



## The Role of UKT Scholarships in Moderating Student Financial Attitudes and Financial Literacy on Finance Management Behavior

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### ABSTRACT

The problem in the research is the management behavior of students who receive UKT scholarships, especially students who cannot afford them and students who work. Indeed, in principle, the UKT scholarship is directly deducted from the cost of education. However, some students who get the scholarship have consumptive behavior such as buying a new cellphone and taking vacations. This study aims to determine the role of UKT scholarships in moderating financial attitudes and financial literacy on financial management behavior. This type of research is quantitative. The method of analysis in this study is a linear regression with a moderating model. The population in this study was 81 students who received UKT scholarships in 2021. The sampling technique used a saturated sample. So 81 students were sampled. The results of the study indicate that financial attitudes do not affect finance management behavior. Financial literacy has a positive and significant effect on finance management behavior. Finally, UKT scholarships have a role in strengthening or improving financial attitudes towards finance management behavior. Meanwhile, UKT scholarships have a role in weakening or reducing financial attitudes towards finance management behavior.

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## 1. Introduction

During the three years that Covid 19 has hit the world, it has had many impacts [1]. Education is one of the impacts of Covid 19 which makes it difficult for students to attend education properly. In addition, how can students be comfortable with their education, on the one hand, parents who have been providing tuition assistance and living expenses have also been threatened from their work [2]? In addition, many students who work have also been sent home and even cut off their employment relationship with the company [3]. The government through the Ministry of Education and Culture is present in answering student complaints about the cost of education. Through the assistance program in the form of monthly package assistance, UKT assistance and others are expected to be a solution to existing problems. Interestingly, this UKT scholarship is given based on the quota given by the Ministry of Education and Culture to public or private campuses with a proportional number of students.

Politeknik Unggul LP3M is one of the private universities in the city of Medan. So far, management's source of income comes from 100% donations from student tuition fees. The Covid 19 pandemic for the past three years has made it difficult for many students to pay their tuition fees. The following is a list of the percentage of students from 2019 to 2021 as follows:

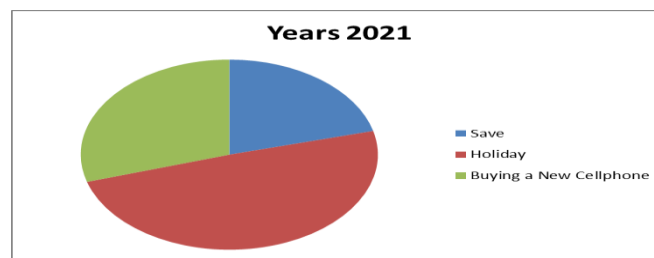


**Table 1**  
Data on Tuition Fee Installment

Years	Amount	Installment	Amount
2019	218	Fluent	87
		Slow	45
		Troubled	86
2020	206	Fluent	65
		Slow	43
		Troubled	98
2021	186	Fluent	34
		Slow	31
		Troubled	121

Source: WR 2 Politeknik Unggul LP3M (2021)

Based on the table above, shows that the number of students who are fluent in paying tuition fees continues to decline. On the other hand, the number of students with problems who find it difficult to pay tuition fees continues to increase. Then based on the data the number of students also decreased from year to year. Then to overcome this problem, the management decided that if there were scholarships from the government, such as the PPA scholarship, the underprivileged and the UKT scholarship prioritized students who had difficulty paying their tuition fees. However, when students get UKT scholarships, they have a unique financial management behavior. Based on a survey of 20 UKT scholarship recipients, they are as follows:



**Figure 1.** Data for UKT Recipients in 2021

Based on the picture above, it can be seen that of the 81 students who received the UKT scholarship, 17 of these students chose to save from income or funds sent by their parents, and 24 students had the attitude of buying new cellphones, and 40 students chose vacations. The attitude toward financial management carried out by students is very unfortunate, because, with this UKT scholarship, students are expected to be able to save for future needs. Because it may be in the future spending on education costs of course more. The low understanding of students in the management of financial management is influenced by financial attitudes. So far, students have not been aware of prioritizing between needs and wants. So that in the future students will find it difficult to pay fees or expenses. In addition to low financial attitudes, the influence of financial literacy possessed by students can be categorized as poor. Financial literacy can be seen in the inability of students from students misunderstanding in making expenditure budgets. This research is very important to do, wherewith this research, it can be known whether UKT scholarships obtained by students can improve or weaken student management attitudes which are influenced by financial attitudes and financial literacy. Considering the needs and costs of education, especially for private university students, this has increased every year.

Literature Review and Submission of Hypotheses, finance Management Behavior A student will have different behavior from one another [4]. Students who come from villages and live in cities far from their parents tend to live depending on funds or remittances every month [5]. However, students who think that the funds sent from this village are not enough, then the student decides to study while working [6]. The income from this work is used to meet the necessities of life and education costs. If left, the student will set aside for preparation in the coming year [7]. However, it is not uncommon for some students who do not have good financial management, so the income from their work is not able to help students pay for their education costs [8]. Financial management behavior indirectly teaches students how to manage their finances based on their priority scale [9]. Thus, the student is required to be able to save his funds when the expenditure is

deemed sufficient. On the other hand, if the expenses are greater, the student must be able to find other funds to cover the necessary funding needs [10].

UKT Scholarships, the scholarship is an effort to assist in reducing education costs or eliminating tuition fees for students who cannot afford it or students who have proud academic achievements [11]. It is hoped that students who get this scholarship will have a good financial management attitude in managing their expenses [12]. The existence of this scholarship will reduce the burden of a student in completing his studies at university. This scholarship will have an impact on improving student achievement [13]. The scholarships obtained can also direct higher education leaders in directing student activities for students who receive these scholarships [14]. The current scholarships can be in the form of Bid Misi scholarships, UKT academic achievement improvement, and so on. This scholarship has a role in improving student financial management behavior [15].

Financial Attitude, Students' financial attitudes can be seen in attitudes towards monthly expenses, attitudes toward saving, and financial attitudes toward the future [16]. This financial attitude can be formed from family education [17]. In addition, this financial attitude will also be formed by the compulsion of students to face financial problems away from their families [18]. Students will try to live frugally and will set aside the income they have in case of spending in the future [19]. The great desire of students to meet the needs of life by their income level is the trigger for the emergence of financial management behavior [20]. The results of research conducted by [21][22][23] state that financial attitudes have a positive effect on students' financial management attitudes.

Financial Literacy, a student who has a good level of financial literacy will be able to manage his finances properly. This ability occurs not because of a lack of income received, but can also arise if you experience errors in making financial details and there is no good financial plan [24]. A student can be said to have good financial literacy, at least having five indicators, namely knowledge of basic financial management, knowledge of financial budgeting, knowledge of interest rates and credit, can compare the advantages of offers provided by financial services, the last can communicate about concepts finance [25]. The results of previous research conducted by [26][27][28] state that financial literacy has a positive effect on students' financial management attitudes.

## 2. Research Methods

Quantitative research approach with Structural Equation Modeling (SEM). This approach can test the most ideal model for estimating endogenous variables. The population in this study was 81 students who received UKT scholarships. The sampling technique used was total sampling, which means that 81 respondents were used as research samples. Collecting data using a questionnaire with a Likert scale where the choices consist of: Strongly Disagree, Disagree, Agree, Strongly Agree, Agree. The analytical model used to test the hypothesis in this study is multiple regression analysis with the help of SPSS version 21.

## 3. Results And Discussion

### 3.1 Simple Linear Regression Analysis First Equation $Y = a + bX_1 + e$

**Table 1.**  
Results of  $X_1Y$ . Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	35.106	2.518		13.943	.000
	X1	.012	.077	.017	.152	.880

a. Dependent Variable: Y

Based on the table above, the first simple linear regression equation in this study is:

$$Y = 35,106 + 0,012X_1 + e$$

In this regression model, the value of the constant listed at 35.106 can be interpreted if the independent variables in the model are assumed to be equal to zero, on average the variables outside the model will still increase finance management behavior by 35.106 units or in other words if financial attitudes are not

improved. , then the finance management behavior is still 35,106 units. Furthermore, the value of the regression coefficient 1 of 0.012 in this study can be interpreted that the financial attitude variable (X1) having a positive effect on finance management behavior. This shows that when financial attitudes increase by one unit, then finance management behavior will also increase by 0.012 units.

**Table 3.**  
Results of the X1Y. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.018 <sup>a</sup>	.024	.025	3.765

a. Predictors: (Constant), X1Z, X1

Based on the results of the R Square value, it is known that the value is 0.024 or 2.4%, which means that the independent variable financial attitude can explain the variation of the dependent variable finance management behavior by 2.4%, while the remaining 97.6% is explained by other variables that are not included in the research model.

**3.2 Simple Linear Regression Analysis First Equation  $Y = a + b_1X_1 + b_2X_{1Z} + e$**

**Table 4.**  
Results of X1ZY. Regression Analysis

Model		Coefficients				
		Unstandardized Coefficients	Standardized Coefficients	t	Sig.	
		B	Std. Error	Beta		
1	(Constant)	34.973	3.397		10.294	.000
	X1	.001	.229	.002	.005	.996
	X1Z	.000	.006	-.020	-.059	.953

a. Dependent Variable: Y

Based on the table above, the second simple linear regression equation in this study is:

$$Y = 34,973 + 0,001X_1 + 0,000 + e$$

In this regression model, the constant value listed is 34,973 which can be interpreted if the independent variables in the model are assumed to be equal to zero, on average the variables outside the model will still increase finance management behavior by 34,973 individually or in other words if financial attitudes and scholarships UKT is not increased, then the finance management behavior is still at 34,973 units. Then the value of the regression coefficient 1 of 0.001 in this study can be interpreted that the financial attitude variable (X1) has a positive effect on finance management behavior. This shows that when financial attitudes increase by one unit, finance management behavior will also increase by 0.001 units. Finally, the value of the regression coefficient 2 of 0.000 in this study can be interpreted that the UKT scholarship variable (Z) having a neutral effect on finance management behavior. This shows that when UKT scholarships increase by one unit, finance management behavior will also increase by 0.000 units.

**Table 5.**  
Results of the X1Y. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.018 <sup>a</sup>	.046	.052	3.765

a. Predictors: (Constant), X1Z, X1

Based on the results of the R Square value, it is known that the value is 0.046 or 4.6%, which means that the independent variable financial attitude and UKT scholarship can explain the variation of the dependent variable finance management behavior by 4.6%, while the remaining 95.4% is explained by other variables that are not included. in the research model.

**3.3 Simple Linear Regression Analysis Third Equation  $Y = a + bX_2 + e$**



**Table 6.**  
Results of X2Y. Regression Analysis

Model		Coefficients		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	21.460	2.458		8.730	.000
	X2	.561	.103	.523	5.454	.000

a. Dependent Variable: Y

Based on the table above, the third simple linear regression equation in this study is:

$$Y = 21,460 + 0,561X_2 + e$$

In this regression model, the constant value listed is 21.460 which can be interpreted if the independent variables in the model are assumed to be equal to zero, on average the variables outside the model will still increase finance management behavior by 21.460 individually or in other words if financial literacy is not improved. , then the finance management behavior is still at 21,460 units. Then the value of the regression coefficient 1 of 0.560 in this study can be interpreted that the financial literacy variable (X2) has a positive effect on finance management behavior. This shows that when financial literacy increases by one unit, finance management behavior will also increase by 0.560 units.

**Table 7.**  
Results of the X2Y. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Model Summary	
				Std. The error in the Estimate	
1	.523 <sup>a</sup>	.274	.264	3.189	

a. Predictors: (Constant), X2

Based on the results of the R Square value, it is known that the value is 0.274 or 27.4%, which means that the independent financial literacy variable can explain the variation of the dependent variable finance management behavior by 27.4%, while the remaining 72.6% is explained by other variables that are not included in the research model.

### 3.4 Simple Linear Regression Analysis Fourth Equation $Y = a + b_1X_2 + b_2X_2 + e$

**Table 8.**  
Results of X2ZY. Regression Analysis

Model		Coefficients		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	20.748	2.467		8.411	.000
	X2	.797	.173	.743	4.601	.000
	X2Z	.008	.005	.271	1.682	.097

a. Dependent Variable: Y

Based on the table above, the second simple linear regression equation in this study is:

$$Y = 20,748 + 0,797X_1 + 0,008Z + e$$

In this regression model, the constant value listed is 20.748 which can be interpreted if the independent variables in the model are assumed to be equal to zero, on average the variables outside the model will still increase finance management behavior by 20.748 individually or in other words if financial literacy and scholarships UKT is not increased, then finance management behavior is still 20,748 units. Furthermore, the value of the regression coefficient 2 of 0.797 in this study can be interpreted that the financial literacy variable (X2) having a positive effect on finance management behavior. This shows that when financial literacy increases by one unit, finance management behavior will also increase by 0.797 units. Finally, the value of the regression coefficient 2 of 0.008 in this study can be interpreted that the UKT scholarship variable (Z) having a positive effect on finance management behavior. This shows that when UKT scholarships increase by one unit, finance management behavior will also increase by 0.008 units.

**Table 9.**  
Results of the X2ZY. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.547 <sup>a</sup>	.299	.281	3.153
a. Predictors: (Constant), X2Z, X2				

Based on the results of the R Square value, it is known that the value of 0.299 or 29.9%, which means that the independent variables of financial literacy and UKT scholarships can explain the variation of the dependent variable of finance management behavior by 29.9%, while the remaining 70.1% is explained by other variables that are not included in the model. study.

**Table 10.**  
Conclusion of Data Analysis

Variable	R Square	Information
Financial Attitude-Finance Management Behavior (X1Y)	0,024	
Financial Attitude-UKT Scholarship-Finance Management Behavior (X1ZY)	0,046	Strengthen
Financial Literacy-Finance Management Behavior (X2Y)	0,274	
Financial Literacy-UKT Scholarship-Finance Management Behavior (X2ZY)	0,229	Weaken

### 3.5 Discussion

#### a. The Influence of Financial Attitudes on Finance Management Behavior

Based on the results of data processing shows that financial attitudes do not affect finance management behavior. This shows that when students' financial attitudes are improved, it will not have an impact on finance management behavior. The results of this study are not in line with the results of previous studies which state that financial attitudes have a significant effect on finance management behavior [29][30][31]. The findings in this study indicate that students' financial attitudes when they have excess finances will behave differently when they have sufficient finances to meet their consumption needs. Students have the attitude of wanting to buy products such as cellphones, and new clothes and eat at expensive restaurants.

#### b. The Effect of Financial Literacy on Finance Management Behavior

Based on the results of data processing shows that digital literacy has a significant effect on finance management behavior. This shows that when students' financial literacy is improved, it will affect finance management behavior. The results of this study are in line with the results of previous studies which state that financial literacy has a significant effect on finance management behavior [32][33][34]. The findings in this study indicate that students manage finances in detail. This means that a good understanding of the use of financial literacy leads a student to be wise in managing his finances.

#### c. The Effect of Financial Attitudes on Finance Management Behavior Moderated by UKT Scholarships

Based on the results of data analysis shows that UKT scholarships influence strengthening or improving students' financial attitudes towards finance management behavior. The results of the study are in line with the results of previous studies which state that students' financial attitudes have a significant effect on finance management behavior with scholarships as a moderating variable [35][36][37]. The findings in this study prove that UKT scholarship recipients will have a good financial attitude in managing their finances. The UKT scholarship helps students to survive as overseas children and helps students to pay their obligations on campus.

#### d. The Effect of Financial Literacy on Finance Management Behavior Moderated by UKT Scholarships

Based on the results of data analysis shows that UKT scholarships influence weakening or reducing students' financial literacy on finance management behavior. The results of this study are not in line with the results of previous studies which state that student financial literacy has a significant effect on finance management behavior with scholarships as a moderating variable [37][38][35]. The findings in this study prove that students who have worked as well as UKT scholarship recipients tend to have a wise attitude in managing



their financial management. The existence of scholarships does not also make students able to set aside their income to save as preparation for funds in the future.

#### 4. Conclusion

Based on the results of the research and discussion above, the conclusions of this study are as follows: Financial attitude does not affect finance management behavior. Financial literacy has a positive and significant effect on finance management behavior. UKT scholarships have a role in strengthening or improving financial attitudes towards finance management behavior UKT scholarships have a role in weakening or reducing financial attitudes towards finance management behavior

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