The Influence of Financial Knowledge and Financial Attitudes on Financial Management Behavior on Culinary sector MSME Actors at Maros Regency

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Abstract. This study evaluated the influence of financial knowledge and financial attitudes on the financial management behavior of micro, small, and medium-sized enterprises (MSMEs) in the culinary sector of Maros Regency. This research type was quantitative. The sample in this study were 40 respondents. Observation and the distribution of questionnaires were utilized to collect data. The data sources used for data collection in this study included primary data with a Likert scale. The authors concluded that financial knowledge and financial attitudes had a positive and statistically significant influence on financial management behavior in the MSME culinary sector in Maros Regency through the use of multiple regression and the resulting data. Financial knowledge and attitudes should be further developed and improved.

Keywords : Financial Knowledge, Financial Attitude, Financial Management Behavior

1   Introduction

Micro, Small, and Medium-sized Enterprises (MSMEs) also wage an important war against the economic expansion of the nation. Article 33, paragraph 4, of the Constitution of 1945 says that micro, small, and medium-sized enterprises (MSMEs) are part of the national economy with the goal of independence and have a lot of potential to improve public welfare.

According to data from the Ministry of Cooperatives and SMEs, the current number of MSMEs is 64,19 million, with a contribution to the GDP of 61.97 percent, or 8573,89 trillion rupiah. The contribution of MSMEs to the Indonesian economy includes the capacity to absorb up to 60.4% of total investment and to absorb up to 97% of the total workforce. Since COVID-19, when the consumption pattern of goods and services also began to shift, the number of MSME players has begun to increase rapidly. The Indonesian economy has also experienced a sharp decline.

The government creates numerous programs to support Micro, Small, and Medium-sized Enterprises (MSMEs). The National Economic Recovery Program (PEN), which was established to restore the Indonesian economy following COVID-19, is one of the government programs designed to assist MSMEs.

Micro, Small, and Medium-sized Enterprises (MSMEs) can face a variety of challenges and obstacles, one of which is problems related to financial management behavior, specifically financial knowledge. Creating budgets is the most difficult aspect of financial competence for SMB actors.

Financial attitude is another factor that influences financial management behavior. Utilizing life experiences and situations, MSME actors manage their businesses' finances. However, there are still a significant number of MSME actors who lack financial knowledge and attitudes when managing their own businesses, which can have an effect on their financial management behavior. financial knowledge and attitudes that influence the behavior of financial management in equal measure. If MSME actors have financial knowledge but a poor financial attitude, it is possible that their financial management is not yet well-structured, and vice versa. However, if MSME actors possess financial knowledge and a sound financial mindset, this has a positive effect on their financial management behavior.

Financial management behavior consists of managing personal, family, and business finances. Good financial planning, management, and control activities demonstrate sound financial behavior. Currently, everyone is involved in activities involving money.

The researchers chose the variables of financial knowledge, financial attitudes, and financial management behavior in order to explain and disseminate the importance of effectively managing business finances, based not only on experience but also on knowledge. In this instance, the title of the study is "The influence of financial knowledge and financial attitudes on the financial management behavior of MSME actors in the culinary sector at Maros Regency."

2   Literature Review

2.1. Financial Management Behavior
[1.] Understanding Financial Management

According to [15], financial management is the process of regulating activities or activities in an organization, including the planning, analysis, and control of financial activities, which are typically performed by financial managers. According to James Van Horne and John Wochowiez in [15], financial management encompasses all activities relating to the acquisition, funding, and management of assets with multiple goals. Financial management is a crucial activity performed by a business to determine its financial health.

[2.] Objectives Of Financial Management

Typically, the goal of financial management is to maximize the industry owner's welfare or the value of the industry. For an open industry (going public), the industry value indicator is reflected in the price of shares traded on the capital market, as all financial decisions are reflected in it.Financial Management Functions

To achieve these objectives, the primary function of financial management is to make financial-related decisions (financial decisions). Obviously, these decisions have an impact on the value of the company (value of the firm). The following are pertinent decisions that affect the value of the company::

a) Investment decision
b) Financing decision
c) Devidend policy

2.2. Behavioral Financial Management

This financial behavior emerged in the 1990s as a result of business and academic developments. According to [20], behavioral finance is a discipline that has multiple interactions with other fields and will continue to integrate. Financial management actors can be anyone or a group of people, but within a business, the financial manager is typically the financial management actor.

It is the duty and responsibility of each party to ensure that everyone is accountable for everything that occurs within and outside the organization. behavior regarding fiscal management. According to Dew & Xiao in [8], the behavioral facets of a person's financial management can be determined by four factors:

a) Consumption
b) Cash flow management
c) Savings and investments
d) Credit management

2.3 Financial Knowledge

According to [26], financial knowledge is an individual's knowledge of his own financial situation gained from financial concepts and regarded as a necessity for making sound financial decisions. In order to manage your own finances or those of your business, you must have the required knowledge or expertise. Education generally causes a person's lack of financial knowledge. Both formal education and informal sources provide access to financial knowledge. Financial literacy comprises a number of indicators, including:

a) Basic Personal Finance
b) Money Management
c) Credit and Debt Management
d) Savings
e) Investment
f) Risk Management

2.3. Financial Attitude

[27] define attitude as an evaluation of an object, person, or event as either satisfactory or unsatisfactory. The appropriate resources[10]. We are a national private company engaged in the industry of purchasing goods and services. [8]:

a) Obsession
b) Power
c) Business
d) Inability
e) Retention
f) Security

2.5. Micro, Small and Medium Enterprises (MSMEs)

Micro, Small and medium enterprises (MSMEs) based on Law No.20 year 2008 on SMEs outline as follows:

Table 2.1. Characteristics of SMEs based on Law No.20 Year 2008

Business Type	Assets	Turnover

Micro enterprises	Maximum 50 million	Maximum 300 million
Small business	> 50 million - 500 million	> 300 million -2.5 billion
Secondary business	>500 million – 10 billion	> 2,5 miliar- 50 miliar

Source: Law No. 20/2008

The Central Bureau of Statistics announces the general criteria based on the number of labor as seen in the table below:

Table 2.2. MSME criteria based on the number of workers

No	MSME group	Total workforce
1.	Micro enterprises	less than 4 people
2.	Small business	5 to 19 people
3.	Secondary business	20 to 99 people

Source: Central Bureau Of Statistics (2013)

Micro, small, and medium-sized businesses are a form of community-based small business whose establishment is the result of an initiative. The majority of individuals believe that MSMEs only benefit a select few parties. In reality, MSMEs play a significant role in lowering the unemployment rate in Indonesia. Many unemployed Indonesian workers can be absorbed by MSMEs. In addition, MSMEs have made substantial contributions to regional and national incomes in Indonesia.
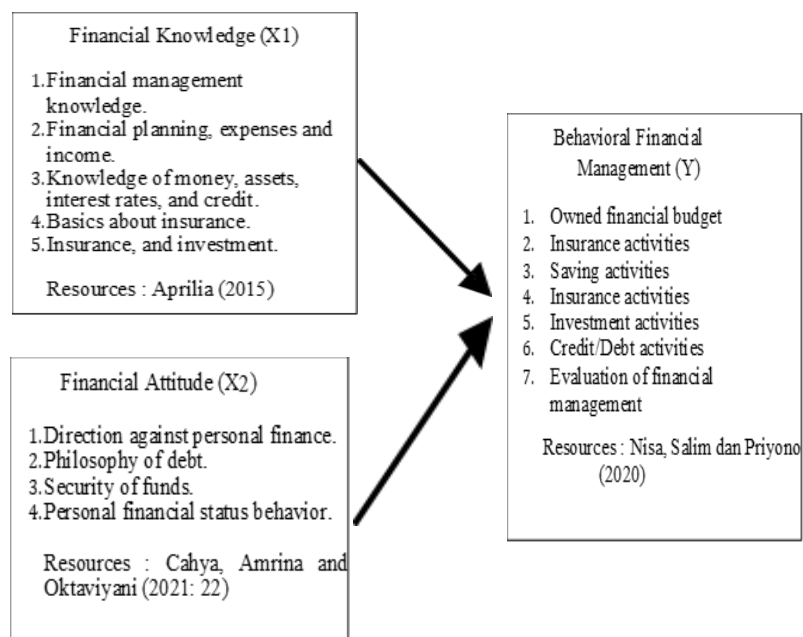
2.6. Research Framework

Financial Knowledge (X1)

1. Financial management knowledge.
2. Financial planning, expenses and income.
3. Knowledge of money, assets, interest rates, and credit.
4. Basics about insurance.
5. Insurance, and investment.

Resources : Aprilia (2015)

Financial Attitude (X2)

1. Direction against personal finance.
2. Philosophy of debt.
3. Security of funds.
4. Personal financial status behavior.

Resources : Cahya, Amrina and Oktaviyani (2021: 22)

Behavioral Financial Management (Y)

1. Owned financial budget
2. Insurance activities
3. Saving activities
4. Insurance activities
5. Investment activities
6. Credit/Debt activities
7. Evaluation of financial management

Resources : Nisa, Salim dan Priyono (2020)

Figure 2.1. Research Framework

Hypothesis

Hypotheses formulated in this study, namely as follows:

H_1 **:** there is a positive and significant influence of financial knowledge on financial management behavior in MSME culinary sector in Maros Regency.

H_2 **:** there is a positive and significant influence of financial attitudes towards financial management behavior on MSME actors in the culinary sector in Maros Regency.

3.   Research Method

3.1. Types Of Research

The type of research applied in this study was exsplanatory research approach. According [23] explanatory research (explanatory research) was a study that explained the correlation between variables through a hypothesis test teleh formulated. This study deployed quantitative methods.

3.2. Location and time of research

The location of this study was conducted in Maros regency, South Sulawesi, Indonesia. This study was conducted in February-March 2022.

3.3. Data types and sources

The type of data in this study was primary data. The source of data in this study was MSME culinary sector in Maros Regency.

3.4. Population and Sample

[1.] Population

The population in this study were 120 MSME culinary sector actors in Maros regency, South Sulawesi.

[2.] Sample

Sampling technique using purposive sampling technique. Researchers chose to take 40 respondents into a sample in the study.

3.5. Data Collection Methods

The method of data collection in this study was carried out by distributing questionnaires to the respondents and went directly to MSME actors in the culinary sector in Maros Regency. The following was the measurement of the study through the likert scale, namely :

Table 3.1. Likert scale

No	Alternative Answers	Score
1.	Very agree	5
2.	Agree	4
3.	Quite agree	3
4.	Disagree	2
5.	Very disagree	1

Source: Primary data, 2022

3.6. Operational Definition Of Variables

[1.] Financial Knowledge

Financial knowledge is the ability to use, manage and plan one's own finances well.

[2.] Financial Attitude

Financial attitude is a view and assessment of money, be it in the work environment, social, political and cultural.

[3.] Behavioral Financial Management

Financial management behavior is a skill in managing finances, both from expenses and income in a business that is run.

3.7. Data Analysis Methods

The method of data analysis conducted in this study was quantitative descriptive analysis. Statistical analysis using a computer application that was software statistics package for social science

4 Result and Discussion

This study aimed at determining the influence of financial knowledge and financial attitudes towards financial management behavior in the culinary sector MSME actors in Maros Regency. Data overview of 40 respondents in the study can be described as follows:

4.1. Research Results

Hypothesis testing this study examines the influence of independent variables on the dependent variable. The first hypothesis was the validity test.

[1.] Validity test

Validity calculation is based on comparison between r-count value with r-table value. If the r-count value is greater than the value of r-table then the data can be said to be valid, otherwise if the r-count value is smaller than r-table then the data was invalid.

Validity testing was done by using computer-aided statistical data processing program. The results of the validity test on the financial knowledge variable that the validity test was not all statements in the questionnaire were valid, statements number 5 and 10 were declared invalid because of $r_{hitung} < r_{tabel}$.

The results of the validity test on the financial attitude variable with the results known to all statements that the financial attitude variable was valid. The results of the test the validity of the variable behavior of financial management statements were all valid because $r_{hitung} > r_{tabel}$.

[2.] Reliability test

This test was intended to measure the extent to which the results of a measurement that has been done can be trusted. Reliability test in this study using the formula alqha cronvach. A variable is said to be reliable if it gives the value of cronbach alpha ≥ 0.60 [8]. So if the alpha value is less than 0.60, it can be said to be unreliable.

[3.] Multiple regression analysis

Data analysis used for hypothesis testing in this study is multiple linear regression analysis. Below, it was discussed the results of multiple linear regression analysis performed using statistical data processing programs

Table 4.1. Multiple Linear Regression Test Results Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,617	3,696		0,708	0,483
	Pengetahuan Keuangan (X1)	0,412	0,159	0,353	2,594	0,014
	Sikap Keuangan (X2)	0,542	0,128	0,576	4,230	0,000

a. Dependent Variable: Fi(Y)

b. Source: original data reprocessed

Based on the analysis of the data in the table above, the regression equation obtained as follows :

$$Y = a + bx \quad\quad (1)$$
$$Y = a + b1\ X1 + b2\ X2 + e \quad\quad (2)$$

Regression equation above shows the correlation between the independent variable with the dependent variable partially, from the equation can be concluded that:

$$Y = 2{,}617 + 0{,}412\ X_1 + 0{,}542\ X_2 + e \quad\quad (3)$$

a) the value of constant is 2.617, meaning that if there is no change in the variables of financial knowledge and financial attitudes (the value of X1 and X2 is 0), the behavior of financial management in the culinary sector of MSME in Maros Regency is 2.617 units

b) the regression coefficient value of financial knowledge is 0.412, meaning that if the financial knowledge variable (X1) increased by 1% assuming the financial attitude variable (X2) and the constant (a) is 0, then the financial management behavior of MSME actors in the culinary sector in Maros Regency increased by 0.412. This shows that the variable of financial knowledge has a positive effect on financial management behavior, so that more financial knowledge owned by MSME culinary sector in Maros Regency, the increasing financial management behavior carried out

c) the regression coefficient value of financial attitude is 0.542 means that if the financial attitude variable (X2) increased by 1% assuming the financial knowledge variable (X1) and the constant (a) is 0, then the behavior of financial management in the culinary sector SMEs in Maros Regency increased by 0.542. This shows that the financial attitude positively affects bafi's financial management behavior, so that the better the financial attitude of an MSME culinary sector in Maros Regency, the better the financial management behavior owned.

[4.] Partial Test (t test)

The following are the results of the t Test between financial knowledge and financial attitudes towards financial management behavior.

a) The infuence of financial knowledge variables on financial management behavior (H1) Financial knowledge variable (X1) has a positive and significant influence on the behavior of financial management in MSME culinary sector in Maros Regency. This can be seen from the significant financial knowledge (X1) 0.014 < 0.05 and the value of ttable = t (a/2; n-k-1= t (0,05/2; 40-2-1) = (0,025;37) = 2.02619. This means that the value of the count is greater than the table (2.594 > 2.02619), then H0 is rejected and H1 is accepted. So the hypothesis that reads There is an influence of financial knowledge on financial management behavior is partially accepted.

b) The influence of financial attitude variables on financial management behavior (H2) The financial attitude variable (X2) has a positive and significant influence on financial management behavior for SMEs in the culinary sector in Maros Regency. This can be seen from the significant financial attitude (X2) 0.000 <0.05 and the value of ttable = t (a/2; n-k-1) = t (0.025:37) = 2.02619. It means that the value of tcount is greater than ttable (4.230 > 2.02619), then H0 is rejected and H2 is accepted. So the hypothesis that reads Coefficient Of Determination (R2)

Table 4.5. Test Results Coefficient Of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,894a	0,799	0,789	2,835

a. Predictors: (Constant), Financial Behavipr (X2), Financial knowledge (X1)

Source: data processed of 2022

It can be seen that the value of the coefficient of determination contained in the value of Adjusted R Square of 0.789. This means that the ability of the independent variable in explaining the dependent variable is equal to 78.9% in this study.

4.2. Discussion Of Research

This study aimed to determine the impact of financial knowledge and attitudes on the financial management practices of micro, small, and medium-sized enterprises (MSME) in the culinary sector in the Maros Regency. This study's discussion will be as follows, based on the results of the analysis:

[1.] The impact of financial knowledge on Financial Management actors in the culinary sector of MSMEs in the Maros Regency.

The findings revealed a positive and statistically significant relationship between financial knowledge and the financial management practices of micro, small, and medium-sized enterprises (MSMEs) in the culinary sector of the Maros Regency. The statistical results of the T test for the financial knowledge variable obtained a value greater than ttable, the significance being less than 0.05, and the regression coefficient having a positive value. Thus, this study was successful in proving the first hypothesis that "financial knowledge has a positive and significant influence on financial management behavior in the MSME culinary sector in Maros Regency."

The results of the respondent's description of financial knowledge among managers of MSME fall under the agree category. Financial management of SMEs contributed to the behavior of financial management in achieving maximum profit, suppression of production costs, calculation of wages, efficient use of raw materials, equipment maintenance, and determination of cost of production. The financial knowledge an individual possesses can also be a valuable asset for overcoming any risks that may arise during management and decision-making.

In order to achieve better financial management behavior, it is necessary to acquire financial skills and become familiar with financial tools in order to acquire the necessary financial knowledge. Financial skills are techniques for making decisions in financial management, whereas financial tools are instruments used in making financial decisions, such as checks, debit cards, credit cards, and others. Formal education, such as school programs or seminar lectures, and out-of-school training classes, as well as informal sources, including family, friends, and coworkers, can aid in the development of financial skills. Numerous studies have concluded that providing consumers with formal sources of information and financial education will aid in determining appropriate levels of debt, spending, and savings in [9].

This study's findings align with humanities. test significantly (statistical test t) financial knowledge variables with a value t count that exceeds the T table. Significant values are less than 0.05, however. This demonstrates that financial knowledge has a positive effect on the financial management behavior of actors in the MSME sector. Therefore, the greater the financial knowledge, the greater the financial management behavior.

In contrast to [29], the results of this study indicate that financial knowledge (X1) does not have a significant impact on financial management behavior. This is because the test results obtained t count is smaller than the T table while the significance level is 5%. (Y). This implies that a person's financial behavior will be more responsible if they have a solid financial foundation. However, only a small percentage of respondents have knowledge of financial science; as a result, some individuals' financial management is less effective or precise.

Similarly, according to the findings of t-test, the value of thitung was found to be less than ttable (Ho accepted and Ha rejected). On the basis of the aforementioned criteria, it is apparent that financial knowledge variables have a positive but insignificant effect on the behavior of financial management variables. This is due to the lack of financial knowledge possessed by flower farmers, specifically related to credit knowledge, the use of credit, knowledge of the importance of savings, how to invest, and knowledge of their business risks, which prevents this financial knowledge from altering their behavior in terms of better financial management.

Therefore, it can be concluded that financial knowledge is one of the fundamental requirements for individuals to overcome financial issues. The extent to which a person saves, uses credit, invests, and manages their finances will be affected by their financial knowledge. Proficiency in financial knowledge also emphasizes an individual's capacity to comprehend the fundamental concepts of economics and finance to the point where they can appropriately apply them.

[2.] The influence of financial attitudes towards financial management actors in the culinary sector MSME actors in Maros Regency

The results showed that financial attitudes have a positive and significant effect on the financial management behavior of micro, small, and medium-sized enterprises (MSMEs) in the culinary sector in the Maros Regency. The statistical results of the t test for the financial attitude variable obtained a value greater than ttable with a level of significance that proves this hypothesis, and the regression coefficient has a positive value, indicate that this study was successful in proving the second hypothesis, which states that "there is a positive and significant influence of financial attitudes on financial management behavior in the MSME culinary sector in Maros Regency."

In the agree category are descriptive results of respondents' responses regarding the financial attitudes of MSME managers. The actors' financial attitude toward MSME finance will aid in the application of financial principles, decision-making regarding production activities, marketing, job responsibilities, investment, insurance, and the willingness to take risks.

The more positive the financial attitude, the more effective the financial management conduct. An individual's financial management behavior is influenced by their financial outlook. A person's financial attitude regulates their diverse financial behaviors. A person with a positive financial outlook will be able to make better decisions regarding financial management. A person with a positive financial attitude will have a positive outlook on money, as evidenced by his perception of the future, his ability to control his financial situation, his ability to adjust his use of money so that it meets his needs, his reluctance to spend money, and an ever-evolving view of money or a lack of old-fashioned views, as well as their ability to manage their finances for their own welfare.

According to previous research by [14], there is an association between financial attitudes and financial management behavior because the financial attitude variable (X2) obtained a tcount greater than ttable at a significance level of 5%, indicating that financial attitude (X2) has a significant influence on financial behavior (Y).

Thus, it can be concluded that a person's financial outlook is one of the ways they view money itself. A person's financial attitudes will influence how they evaluate, calculate, and measure everything involving money. The way one views money can also affect one's behavior toward others.

5   Conclusion

There is a positive and significant relationship between financial knowledge and the financial management practices of micro, small, and medium-sized enterprises (MSMEs) in the culinary sector in the Maros Regency. This is supported by the fact that tcount is greater than ttable and the coefficient of determination is positive.

There is a positive and significant effect of financial attitudes on the financial management behavior of micro, small, and medium-sized enterprises (MSMEs) in the culinary industry in the Maros Regency. This is demonstrated by the fact that the value of the coefficient of determination and tcount is greater than ttable, as indicated by the regression coefficient.

The financial knowledge and attitudes of the MSME culinary sector in the Maros Regency provide a solid financial foundation for managing their business finances. Thus, the behavior of financial management can also be executed properly and effectively.

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