODEL SUMMARYB

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.973^a	.947	.945	1.12792

a. Predictors: (Constant), Financial Knowledge, Financial Attitude

b. Dependent Variable: Saving Interest

Source : SPSS Version 16.0 (2021) Processing Results

Based on table 12 above, it can be seen that the Adjusted R Square number is 0.945 which can be called the coefficient of determination which in this case means that 94.5% interest in saving can be obtained and explained by financial attitude and financial knowledge. While the remaining $100\% - 94.5\% = 5.5\%$ is explained by other factors or variables outside the model, such as financial knowledge, education, financial management and others.

3.2 Discussion

1. The Effect of Financial Attitude on Saving Interests

The results show that t count 7,093 > t table 2,001 and significant $0.000 < 0.05$, then H_a is accepted and H_0 is rejected, which states that financial attitude has a significant partial effect on saving

interest. If it is associated with saving interest, an individual's positive assessment of his attitude towards money will make the individual behave better, such as saving wisely.

2. The Effect of Financial Knowledge on Saving Interests

The results show that t count 8,338 > t table 2,001 and significant $0.000 < 0.05$, then H_a is accepted and H_0 is rejected, which states that financial knowledge has a significant partial effect on saving interest. Individuals who have good financial literacy will have different points of view and have control over their finances, so that the individual understands what to do in managing their finances for future goals, one of which is saving.

3. The Influence of Financial Attitude and Financial Knowledge on Saving Interests

The results show that F count is 523.319 while F table is 3.15 which can be seen at $\alpha = 0.05$. Significant probability is much smaller than 0.05, i.e. $0.000 < 0.05$, so the regression model can be said that in this study financial attitude and financial knowledge simultaneously have a significant effect on interest in saving.

4. Conclusion

Based on the results of the research described previously, the conclusions obtained are as follows:

(a) Financial Attitude has a positive and significant effect on interest in saving at Brigadier General Katamso Vocational High School I Medan, (b) Financial Knowledge has a positive and significant effect on interest in saving at SMK Brigjend Katamso I Medan, (c) Financial Attitude and Financial Knowledge have a positive and significant effect on interest in saving at Brigjend Katamso Vocational High School I Medan.

Suggestions that can be put forward are (a) To continue to maintain a positive perception of Brigjend Katamso Vocational High School I Medan towards banking, it is necessary to make efforts to increase interest in saving at Brigjend Katamso Vocational High School I Medan towards banking such as seminars, procurement of facilities and others, (b) Financial knowledge of Brigadier General Katamso Vocational High School I Medan must be maintained so that better financial knowledge will then have a good impact on saving.

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