

INFLUENCE OF FINANCIAL LITERACY, CONTROL SELF AND LIFE STYLE TO FINANCIAL MANAGEMENT FACULTY OF ECONOMICS AND BUSINESS UMSU STUDENT

Ivan Maulana Tambunan^{1*}

¹Faculty of Economics and Business, Muhammadiyah University of North Sumatra

¹email: ivanmaulanatambunan@gmail.com

Abstract: The purpose of this study was to examine and analyze the effect of Financial Literacy on financial management. To test and analyze the effect of self-control on financial management. To test and analyze the effect of lifestyle on financial management and to examine and analyze the effect of financial literacy, self-control, and lifestyle on finance management in students of the Faculty of Economics and Business, University of Muhammadiyah North Sumatra. The approaches used in this study is an associative approaches. The population in this study were all employees of the Faculty of Economics and Business, University of Muhammadiyah North Sumatra totaling 3747 people. The samples in this study using the slovin formula totaling 97 students of the Faculty of Economics and Business, Muhammadiyah University of North Sumatra.

Keywords : Financial Literacy, self control, lifestyle and financial management

Introduction

Generally, students who do not live with their parents must study for financially independent and responsible for their decisions for one month. However, what happened was that their funds ran out before the delivery date next month. This happens because financial management is not good, not making a budget for daily expenses, or consumption patterns as well an extravagant lifestyle resulting in a lack of money, which causesowe.

Management finance personal very important in life daily. especially students, which is the age stage that is required to be able to manage his own finances. Apart from that, students are also a group that has big contribution to the economy. In general, students start to undergo transition period from initially having financial management regulated by parents to switch For manage Alone finance personal. Student must more pay attention to internal decision making using the money. (Gunawan et al., 2020).

Good financial management must be supported by good financial literacy. Financial literacy also influences positive financial management 4 4 (Margaretha, 2015). With proper management and also supported by With good financial literacy, it is hoped that the standard of living will increase. That matter applies For every level income, Because whatever its height level income without management Which appropriate so security financial difficult achieved (Nababan & Sadalia, 2013).

Knowledge public about literacy finance Already become mustin everyday life so that it becomes a life skill that everyone needs to have individual in living life in the long term. Close financial literacy connection with management finance Where the more tall level literacy a person's finances, the better the person's financial management will be. Personal financial management is one application of the management concept finance on levels

individual.

Financial literacy consists of a number of abilities and knowledge regarding finances that a person has the ability to manage or use a number Money For increase standard of living And aim For reach well-being. Literacy finance very related with behavior, habit And influence from factor external (Lusardi et al., 2014).

Financial literacy Good also have an impact on decision making Healthy so that can reach prosperity life period front And period Now. This awareness ultimately gave rise to good savings activities. (Rikayanti & Listiadi, 2020).

Low level financial literacy among some Faculty students UMSU Economics and Business explains that in part big student Still Not yet understand draft finance, whereas should student Can in a way independently manage their finances well and be responsible for decisions the finances they make, because for most students, the study period is period First they manage his finances Alone without supervision parent.

Self-control is important before individuals decide to make decisions about behavior. When individual have self control Which Good, so will control use the money And can do management finance with more Good And have intention For save. Self-control in managing finances is very necessary. Students are more careful heart in use Money Which owned, like consider moreover formerly before buy something so that spared from behavior consumptive (Juniani, 2020)

Self-control in managing one's personal finances is very necessary. Student more be careful in use Money Which owned, like consider moreover formerly before buy something so that spared from behavior consumptive. that is factor Which cause somebody For do Consumptive purchasing is a lack of self-control. If students have Control self Which Good, student the can allocate the money For save, Because save very important For well-being in the future. Students who generally live far from their parents must be smarter manage his finances. If students cannot control himself for sure will experience problem finance. (Mardiana & Rochmawati, 2020)

Based on the results of the pre-research carried out, the researchers saw how difficult it was to do Control self on self student Because exists phenomenon style life modern among student Faculty Economy And Business University Muhammadiyah North Sumatra which makes these students tend to follow the lifestyle Which hedonism. There is style life hedonism among student Faculty Economics and Business of the Muhammadiyah University of North Sumatra are reflected in everyday life. By habit they are always want to life luxurious, so it is difficult to manage finances and control yourself to follow your desires personal Which follow era.

Apart from financial literacy and self-control factors, there are also lifestyle factors affects financial management.. Lifestyle can implemented through a person's daily life, a person's interests, and opinions. Lifestyle also referred to as personal attitudes as individuals carry out their lives, control his money, and optimize the time and opportunities he has, as well method. (Aulianingrum & Rochmawati, 2021)

With style life Which high make financial management Also become a description of how a person behaves when faced with financial decisions must take it. Someone who is able to make decisions in managing his finances No will experience difficulty in Century front And show behavior Which Healthy so capable determine scale priority about What Which become need And his wish.

Based on the results of pre-research conducted, researchers looked at student lifestyles Faculty Economy And Business University Muhammadiyah Sumatra North Based on research early at UMSU what the researcher does, the researcher sees exists phenomenon

style life modern among student faculty economy and business UMSU makes students tend to follow this lifestyle. Style life is part from identification change social. There is style life among students at the UMSU economics and business faculty, it is reflected in life a day day. With habit they Which always want to life luxurious, for example going on a spree and hanging out in cafes or at the mall. With financial conditions inadequate for students to follow the flow of modernity as much as possible namely through the use of classy items, style of dress, grooming in accordance.

Style life which is too overdo it students have difficulty in manage their finances. Most students from the Faculty of Economics and Business Muhammadiyah University of North Sumatra are overseas students or far from parents, if you are not good at managing your own finances, funds are sent For a month Can finished in time Which fast.

Method

Approach study Which used in study This is with using an associative approach. Associative research according to (Sugiyono 2019 p. 36) is "research that aims to determine the relationship between two variables or more".

Population And Sample

Population from study This is student Faculty Economy And Business Muhammadiyah University of North Sumatra which is located at. Jl. Captain Muchtar Basri No.3, Glugur Darat II, Kec. Medan Team., Medan City, North Sumatra totaling 3,747 Person.

Table 1. Amount of Population

No	Major	Student	Percentage
1	Management	2,313 Person	61.73 %
2	Accountancy	1,192 People	31.81 %
3	Economy Development	182 Person	4.86 %
4	Management Taxation	60 Person	1.60 %
	amount	3,747 People	100 %

Therefore, samples can be expressed as part of the population taken by technique or certain method For researched and generalized against population Syriac & Hendrayadi, (2015 matter 192). In study This writer narrow down population with count size sample Which done with using techniques Slovin according to Sugiyono, (2019 pg 87). As for research This use formula Slovin Because in withdrawal. sample, the amount must representative so that the research results can be generalized and the calculations are not requires a sample number table, but can be done with formulas and calculations simple, namely the Slovin formula. Thus the sample in this study was 97 person student faculty of Economics And UMSU Business.

Data Collection Technique

The data collection techniques used in this research are as following:

Interview (interview)

That is collection data with method dialogue direct or do ask answer with party Which authorized For give data Which needed.

Questionnaire

According to (Juliandi et al., 2018) questionnaires are questions that prepared by researchers to find out the opinions/perceptions of research respondents about something

variables Which researched. As for spread questionnaire Which can done researcher using a Likert scale questionnaire. Questionnaires/Questionnaires can be used if the number of research respondents was quite large. In obtaining Final Students faculty of Economics And Business University Muhammadiyah North Sumatra.

Data Analysis Technique

From results data Which collected, researcher try For analyze data using quantitative analysis. The purpose of quantitative analysis is test and analyze data by calculating numbers and then drawing conclusion from examiner the with using the application SPSS 24.

Result and Discussion

Analysis Regression Linear Multiple

Analysis regression aim For predict mark something variables bound due to influence from the independent variables (Juliandi et al., 2014). The following are the results of linear regression data managementmultiple :

Table 2. Analysis Regression Linear Multiple

Model		Coefficients ^a		
		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	11,221	3,601	
	Literacy Finance	,224	.101	,202
	Control Self	,227	.105	,204
	Style Life	,318	,083	,358

a. Dependent Variables: Management Finance

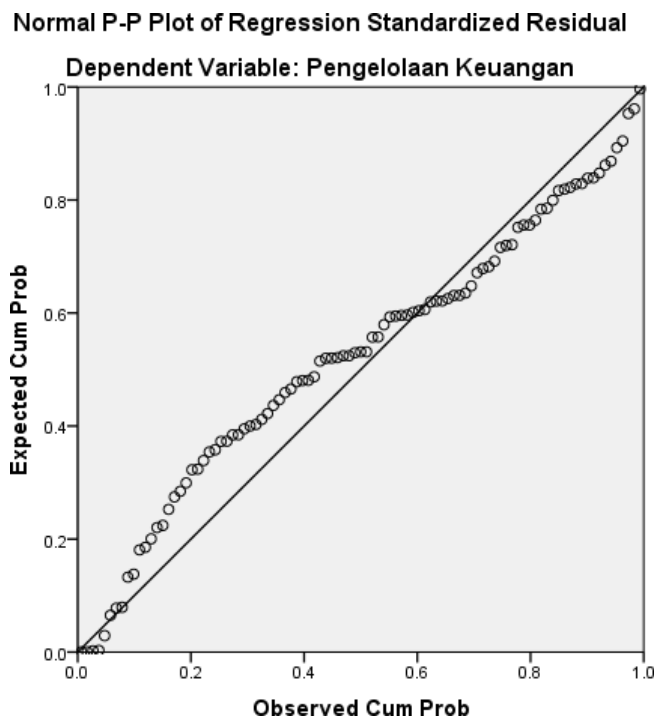
Source : Data in exercise SPSS 24

Classic Assumption Test

The classical assumption test aims to see whether the regression model is used in this research is the best model (Juliandi et al., 2018). If the results are good so worthy done as recommendation For knowledge or For objective solution problem.

Data Normality Test

Data normality testing is carried out to see whether in the regression model, variable big And variable bound his own distribution normal or No. If data The resulting product spreads around the diagonal line and follows the direction of the diagonal line then the regression model meets the assumption of normality, the criteria for determining normal or No his data so look at the value probability his. Data including normal if markKolmogorov Smirnov is No significant or > 0.05 (Juliandi et al., 2018).



Picture 1. Normal P-Plot Normality Test Chart

Source : Results Processing Data SPSS 24 (2022)

Multicollinearity Test

Multicollinearity is used to determine whether there is a strong correlation between the independent variables included in forming the model. To detect whether linear regression experiences multicollinearity, it can be checked use Variance Inflation Factor (VIF) For each variable independent, that is, if the independent variable has a VIF value that does not exceed 4 or 5, it means nohappen multicollinearity (Juliandi et al., 2018).

Table 3. Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Literacy Finance	,978	1,022
	Control Self	,912	1,097
	Stylelife	,925	1,081

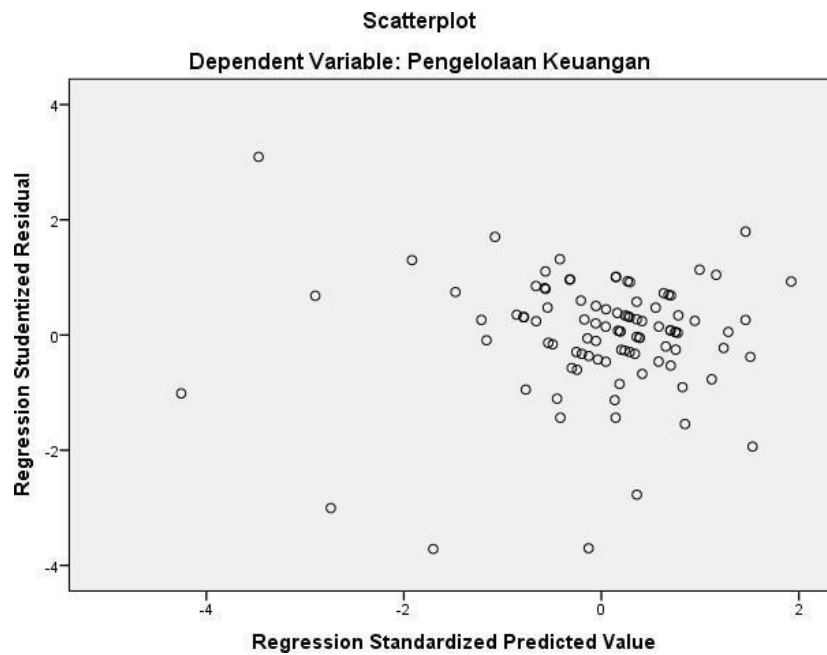
a. Dependent Variables: Financial behaviour

Source : Data in exercise SPSS 24

Heteroscedasticity Test

Heteroscedasticity is used to test whether in the regression model, this occurs inequality variance from residuals from something observation Which other. If variation residuals

from One observation to that observation other still, so called homoscedasticity, And If variance different in call heteroscedasticity (Juliandi et al., 2018).



Picture 2. Heteroscedasticity Test Results

Source: SPSS 24,2022

Hypothesis Test

To prove the hypothesis is accepted or rejected, testing is carried out in a way Partial (Test t) nor in a way Simultaneous (Test F).

t Test (Partial)

The t test is used to determine the effect of each independent variable individually does it have a significant effect on the dependent variable. If $t_{calculated} > t_{table}$ then it is said to be significant, that is, there is an influence between the variables independent Which researched with variable dependent And on the contrary.

Table 4. Partially Test (t-test)

Coefficients ^a			
Model		t	Sig.
1	(Constant)	3,116	,002
	Literacy Finance	2,212	,029
	Control Self	2,159	,033
	Style life	3,116	,002

Source : Data in exercise SPSS 24

F Test (Simultaneous)

Test F used For know influence in a way together variables significantly independent of the dependent variable. If F count > F table then it can be said that the independent variable influences the dependent variable on the contrary.

Test F used For prove There is influence of variables independent to variables dependent simultaneously. Critical from simultaneous test, namely as following :

- 1) If F count > F table, so H0 rejected And Ha accepted.
- 2) If F count < F table, so H0 accepted And Ha rejected.

Table 5. Simultaneous Test (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	329,948	3	109,983	10,008	.000 ^b
	Residual	1021,990	93	10,989		
	Total	1351.938	96			

a. Dependent Variables: management finance
 b. Predictors: (Constant), Style life, Literacy Finance, Control Self

Source : Results Processing Data SPSS 24 (2022)

Determination Coefficient (R square)

According to (Sugiyono, 2019) Coefficient determination (R²) is size Which can used For know big influence variable free to variables bound.

Table 6. Determination Coefficient Test (R)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Error of the Estimate	Durbin-Watson
1	,494 ^a	,244	,220	3.31499	1,856

a. Predictors: (Constant), Style life, Literacy Finance, Control Self
 b. Dependent Variables: Management Finance

Source: Data SPSS 24

Discussion

Influence literacy finance to management finance

Where are the Hypothesis Test Results obtained? t count 2.212 > t table 1.98580 and sig value 0.029 < 0.05, so H0 is rejected, financial literacy has a significant effect on management finance on student Faculty Economy And Business University Muhammadiyah Sumatra North.

According to (Wahyuni et al., 2022) literacy finance is ability (skill) a person in making effective decisions related to his finances. Literacy finance can help individual spared from problem especially those that occur due to financial and literacy management errors finance have the ability to understand financial conditions as well as draft- financial concept And For

change that knowledge in depth behavior.

Research result This in line with research Which carried out by (Princess & Lestari, 2019), (Yushita, 2017), and (Rosa & Listiadi, 2020) state that literacy finance influential to management finance.

Influence control self to management finance

Hypothesis Test Results where can you get it? $t_{count} 2,159 > t_{table} 1.98580$ And mark sig $0.033 < 0.05$, so H_0 rejected, this self-control has a significant effect on management finance on student Faculty Economy And Business University Muhammadiyah Sumatra North.

Control self can defined as control behavior. Control behavior contain understanding that in do something somebody consider moreover formerly What Which Good And What Which Correct before take action. The higher a person's self-control, the higher also control behavior person the Control self or control self is ability Which owned a individual in make And make financial decisions so that they can be in accordance with financial goals, namely For save in various form whatever. When individual have self-control, the better your financial decisions will be According to (Sari et al., 2021)

Research result This is in line with research Which carried out by (Rosa & Listiadi, 2020), And (Trisnawati, 2015). Which state that control self influential to management finance

Influence style life to management finance

Hypothesis Test Results where can you get it? $t_{count} = 3,822$. and $t_{table} = 1.98580$ inside this is $t_{count} 3.822 > t_{table} 1.98580$ and sig value $0.000 < 0.05$, so H_0 rejected, this means style life influential significant to management finance on student at the Faculty of Economics and Business, Muhammadiyah University of North Sumatra. Lifestyle reflects consumer patterns which describes the options somebody For How He use time And the money. So definition in above can concluded that style life more describe a person's behavior, that is How He life, use the money And utilise time Which he has (Utami & Marpaung, 2022)

Lifestyle influences a person's behavior which ultimately determines it pattern consumption somebody. Style life consumer changed from time to time. Moment Consumers are more flexible with the availability of various alternative brands and are supported with online sales. Lifestyles in this purchasing process change motivation consumer in choose product (Siregar & Simatupang, 2022).

Research results (Gunawan et al., 2020), (Pulungan & Febriaty, 2018), (Sucihati, 2021) and (Utami & Marpaung, 2022) state that lifestyle has an influence on management finance.

Influence literacy finance, control self, And style life to financial management

Where are the hypothesis test results obtained? $F_{count} 10.008 > F_{table} 2.70$ and sig $0.000 < 0.05$, This means H_a and H_0 rejected means financial literacy, self-control and style life influential significant to management finance on student Faculty Economy And Business Muhammadiyah University Sumatra North.

Financial literacy is knowledge (knowledge) as well as understanding about draft And risk finance For take decision in a way effective as well as participate in life economy in improve welfare from individual nor public. Literacy finance is knowledge, understanding about method manage good financial, with a person's education have knowledge And understand about literacy finance. (Gunawan et al., 2020)

Control is thought to be the final factor that influences saving behavior in this research. In overcoming various detrimental things that come from outside himself or factor external so

required self-control as a factor internal. Control self is skill owned somebody in control incident- incident Which happen in his life in reach his wish Goodcontrol self internal nor control external self (Trisnawati, 2015)

In line with research Which carried out by (Rosa & Listiadi, 2020). Which state that literacy fondness And control self influential to management finance.

Lifestyle is a pattern of actions that differentiates one human from another man Which other. Technology and developments over time bring change on the habits of using money, which society is now focusing more on enjoyment and pleasure that is considered to be fulfilled to feel comfortable and its existence is recognized in society. This lifestyle tends to lead to style life hedonistic (Goddess et al., 2021).

Conclusion

Based on the research results and discussions that have been put forward previously so can taken conclusion is as following:

1. By Partial literacy finance influential significant to management finance on Student Faculty Economy And Business UMSU.
2. By Partial control self influential significant to financial management for students of the Faculty of Economics and Business UMSU
3. By Partial style life influential significant to financial management for students of the Faculty of Economics and Business UMSU.
4. Simultaneously financial literacy, self-control, and behavior finance, has a simultaneous influence on financial management to students at the Faculty of Economics And UMSU Business.

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