



The effect of financial literacy, financial self-efficacy and locus of control on the financial behaviour of Bengkulu University students

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ABSTRACT

The ability to manage finances and decide on business strategies needs to be supported by a locus of control, mastery of adequate financial literacy skills, and confidence in one's ability to produce good finances (financial self-efficacy) in managing finances. This is a quantitative study aimed at determining the effect of independent variables (financial literacy, financial self-efficacy, and locus of control) on the dependent variable (financial behaviour) in Bengkulu University students. The implementation of this research uses a questionnaire method with the data analysed referring to the Likert scale. Active students of Bengkulu University class of 2020 were used as the population of this study and utilised purposive sampling method as the sampling technique. The sample used was 150 Bengkulu University students. The results of this study are that there is a positive and significant influence between financial literacy on the financial behavior of Bengkulu university students, there is a significant and positive influence between financial self-efficacy on the financial behavior of Bengkulu University students, and there is a significant and positive influence between locus of control on the financial behavior of Bengkulu University students.

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1. INTRODUCTION

Indonesia's national development is inseparable from the role of intellectuals who have value, namely students. Students are components and assets of the country that become human resources that will contribute to the intellectualisation of the nation. (Cahyono, 2019). According to Rumana (2022) students as intellectuals are known for their critical thinking and principles, students are individuals who receive education in private or state universities. Students are included in the academic community who are considered mature in deciding and viewing everything. Fatimah et al., (2022) explained that the role of students is not easy, like a baton, the progress or lack of quality of this nation is in their hands, including problems in the economic field. Therefore, to get to the golden Indonesia, it must be prepared as early as possible character building in students, fostering the spirit of entrepreneurship, honesty, discipline, tenacity, persistence and frugality and being able to manage finances wisely and well. Patience in managing

finances is the main thing that must be owned by students. Then, an understanding of financial knowledge is needed in order to prevent various risks of financial services products that are increasingly elusive in the future. (Nuraeni & Ari, 2021; Pohan et al., 2021). In the future, they will be faced with taking financial risks (Assyfa, 2020; Widiawati & Wahab, 2022).

Social media-based research by Proventic on millennials (born around 1980-200) in Indonesia from 1 December 2015 to 31 January 2016 with research that emphasised the character and behaviour of millennials in terms of finance obtained results, namely the reason for saving from 41% (a total of 7,809 conversations) is to buy concert tickets to watch idolised musicians and for travel (S. Fatimah, 2019). Managing finances is something that is commonly done by all people in their daily lives and this is the case with students, where an individual is required to be able to manage finances properly so that they are not trapped in financial difficulties, can fulfil their needs, and can balance between expenses and income (Repi et al., 2021). Therefore, it is important to pay attention to financial intelligence in modern life as it is today. In addition, financial intelligence itself can be expressed as an individual's ability to manage their financial resources to achieve financial well-being. In addition, financial intelligence itself can be expressed as an individual's ability to manage their financial resources to achieve financial well-being (Bhakti et al., 2023). The source of income of each person is certainly not the same and the way of managing income is also not the same. This is due to different levels of understanding about financial management (Amir, 2021). As of 2015, almost half of the states in the United States include some form of personal finance course as part of their high school curricula. The public policy motivation for school-based financial education requirements is usually to improve individual financial behaviour.

The phenomenon that researchers found in the Faculty of Economics is that the majority of students when given questions about whether they have financial planning, then the average explains that they do not have, therefore often the remittance of money from parents is not sufficient until the next remittance date. Students in this case also do not have self-control in spending their money. In addition, online businesses that are currently mushrooming make it easier for them to make purchases quickly and easily, so that not a few students become consumptive because they want to support their appearance by following the latest trends and have difficulty distinguishing between needs and desires. And also found cases of some students who are entangled in online lending, this is due to the lack of carefulness of students managing finances, therefore it is not uncommon for students to be trapped in a pattern of consumer life and fomo in using finances.

Students' financial behaviour is influenced by several factors, including financial self-efficacy, financial literacy, and locus of control. Financial Literacy can influence financial management behaviour. Based on OJK Circular Letter No. 30/SEOJK.07/2017, it is briefly explained that financial literacy is a belief, knowledge and skills that affect behaviour and attitudes to improve financial management and the quality of financial decision making in order to achieve financial well-being. There is a significant effect between financial literacy and financial management behaviour (Laily, 2016). Financial literacy is a financial knowledge that is often applied in everyday life, whether realised or not. Financial literacy can also be said to be the ability of an individual to obtain, assess, and understand appropriate information in order to make decisions by understanding the financial impact as a result of complex global financial developments (Danes & Haberman, 2007).

De Beckker et al (2021) explain that in recent years, an increasing number of countries have developed and implemented national strategies for financial education. The focus is often on school-based financial education initiatives that target young people. Various reasons have justified the rationale for focusing on young people. Firstly,

the level of financial literacy of young people is still low. Second, attitudes towards financial decisions, namely spending and saving, are formed at a young age and mistakes at a young age.

Next is financial self-efficacy. This includes factors that are crucial in the management of personal finances by students. Self-efficacy as explained by Schunk (2012) which leads to belief in the ability of individuals to learn to act at a certain level, thus the application of self-efficacy in personal financial management can be assumed that a person's self-confidence in financial management capacity tends to be greater, so that the individual concerned will tend to consider financial difficulties as a challenge that needs to be faced and not as a threat (Arofah & Kurniawati, 2021). Wardana et al (2020) provide an explanation that self-efficacy as a social-cognitive process can explain the causality between cognition and individuals in the form of entrepreneurial attitudes. Arofah & Kurniawati (2021) in their research explained that there is an effect of financial self-efficacy on financial management.

Locus of control based on an explanation from O'Connor & Kabadayi (2020) is how far an individual believes that failure or success is a consequence of actions taken either under his control or not. Fatmawati & Lutfi (2021) in this case also provide an explanation that the higher the locus of control, the higher the individual's responsibility for their financial behaviour such as being careful in managing finances and saving money. There is a close link between locus of control and the attitude of an individual who believes that events are the consequences of his or her actions (Pradiningtyas & Lukiastuti, 2019). Some of the studies, namely Laili & Nadia (2018) explain that locus of control on financial management behaviour has an effect. However, contrary to research (Yohana, 2010; (Amanah et al., 2016) which explains that locus of control on financial management behaviour has no effect. Referring to this explanation, this study was conducted with the aim of examining the effect of financial literacy, financial self-efficacy and locus of control on Bengkulu University students. This research question is whether there is an influence between financial literacy, financial self-efficacy and locus of control on the financial behaviour of Bengkulu University students. This research has the benefit of raising awareness about the importance of financial literacy, self-efficacy, and locus of control in managing personal finances. With a better understanding of these factors, students can have a stronger foundation to make wiser financial decisions and achieve their financial goals in the long run. This research can also help in the development of better research methods to study the effect of financial literacy, self-efficacy, and locus of control on financial behaviour. The research methods used can be a reference and inspiration for other researchers who want to dig deeper into similar topics.

2. RESEARCH METHOD

2.1 Data Type and Source

A quantitative research approach with primary data was used in conducting this study. This research is characterised by a strong numerical approach in the field data collection process. This approach has specific characteristics, such as a limited focus, an emphasis on logical and deductive reasoning, the use of statistical data analysis, and the ability to generalise (Djollong, 2014). The acquisition of this research data is from the process of distributing questionnaires to a sample of respondents and randomly selected. The main source of data is the opinions and thoughts given by the respondents in the questionnaire.

2.2 Population and Sample

Activ students of Bengkulu University class of 2020 were used as the research population. A total of 150 samples were used for the sample selected using the Slovin formula which refers to the 5% error rate. The purposive sampling method was used as a

sampling technique, which is the process of selecting samples based on special considerations, as explained by (Sugiyono, 2012). This technique was chosen because the samples did not all fulfil the predetermined criteria.

2.3 Measurement Scale

Questionnaires using a measurement scale will be used in the implementation of this research in collecting primary data. The measurement scale is a tool used in order to measure intervals and produce quantitative data, as explained by (Stewart, 2021). This research will use a Likert scale to analyse quantitative data.

2.4 Data collection techniques

The step of collecting data is through the process of distributing questionnaires, which is a step of collecting information by sending questions or written statements to respondents (Stewart, 2021). This research questionnaire includes questions that respondents are asked to answer.

2.5 Data analysis techniques

This study uses multiple regression analysis in order to see the relationship between the dependent variable and several independent variables. The following model was used for multiple regression analysis:

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Information:

Y	:Financial Behaviour
A	:Constant
B	:Regression coefficient of independent variable
X1	:Financial literacy
X2	:Financial Self Efficacy
X3	:Locus of Control
E	:Error

3. RESULTS AND DISCUSSIONS

3.1 Instrument Test and Classical Assumption Test

Measurement of the validity of this research instrument is using Pearson correlation. The validity test shows that all variables have significance with a value that does not exceed 0.05 or means that all statements in the questionnaire are considered valid. Thus, the statements in the research questionnaire including variables X1, X2, X3 and Y as a whole can be used in the implementation of this study. In addition, the Cronbach's alpha method is used to determine the reliability of the research instrument. The reliability test obtained results, namely 0.815 for variable X1, a total of 0.736 for variable X2, a total of 0.806 for variable X3 and a total of 0.804 for variable Y. Because these results are above the limit value of 0.60, the research instrument has a high level of dependability. This research also includes testing traditional assumptions such as normality test, multicollinearity and autocorrelation test. The test results obtained are not violating the assumptions of normality, multicollinearity and autocorrelation tests, so the data is assumed to be normally distributed.

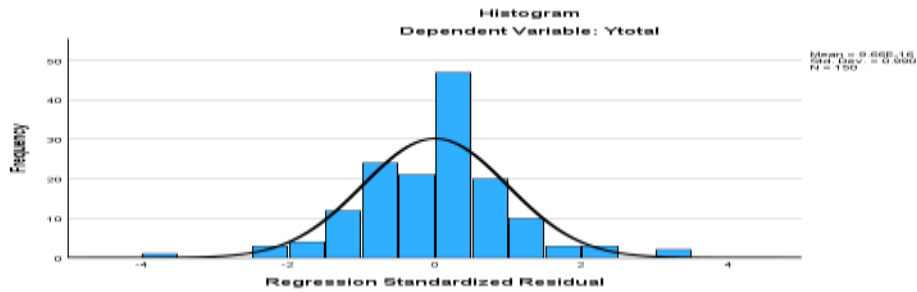


Figure 1. Normality Test Results (Histogram)

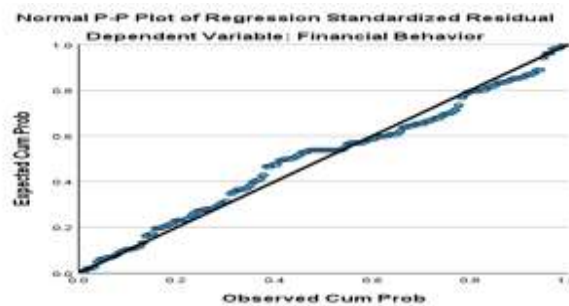


Figure 2: Normality test results (P-Plots)

Table 1: Multicollinearity Test Results

Model		Coefficients ^a			Collinearity Statistics		
		Correlations	Zero-order	Partial	Part	Tolerance	VIF
1	Financial Literacy		.716	.399	.286	.422	2.367
	Financial self efficacy		.663	.174	.116	.338	2.959
	Locus of control		.646	.170	.113	.372	2.691

a. Dependent Variable: Financial Behavior

Table 2. Autocorrelation Test Results

Model	Model Summary ^b	
	Durbin-Watson	
1	1.760 ^a	

3.2 Multiple Linear Regression Analysis Technique

The coefficient of determination is used in order to calculate the percentage of contribution between variables. Based on the calculation findings, the coefficient of determination is found to be 0.568 or 56.8%. This means that the contribution of variables X1, X2 and X3 to variable Y is 56.8%. While about 43.2% of the rest is an additional element that the author did not explain in the study.

Table 3. Test results of the coefficient of determination

Model	M	R	Model Summary			Std. Error of the Estimate
			R Square	Adjusted R Square		
1	54 ^a	.768	.568	.559	2.36749	

a. Predictors: (Constant), Locus of control, Financial Literacy, Financial self efficacy

3.3 T Test (Hypothesis Test)

Table 4. T Test Results (Hypothesis Test)

Model		Coefficients ^a		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	.537	1.497		.358	.721
	Financial Literacy	.413	.079	.441	5.262	<.001
	Financial self efficacy	.254	.119	.200	2.133	.035
	Locus of control	.212	.102	.186	2.083	.039

a. Dependent Variable: Financial Behavior

Referring to the data, we get: (a) With Sig worth <0.001 for Variable X1 (Financial Literacy), it is clear that between Variable X1 and Variable Y has a significant effect because $0.01 < 0.05$. (b) With a Sig value of 0.035 for Variable X2 (Financial Self Efficacy), it can be concluded that between Variable X2 and Variable Y has a significant effect because $0.035 < 0.05$. (c) With a Sig value of 0.039, it is stated that the X3 variable on variable Y has a significant effect because $0.039 < 0.05$.

3.4 F test (hypothesis testing)

Table 5. F Test Results (Hypothesis Test)

Model		ANOVA ^a			F	Sig.
		Sum of Squares	Df	Mean Square		
1	Regression	1075.009	3	358.336	63.932	<.001 ^b
	Residual	818.331	146	5.605		
	Total	1893.340	149			

a. Dependent Variable: Financial Behavior (Y)

b. Predictors: (Constant), Locus of control (X1), Financial Literacy (X2), Financial self efficacy (X3)

Testing the hypothesis between variables by looking at the significance value, if the value is <0.05, it means that the independent variable simultaneously on the dependent variable has an influence. According to the table above, the significance is $0.01 < 0.05$, or it means accepting H1 and rejecting H0, or simultaneously there is an influence between variables X1, X2 and X3 on Y.

3.5 Multiple Regression Equation Analysis

The following regression equation was obtained for this study: $Y = 0,537 + 0,413X_1 + 0,254X_2 + 0,212X_3$. (a) The constant value of Financial Behaviour (Y) is 0.537 or if the variables X1, X2, X3 have a value of zero, it is 0.537 for variable Y. (b) The X1 coefficient of 0.413 means that all X1 variables that increase by 1% increase by 0.413 (41.3%) for variable Y, and vice versa. (c) The coefficient (X2) of 0.254 means that every time the X2 variable increases by 1%, there is an increase of 0.254 (25.4%) for variable Y, and vice versa. (d) The coefficient (X3) of 0.212 means that every X3 variable that increases by 1%, there is an increase of 0.212 (21.2%) for variable Y, and vice versa.

3.6 Discussions

The findings of this study indicate the results, namely that there is a significant and positive influence between financial literacy on the financial behaviour of Bengkulu university students. There is a significant and positive influence between financial self-efficacy on the financial behaviour of Bengkulu University students. There is a significant and positive influence between locus of control on the financial behaviour of Bengkulu University students. In accordance with research from Pusparani & Krisnawati (2019) with the result that there is a partial effect of financial literacy on financial behaviour. An individual with good financial literacy skills will be able to use it to consider investment planning or financial decision making, but if good financial literacy is not possessed, it can lead to mistakes in managing finances, lack of welfare in one's life, and lack of planning for future savings (Masruroh & Perwita Sari, 2021). An individual with good

financial behaviour tends to be effective and responsible in using their money, such as paying bills on time, controlling spending, setting aside money for savings, and making a budget (Putri & Pamungkas, 2019).

Furthermore, in overcoming a problem, a person's recognition of self efficacy can also affect a person in feeling, acting, thinking, and how to motivate themselves. How to assess the influence of financial self-efficacy using indicators, namely confidence in future financial conditions, confidence to manage finances, ability to face financial challenges, expertise in making decisions in emergencies, expertise in achieving financial goals, and expertise in managing outgoing money (Nisa & Haryono, 2022). Locus of control assumes and has a deep belief that when an individual acts positively, the results he will receive will also be positive and vice versa, when an individual has a negative assumption in acting, the results he will get will also be negative (Ary & Sriathi, 2019). Individuals who are confident and responsible for their various actions (internal locus of control) will make the performance of the person increase (Juniariani & Saputra, 2020).

4. CONCLUSION

Based on the analysis and discussion that has been described, the authors conclude that there is a significant and positive influence between Financial Literacy on the financial behaviour of Bengkulu University students. There is a significant and positive influence between Financial Literacy on the financial behaviour of Bengkulu University students. There is a significant and positive influence between Locus of control on the financial behaviour of Bengkulu University students.

The implementation of this study found that students already have good financial literacy, financial self-efficacy and locus of control. This research can increase students' financial awareness and knowledge. With the knowledge and skills gained, they can create good financial habits and achieve their financial goals in the long run. Through this research, it is hoped that students can become better at managing their finances, realising the importance of financial literacy, financial self-efficacy and locus of control in managing their own finances. This study only uses questionnaires or interviews as a form of data collection. Future research is expected to use a combination of different data collection methods, such as observation, case studies, and experimental research, to have a more comprehensive and in-depth perspective on the influence of financial literacy, financial self-efficacy and locus of control on students' financial behaviour.

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