

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDE, AND INCOME ON FINANCIAL MANAGEMENT BEHAVIOR AMONG MSME ACTORS IN SIDOWUNGU VILLAGE, GRESIK REGENCY

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ABSTRACT

Financial management behavior is an individual's ability to manage, which includes planning, budgeting, auditing, controlling, managing, sourcing, and storing daily financial funds. This study aims to analyze the influence of financial literacy, financial attitude, and income on financial management behavior among Micro, Small, and Medium Enterprises (MSMEs) actors in Sidowungu Village, Gresik Regency. This research uses a quantitative approach; the population in this study consists of MSME actors in Sidowungu Village, Gresik Regency. The sample used in this study consisted of 80 respondents, determined using a non-probability sampling technique with a saturated sampling method. Data were collected through questionnaire distribution and analyzed using Structural Equation Modeling (SEM) with the assistance of Partial Least Squares (PLS). Research results indicate that financial literacy, financial attitude, and income affect the financial management behavior of SMEs. There is a relationship where higher financial literacy, positive financial attitudes, and more stable income tend to lead to more orderly cash flow management, transaction recording, and effective financial planning.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy through job creation and the increase of Gross Domestic Product (GDP). However, most MSMEs still face problems related to suboptimal financial management, such as undisciplined cash flow recording, mixing personal and business finances, and the absence of financial reports (Fathurrahman, 2020). Financial management is a process aimed at organizing various financial functions. Financial management must be carried out disciplinedly. Although MSMEs have great potential, many business actors lack an understanding of the basic concepts of financial management.

Based on the results of a preliminary survey conducted by the researcher on MSME actors in Sidowungu Village regarding financial management behavior, it was found that 57% of respondents only have limited basic knowledge of financial literacy. In addition, 56% of business actors do not record cash flow of income and expenses in their business activities. As many as 78% of respondents also still mix personal finances with business finances. Furthermore, almost 90% of MSME actors in Sidowungu Village do not prepare financial reports for their businesses. These findings indicate that, in general, the financial management behavior of MSME actors in Sidowungu

Village is still considered inadequate and requires more attention in efforts to improve business management skills.

From the perspective of behavioral theory, this condition can be explained through the Theory of Planned Behavior (TPB) proposed by (Ajzen, 1991). According to this theory, an individual's behavior is influenced by the intention to act (behavioral intention), which is formed from a combination of attitude toward behavior, subjective norm, and perceived behavioral control. In the context of financial management, financial literacy, financial attitudes, and income play an important role in shaping the intention and actual behavior of business actors in managing their finances responsibly. In other words, the higher the level of financial literacy and positive financial attitudes, the stronger their financial management behavior will be.

Several previous studies have emphasized the importance of financial literacy in improving the quality of financial decision-making. Cholisah, (2022) found that financial literacy and financial attitudes have a positive effect on the financial management behavior of MSME actors in Rembang Regency. Similar results were reported by Amelia, (2022), who stated that financial literacy, financial attitudes, and personality simultaneously affect the financial behavior of MSME actors in East Jakarta. The study by Maulidia & Mustaqim, (2024) even added income as an important factor influencing the financial behavior of MSME actors in Tulangan District. However, different findings were reported by Prawiga, (2024), who found that income does not have a significant effect on financial management behavior. These differences in results indicate that the influence of income on financial behavior is still contextual and depends on both internal and external factors of business actors. Therefore, further research in a different context is necessary to strengthen the generalization of existing theories and empirical findings.

Poor financial behavior will impact cash flow disruption, increase the risk of business losses, make it difficult to meet payment obligations, hinder business development, and potentially lead to bankruptcy (Fathurrahman, 2020). Financial management behavior is knowledge in financial planning, as financial planning serves as a benchmark in a business (Brahmastra & Wikartika, 2023). Financial management behavior is essentially based on an individual's understanding of financial concepts. The broader the knowledge and experience a person has, the more mature their considerations are in spending and managing available funds. Financial management itself is the process of arranging personal funds to handle daily finances, in accordance with applicable financial principles, in order to achieve better financial well-being (Pinasthi, 2023).

Financial literacy is a person's ability to make appropriate financial decisions, plan for future finances, and understand various aspects of the economy, especially those related to well-being. With a good understanding of financial literacy, individuals can better manage both business and personal finances, thereby opening opportunities to achieve a more secure and assured life in the future (Da Silva, 2020).

Meanwhile, a positive financial attitude makes a person more careful and responsible in managing personal or business finances. Financial attitude is a person's thoughts, arguments, as well as views or assessments regarding their personal finances, which can then be applied through behavior in real actions. This financial attitude can be manifested through an evaluation of the practical value of financial management behavior, so it can be used as a recommendation at a certain level of agreement or, conversely, otherwise (Mariana et al., 2022).

Income is also an important factor that can influence financial management behavior. Individuals with higher incomes have more flexibility in allocating resources for saving, investing, or developing a business (Jannah et al., 2023). However, without the support of financial literacy and a good financial attitude, high income does not automatically guarantee healthy financial behavior. This aligns with research findings Ramadhan, (2023) which emphasize that income must be accompanied by financial planning skills in order to be used productively.

The importance of building financial awareness and capabilities among MSME actors to become more resilient in facing economic challenges, especially in the post-pandemic period and global market uncertainties. Low financial literacy remains a fundamental problem for most MSMEs in Indonesia (OJK, 2023). For the development of MSMEs at the local level, this study also has a theoretical contribution to the development of financial behavior studies based on the Theory of Planned Behavior (Ajzen, 1991). The model produced from this research is expected to strengthen

academic understanding of how individual internal factors (literacy and attitudes) and external factors (income) interact in shaping financial management behavior.

This study aims to analyze the influence of financial literacy, financial attitudes, and income on the financial management behavior of MSME actors in Sidowungu Village, Gresik Regency. It is hoped that these findings can provide a tangible contribution in creating MSME actors who are more financially literate, disciplined in managing finances, and capable of utilizing income productively to support inclusive and sustainable economic growth in Gresik Regency. From a practical perspective, the findings of this study can help MSME actors improve their ability to plan, record, and manage business finances effectively, as well as to separate personal and business finances.

LITERATUR REVIEW

Theory of planned behavior (TPB)

The Theory of Planned Behavior is a theory based on the basic principles that human behavior is carried out in a calm manner and integrates various necessary data and insights for decision development. The planned theory relates to the relationship between beliefs and actions. The Theory of Planned Behavior (TPB) was developed as an improvement of the theory of reasoned action, because the previous theory was considered to have limitations in explaining behaviors that have not yet been fully realized under individual control (Ajzen, 1991).

Literacy Financial

Someone who lacks financial literacy may be unable to identify ways to pay bills, may be unsure how to obtain and analyze their own finances, and may not have the necessary knowledge to manage their own finances (Kharimah, 2023). A high level of financial literacy is a fundamental necessity for every MSME actor to be able to overcome financial difficulties. Financial delays can also arise if there are problems with financial transactions (Maulani, 2023).

Financial Attitude

Gadi Djou, (2019) states that financial attitude describes how a person manages, invests, and conducts financial transactions. A person's personal financial behavior stems from their financial attitude; individuals who are not wise in dealing with financial problems tend to exhibit poor financial behavior (Safitri et al., 2023).

Income

Business income is the result of various activities such as dividends, interest, royalties, sales, etc. One factor that influences financial management behavior is income. To meet the needs of running a business, business actors will allocate daily expenses from the available income (Maulidia & Mustaqim, 2024). Individual income refers to the total types of earnings received by a person, encompassing all sources of income obtained from various economic activities or businesses undertaken (Nafitri & Wikartika, 2023).

Financial management behavior

Financial management behavior is an individual's ability to organize planning, monitoring, budgeting, controlling, and storing assets or daily financial funds as a result of their activities. Financial behavior refers to the way a person acts in making financial decisions, including planning, managing, and saving to achieve financial well-being. Individuals who have good financial habits are able to prepare a budget for their daily expenses (Andanaa & Yuniningsih, 2023).

RESEARCH METHOD

This study uses a quantitative approach aimed at examining the influence of financial literacy, financial attitude, and income on financial management behavior among MSME actors in Sidowungu Village, Gresik Regency. The type of data used is primary data, collected directly through the distribution of Google Form-based questionnaires to 80 respondents. The research instrument was designed using a Likert scale ranging from 1 to 5 to measure the level of respondents' agreement with the statements presented. The sampling technique used was non-probability sampling with a saturated sampling method (census sampling), because the entire population of 80 MSME actors was taken as the research sample. The data obtained were then analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method with the assistance of SmartPLS software. The model analysis was conducted in two stages, namely testing the measurement model (outer model) to assess the validity and reliability of the indicators, and

testing the structural model (inner model) to examine the relationships between latent variables. The evaluation results showed that all indicators had loading factor values above 0.7, AVE values exceeding 0.5, and Composite Reliability and Cronbach's Alpha values above 0.7, indicating that all constructs are valid and reliable.

RESULTS AND DISCUSSIONS

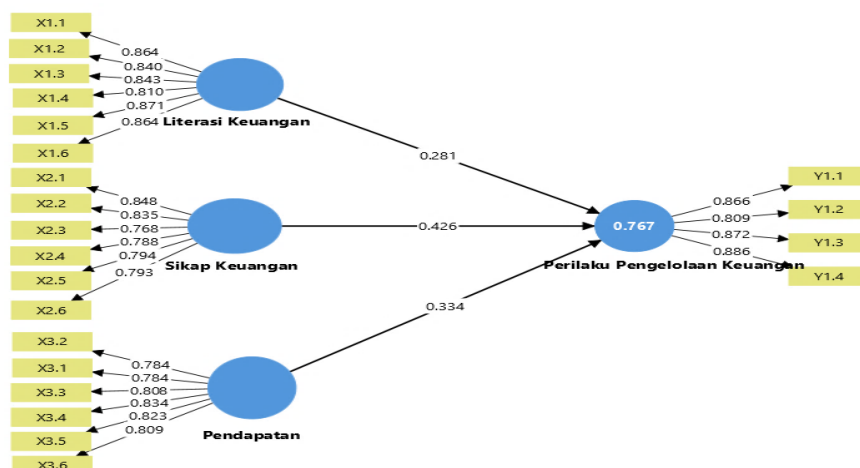
Result

This study involved 80 respondents as research samples. Based on this number, descriptive data of the respondents was obtained, depicting the general characteristics of the participants in this study as follows:

Tabel 1. Karakteristik Responden

	Usia
20 – 25 Tahun	6
26 – 40 Tahun	49
41 – 55 Tahun	25
	Pendapatan
>1 Juta	2
1 – 3 Juta	27
3 – 5 Juta	36
>5 Juta	15
	Jenis Kelamin
Laki – Laki	50
Perempuan	30
	Pendidikan
SMP/MTS	8
SMA/SMK	63
Diploma	3
Sarjana	6
	Jenis UMKM
Makanan & Minuman	50
Pedagang Ayam	30

Outer Model Test



Gambar 1. Outer Loading

The image above shows that all indicators used in this study meet the criteria for good convergent validity, with outer loading values > 0.70. Therefore, the instruments used in this study are reliable for measuring financial management behavior among MSME actors in Sidowungu Village, Gresik Regency.

Tabel 2. AVE

Variabel	AVE
Literasi Keuangan	0.721
Sikap Keuangan	0.647
Pendapatan	0.652
Perilaku Pengelolaan Keuangan	0.737

The data processing results in Table 2 show that the Average Variance Extracted (AVE) values for the variables of financial literacy, financial attitude, income, and financial management behavior are all >0.5, indicating that each of these variables has met the adequate discriminant validity standard. It can be concluded that each of these variables has met the criteria for good discriminant validity.

Tabel 3. Composite Reliability

Variabel	Cronbach's Alpha	Composite Reliability (rho_c)
Literasi Keuangan (X1)	0.922	0.939
Sikap Keuangan (X2)	0.891	0.917
Pendapatan (X3)	0.893	0.918
Perilaku Pengelolaan Keuangan (Y)	0.881	0.918

The data processing results in Table 3 show that all variables in this study have met the criteria for good reliability. The Financial Literacy variable (X1) obtained a Cronbach's Alpha of 0.922 and a Composite Reliability of 0.939; the financial attitude variable (X2) showed a Cronbach's Alpha of 0.891 and a Composite Reliability of 0.917; the income variable (X3) had a Cronbach's Alpha of 0.893 and a Composite Reliability of 0.918; and lastly, the financial management behavior variable (Y) had a Cronbach's Alpha of 0.881 and a Composite Reliability of 0.918. Overall, the results of this reliability test indicate that all variables in this study have a high level of consistency, so the questionnaire instrument used in this study is considered reliable.

Inner Model Test

R-Square is used to assess how effectively a model explains the observed latent variables. The R-Square value is categorized as strong if it is above 0.75, moderate if it is above 0.50, and weak if it is above 0.25.

Table 4. R-Square

Variabel	R-Square
Perilaku Pengelolaan Keuangan	0.767

The data processing results in Table 4 show that the R-Square value for the financial management behavior variable, which is the dependent variable in this study, is 0.767. This value indicates that the model developed is able to explain 76.7% of the variation in financial management behavior among MSME actors in Sidowungu Village, Gresik Regency. In other words, this model has a good ability to describe the factors that influence financial management behavior.

2.1.3 Hypothesis Testing

Table 5. Inner Model Path Coefficients (Mean, STDEV, T-Values)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Literasi Keuangan -> Perilaku Pengelolaan Keuangan	0.281	0.275	0.076	3.700	0.000
Sikap Keuangan -> Perilaku Pengelolaan Keuangan	0.426	0.428	0.067	6.383	0.000
Pendapatan -> Perilaku Pengelolaan Keuangan	0.334	0.343	0.074	4.518	0.000

The results in Table 5 indicate that the T-Statistic value is >1.96 and the P-Value is <0.05 at a 5% significance level. Therefore, all independent variables in this study, namely financial literacy, financial attitude, and income, have a positive and significant effect on financial management behavior.

Discussion

Financial literacy affects financial management behavior.

Based on the results of the hypothesis test, the financial literacy variable has a positive effect on financial management behavior, with a T-Statistic value of $3.700 > 1.96$ and a P-Value of $0.000 < 0.05$, indicating that the first hypothesis is accepted. This means that the higher the level of financial literacy possessed by MSME actors, the better their behavior in managing their business finances. This finding provides evidence that improving financial literacy can help MSME actors manage their finances more effectively, which ultimately supports the success and sustainability of their businesses.

As the understanding of financial concepts improves, entrepreneurs become more skilled in managing cash flow, recording transactions, and creating well-thought-out financial plans for their businesses. In addition, awareness of the importance of saving as part of healthy financial management also increases. MSME actors with good financial literacy tend to set aside a portion of their income for savings, whether as emergency funds or capital for future business development. In the theory of planned behavior (TPB), financial literacy serves as a foundation for shaping an individual's behavioral beliefs. When MSME actors have a good understanding of financial concepts, they will feel more confident in making decisions related to their business finances. This study aligns with research by Feryanto, (2023), which shows that financial literacy affects financial management, where an individual's capacity to manage their finances effectively increases with their level of financial literacy. In addition, research by Wijaya & Habibburrahman, (2024) also shows that financial literacy has a positive and significant effect on financial management behavior.

Financial attitudes affect financial management behavior.

Based on the results of the hypothesis test, the financial attitude variable has a positive effect on financial behavior with a T-Statistic value of $6.383 > 1.96$ and a P-Value of $0.000 < 0.05$, indicating that hypothesis 2 is accepted. Thus, a positive financial attitude can encourage MSME actors to be more disciplined, responsible, and prudent in managing business finances. This good financial attitude includes the belief in the importance of proper financial management, a

commitment to learning and improving financial knowledge, as well as the willingness to apply healthy financial practices.

Good financial attitudes are also demonstrated through the ability of MSME actors to control their financial situation. MSME actors who are able to manage their finances tend to be more careful in handling income and expenses and are able to adjust the use of funds according to business needs. Good financial control helps MSME actors maintain financial stability, avoid waste, and ensure that funds are used productively to support the continuity and growth of the business. The theory of planned behavior (TPB) reinforces the view that an attitude toward behavior is one of the main factors predicting a person's actual behavior. The positive attitude held by MSME actors towards financial management encourages them to naturally adopt better management practices. The results of this study are in line with the research conducted by Pristianti & Nur, (2022), which showed that financial attitude has a positive and significant effect and makes a real contribution to improving the financial behavior of students in Jombang Regency. The study by Fiika et al., (2022) also showed that financial attitude influences financial behavior.

Income affects financial management behavior.

Based on the results of the hypothesis test, the income variable has a positive effect on financial management behavior, with a T-Statistic value of $4.518 > 1.96$ and a P-Value of $0.000 < 0.05$, indicating that hypothesis 3 is accepted. MSME actors who feel that their business income level is sufficiently good tend to be more organized and prudent in managing their business finances. Adequate income allows MSME actors to plan their finances more strategically and allocate funds according to the business's priority needs.

MSME actors who have been running their businesses for a longer period tend to earn more stable and increasing income as they gain experience. This income does not only come from a single type of business but can also originate from various business activities undertaken. This situation indicates that the sources of income are quite capable of meeting both personal needs and business operational needs. In the Theory of Planned Behavior (TPB), income plays an important role in shaping perceptions of control over financial management behavior. When MSME actors have better income, they feel more capable of taking various actions that support effective financial management. The results of this study are in line with research conducted by Yusnita, (2022), which shows that there is an influence of income on financial management behavior, and research by Prawiga, (2024) indicates that income does not affect financial management behavior.

CONCLUSION

Based on the research results, it can be concluded that all independent variables, namely financial literacy, financial attitude, and income, affect the financial management behavior of MSME actors in Sidowungu Village, Gresik Regency. The financial literacy variable has a positive effect on financial management behavior, indicating that the higher the level of understanding of MSME actors regarding financial concepts and practices, the better their ability to organize, control, and make appropriate financial decisions. Furthermore, financial attitude has a significant positive effect on financial management behavior, meaning that business actors with disciplined, careful, and responsible financial attitudes tend to have better financial behavior. Meanwhile, income also has a positive effect on financial management behavior, indicating a stable level of income.

Researchers recommend that MSME actors continuously improve their understanding and skills in managing business finances, whether through training, seminars, or entrepreneurship mentoring programs. Furthermore, local governments and related institutions are expected to actively provide sustainable financial education programs and offer guidance in business management for MSME actors at the village level. These efforts are important to strengthen financial capacity and encourage the economic independence of local communities. Meanwhile, future researchers are advised to expand the scope of research by increasing the number of samples, research areas, and adding other variables such as lifestyle, business experience, and the use of financial technology so that the research results become more comprehensive and relevant to current digital economy developments.

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