ANALYSIS OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDES AND PERSONALITY TOWARDS FINANCIAL MANAGEMENT BEHAVIOR IN MSMEs MEMBERS OF *RUMAH BUMN BRI SEMARANG*

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Abstract: Problems that are often of concern to MSME actors include problems related to their financial knowledge, skills in preparing budgets, and problems regarding their financial attitudes. Therefore, the researcher conducted further research with the aim of (1) Knowing the influence of Financial Knowledge on Financial Management Behavior in MSME Actors Members of the Rumah BUMN BRI Semarang (2) Knowing the influence of Financial Attitudes on Financial Management Behavior in MSME Actors Members of the the Rumah BUMN BRI Semarang, (3) Knowing the influence of Personality on Financial Management Behavior in MSME Actors Members of the Rumah BUMN BRI Semarang. This study uses the Random Sampling technique with a sample of 100 MSMEs taken randomly. Data analysis technique with Multiple Linear Regression and the results of the study showed that (1) there was a positive and significant influence of Financial Knowledge on Financial Management Behavior with a significance value of > from 0.05 which was 0.000, (2) there was a positive and significant influence of Financial Attitude on Financial Management with a significance value of > from 0.05 namely 0.031, (3) there is a positive and significant influence of Personality on Financial Management Behavior with a significance value of > from 0.05, which is 0.000. Based on the data from the research, MSME actors still need to increase their attention to financial knowledge, financial attitudes and personality which are priorities so that the financial management behavior of MSME actors can be better, so that the direction of the business run will be clearer.

Keywords: Financial Knowledge, Financial Attitude, Personality, Financial Management Behavior

1. Introduction

One of the problems that is of concern to MSME actors is problems related to financial management behavior, namely the problem of financial knowledge possessed. Financial knowledge consists of financial skills and mastery of financial tools. Explaining financial skills as a technique for making decisions in financial management behaviors, such as preparing a budget, choosing investments, choosing an insurance plan, and using credit are examples of financial skills. Meanwhile, financial tools are tools used in financial management decision-making such as checks, credit cards, and debit cards. (Ida & Cinthia Yohana Dwinta , 2010) (Humaira & Sagoro , 2018)

The problem in terms of financial skills experienced by MSME actors is mainly in terms of preparing a budget. Most MSME actors have never prepared a financial budget in their business management, as evidenced by a survey conducted by facts found showing that the awareness of MSME actors to do bookkeeping for their financial management is still very low. (Raino Wirjono & Budi Raharjono , 2012)

Another problem that affects the financial behavior owned by MSME actors is the problem of their financial attitude. Financial attitudes are also one of the factors that can affect the financial behavior of MSME actors. Financial attitudes are defined as states of mind, opinions, and judgments about finances. And personal financial attitudes are important contributors to financial success or failure. Most MSME actors do not have a good attitude regarding finance,

characterized by low motivation to continue to improve their ability to manage their business finances.
In addition to financial knowledge and attitudes, there are other variables that are considered from a psychological perspective that can also affect personality behavior. Business success requires a personality that always cares about managing finances better so that the business can survive and even grow. It is sharpened by that psychological factors are often considered key in the financial decision process. Using the (LD Gadi Djou, 2019) *big/Five* type turns out to affect how to make a financial plan and also how to apply it correctly. Furthermore, personality aspects often affect financial management because they are the cause of poor management. (LD Gadi Djou, 2019)
There is a similar study, one of which is by the title The Influence of Financial Knowledge, Financial Attitudes, and Personality on Financial Management Behavior in MSMEs Batik Handicraft Center in Bantul Regency with the results of the study stating that there is a positive influence between financial knowledge and financial attitudes on financial management behavior. also conducted a study with the title of analysis of financial knowledge, personality and financial attitudes towards financial management behavior with the results of the study stating that financial knowledge variables have a positive but not significant influence on financial management behavior variables. Meanwhile, the research titled The Influence of Financial Attitudes on Financial Management Behavior in Batik Jumputan MSMEs shows that the financial attitude variable has no effect on the financial behavior variable. (Humaira & Sagoro , 2018) (Eni Praise Estuti et al., 2021) (Agus Dual Cahya et al., 2021)
Almost all businesses in this region are MSMEs that have great potential in the progress of small and medium industries, but the average MSME actor has not been optimal in managing their business finances. In addition, there are many MSMEs that are developing and advanced, but there are also many MSME actors who still do not have financial knowledge and good financial attitudes, resulting in poor financial management behavior. From the background of the above problem, the researcher is interested in conducting a study entitled "Analysis of Financial Knowledge, Financial Attitudes and Personality on Financial Management Behavior in MSMEs Members of the Rumah BUMN BRI Semarang "

Problem Formulation
Based on the description of the background of the problem above, the conclusion of the problem in this research is as follows:

1. Does financial knowledge affect financial management behavior in MSMEs Members of the Rumah BUMN BRI Semarang?
2. How does financial attitude affect financial management behavior in MSMEs Members of the Rumah BUMN BRI Semarang?
3. How does personality affect financial management behavior in MSMEs Members of the Rumah BUMN BRI Semarang?

2. Literature Review

Financial Management Behavior
Financial management behavior is considered one of the important concepts in the discipline of finance (Silvia Hendrayanti, Wachidah Fauziyanti, 2022) . Many definitions have been given in connection with this concept (Humaira & Sagoro , 2018), arguing that financial management behavior is a person's behavior in managing their finances from the point of view of psychology and individual habits. Meanwhile, Rachmiantono argues (Ariadin1 & Safitri2,

2021) that financial management behavior is the process of forecasting, collecting, disbursing, investing, and planning the cash needed by a company or individual in order to operate smoothly. Indicators used (Humaira & Sagoro , 2018) Types of financial planning and budgets owned, Techniques in preparing financial planning, Saving activities, Insurance activities, pensions, and unexpected expenses. Investment activities, credit/debt, and bills. Monitoring financial management, Evaluation of financial management. (Silvia Hendrayanti , 2023)

Financial Knowledge
Financial knowledge is everything about finances that are experienced or that happens in everyday life (Silvia Hendrayanti, 2022). Financial knowledge is important for human life because it is able to make humans act wisely in their finances (Silvy and Yulianti, 2013). (Handayani et al., 2023) Arguing that financial knowledge is how to measure the ability of each person to live through various economic information that he or she obtains so that they can be able to make decisions in making financial planning, financial accumulation, debt, and retirement funds. Indicators used (Humaira & Sagoro , 2018): Knowledge of financial management, Knowledge of financial planning, Knowledge of expenditure and income, Knowledge of money and assets, Knowledge of interest rates, Knowledge of credit.

Financial stance
According to it, it is interpreted as a state of mind, opinion, and transmission about finance that is applied to attitudes. Financial attitudes (Dayanti et al., 2020) are psychological tendencies expressed (LD Gadi Djou, 2019) when evaluating recommended financial management practices with some degree of agreement and disagreement (LD Gadi Djou, 2019) . states that "Yinancial Allilude is defined as theapplication of financial principles to create and maintain value throughdecision making and proper resource management." (Dayanti et al., 2020) Indicators used (Handayani et al., 2023) : Orientation towards personal finance, Financial philosophy, Money security, Assessing personal money.

Personality
According (Susila & Suwandi , 2019) to personality is the whole of the inherited or acquired psychic qualities that are typical of a person that makes them unique. In addition, Sjarkawi argues that personality is a characteristic or characteristic or style or characteristic of a person that comes from the formation of the formation received from the environment (Sjarkawi, 2008). According to Yusuf, personality is a set of assumptions about the quality of human behavior along with its empirical definition (Yusuf and Syamsu, 2008). Indicators used (Humaira & Sagoro, 2018): Confident, Risk-taking, Leadership, future-oriented.

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Framework of Thought

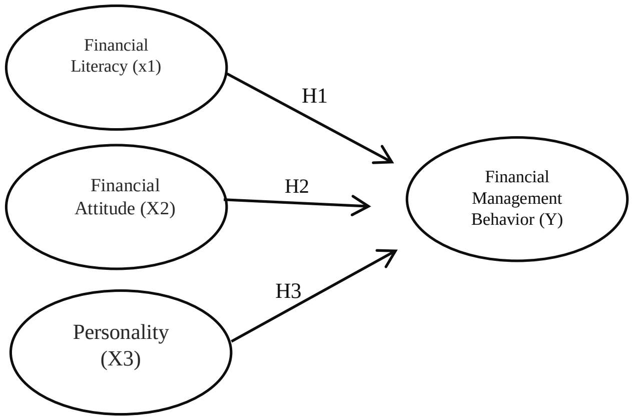

Figure 1 Thought Framework

Hypothesis

1. The Influence of Financial Knowledge on Financial Management Behavior.
   The research entitled "The Influence of Financial Knowledge, Financial Attitudes, and Personality on Financial Management Behavior in MSME Actors of the Batik Handicraft Center of Bantul Regency" stated that there is a positive influence of Financial Knowledge on Financial Management Behavior in MSME actors of the Batik Handicraft Center of Bantul Regency. This means that the higher the financial knowledge, the higher the financial management behavior. (Humaira & Sagoro , 2018)
   H1: Financial Knowledge has a positive effect on Financial Management Behavior

2. The Influence of Financial Attitudes on Financial Management Behavior
   According to Yusufina, Sicily, and Setyorini (2022) with the research title "The Influence of Financial Knowledge, Financial Attitudes, and Personality on Financial Management Behavior in MSME Actors in Bandung Regency" Hypothesis testing in the t-test informs that Financial Attitudes have a significant impact on Financial Management Behavior for MSME Actors in Bandung Regency. The attitude in good financial resource management is one of the financial strengths of their business. According to the title "The Influence of Financial Knowledge, Financial Attitudes and Personality on Financial Management Behavior (Case Study on Batik MSME Actors in Lampung)" The results of this study show that there is a positive influence of financial attitudes on financial management behavior in Batik MSME actors in Lampung. Based on the description above, the second research hypothesis can be drawn as follows: (Handayani et al., 2023)
   H2: Financial Attitudes have a positive effect on Financial Management Behavior

3. The Influence of Personality on Financial Behavior
   The research entitled "The Influence of Financial Knowledge, Financial Attitudes, and Personality on Financial Management Behavior in MSME Actors in the Batik Craft Center of Bantul Regency" shows that personality has a positive effect on the financial management behavior of MSME actors. The higher the personality, the higher the financial management behavior. According to Yusufina, Sicily, and Setyorim (2022) with the research title "The Influence of Financial Knowledge, Financial Attitudes, and Personality

on Financial Management Behavior in MSME Actors in Bandung Regency" concluded that personality has a positive and significant influence on financial management behavior in MSME actors. Based on the description above, the third research hypothesis can be drawn as follows: (Humaira & Sagoro , 2018)
H_3 : Personality has a positive effect on Financial Management Behavior

3. Method

Population
Population is a subject in a certain region and time that will be observed or researched by researchers The population used in this study is Micro, Small, Medium Enterprises (MSMEs) Members of the Rumah BUMN BRI Semarang who have been known to be active members until August 2022 totaling 639 MSMEs. (Sugiyono , 2019)
Sample
A sample as part of the number and characteristics possessed by a population. entire population. Salam Researcher uses the Sample Random Sampling Technique because the collection of population members is carried out randomly without paying attention to the strata in this population. According to Slovin to determine the size of the sample
Searched by formula :

$$n = N/ (1 + tNe2)$$

Information:
n : many minimum samples
N : many samples in the population
e : error tolerance limit

$$n = 639/ (1+639 \text{ x } (0,1)^2)$$
$$n = 639 / 6.4$$
$$n = 99.84$$

From the calculation of the formula above, the sample size was 99.84 and rounded up to 100 respondents.

Analysis Methods

1. **Classical Assumption Test**

Before testing multiple linear regression analysis of the research hypothesis, it is first necessary to carry out a classical assumption test on the data to be processed as follows:

- **Data Normality Test**
  This normality test has the purpose of testing whether in a regression model the perturbating or residual variables have a normal distribution. Basically, normality can be detected by looking at the points (data spread) on the diagonal axis of the graph or by looking at the histogram of the residuals (Imam Ghozali , 2016)

- **Multicollinearity Test**
  The multicollinearity test aims to test whether there is a correlation between independent variables in the regression model, so this type of test is only intended for

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research that has more than one independent variable. If the VIF < 10 and the *tolerance value* > 0.10, then there are no symptoms of multicollinearity. (). (Imam Ghozali , 2016)

- **Heteroscedasticity Test**
  The Heteroscedasticity test aims to test whether in the regression model there is a variance inequality from one observation to another. (). Testing for heteroscedasticity can be done through observation of plot graphs. (Imam Ghozali , 2016)

2. **Multiple linear regression analysis**
   The multiple regression model used in this study is presented in the following equation:

$$\mathbf{Y = a + b1X_1 + b_{2X2} + b3X3 + e}$$

Information:

Y	=	Job performance
a	=	Constant
b_1,b_2 ,b3=		Regression
X1	=	Financial Knowledge
X2	=	Financial Attitude
X3	=	Personality
e	=	*error*

3. **Model Feasibility Test / *Goodness of Fit Model* (Test F)**
   The F test is used to test whether the regression model used is suitable or not . The basis for its decision-making is: (Imam Ghozali , 2016)

- If $F_{calculates}$< $F_{tables,}$ then the regression model does not fit
- If $F_{calculates}$> $F_{table,}$ then the regression model fits

In addition, it can be seen from the magnitude of the probability compared to 0.05 (significance level), as follows:
- If the probability < 0.05, it is said to be fit or fit
- If the probability > 0.05, it is said to be unfit or unfit

4. **Hypothesis Testing (t-Test)**
   The t-test is used to determine the influence of each *independent* (free) variable on the *dependent* (bound) variable. The test criteria used are:

- If $t_{calculates}$ < t_{table}, then the null hypothesis (Ho) is accepted
- If t_{counts} > t_{table}, then the null hypothesis (Ho) is rejected

In addition, the t-test can also be seen from the magnitude of probability compared to 0.05 (Significance level α = 5%). The test criteria used are:
- If the probability < 0.05 then Ho is rejected
- If the probability > 0.05 then Ho is accepted

5. **Coefficient of Determination**

According to the determination coefficient (R (Imam Ghozali , 2016) [2]) is used to measure how far the model is able to explain the variation of the bound variable. The value of the determination coefficient between zero and one. The value of R2 means that the ability of *the independent variable* to explain the variation of the dependent variable is very limited.

4. Result and Discussion

Results of the Classic Assumption Test

Normality Test

Table 1 Residual Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a]	Mean	0.0000000
	Std. Deviation	3.97026634
Most Extreme Differences	Absolute	.077
	Positive	.050
	Negative	-.077
Kolmogorov-Smirnov Z		.077
Asymp. Sig. (2-tailed)		.148c

a. Test distribution is Normal.

Source: Primary data processed in 2024

Based on table 1, the results of the Kolmogorof Smirnov test show that the Asymp value of 0.148 is more than 0.05. This means that residual data is normally distributed.

Multicollinearity Test.

Table 2
Multilinearity Test Results

Variable	Tolerance	VIF	Conclusion
Financial Knowledge	0,764	1,310	No Multicollinearity Occurs
Financial Attitude	0,783	1,278	No Multicollinearity Occurs
Personality	0,754	1,327	No Multicollinearity Occurs

Source: Primary data processed, 2024

From the table above, it can be seen that each independent variable has a tolerance value of ≥ 0.1 and a VIF value of ≤ 10. So it can be concluded that there is no multicollinearity between free variables in this regression model.

Heterokedasticity Test

Table 3. Heterokedasticity Test Results

Variable	Sig.	Conclusion
Financial Knowledge	0,732	No Heteroscedasticity Occurs
Financial Attitude	0,650	No Heteroscedasticity Occurs
Personality	0,799	No Heteroscedasticity Occurs

Source: Primary data processed, 2024

The table above shows that all variables have a significance value of more than 0.05 so it can be concluded that there is no heteroscedasticity in this regression model.

Multiple Linear Regression Analysis

Table 4 Multiple Linear Test Results

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.124	4.463		-.924	.358
	Financial literacy	.552	.128	.353	4.316	.000
	Financial Attitude	.549	.251	.177	2.187	.031
	Personality	1.054	.233	.373	4.520	.000

a. Dependent Variable: Work performance

Source: Primary data processed, 2024

From the results of the analysis with the SPSS program, it can be known that the regression equation of this study is known. The linear regression equations that are formed are:

$$Y = - 4,124 + 0,552X1 + 0,549X_2 + 1,054X_3$$

Hypothesis Testing (t-Test)

The t value of Financial Knowledge is 4.316 with a significance of 0.000 < 0.05 and the t table value is 1.984, then t calculate > t table or 4.316 > 1.984. Hypothesis 1 "accepted" There is a positive influence between Financial Knowledge on Financial Management Behavior in MSME Actors.

1. The t value of the Financial Attitude calculation is 2.187 with a significance of 0.031 < 0.05 and the t table value is 1.984, then t calculate> t table or 2.187 > 1.984. Hypothesis 2 "accepted" There is a positive influence between Financial Attitudes on Financial Management Behavior in MSME Actors.
2. The value of t calculates Personality as 4.520 with a significance of 0.000 < 0.05 and a t table value of 1.984, then t calculates> t table or 4.520 > 1.984. Hypothesis 3 "accepted" There is a positive influence between Personality on Financial Management Behavior in MSME Actors.

Test F

Table 5 Test Result F

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1261.449	3	420.483	33.078	.000a
	Residual	1220.341	96	12.712		
	Total	2481.790	99			

Source: primary data processed, 2024

Based on table 4, the F value is calculated as 33.078 > F table (2.70) with a significance level of 0.000 < 0.05. So it can be concluded that the model is a fit model or a decent model.

Coefficient of Determination

Table 6 Determination Coefficient Test Results

Model Summary[b]

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713a	.508	.493	3.565

a. Predictors: (Constant), personality, Financial Attitude, Financial Knowledge

b. Dependent Variable: Financial Management Behavio

Source: primary data processed, 2024

The results of *the R Square* determination coefficient (R^2) in this study were obtained starting from 0.508. This shows that Financial Management Behavior in MSME Actors Members of the Rumah BUMN BRI Semarang is influenced by the variables of Financial Knowledge, Financial Attitude, and Personality of MSME actors by 50.8%, while the remaining 49.2% is influenced by other factors that are not included in this study.

Discussion

1. The Effect of Financial Knowledge on Financial Management Behavior in MSME Actors Members of the Rumah BUMN BRI Semarang
   The results of the study show that financial knowledge has a significant positive effect on financial management behavior. These results mean that high financial literacy will lead to better financial management behavior. Having financial knowledge can be a powerful asset that helps individuals overcome the risks that can arise in the financial management and decision-making process.
   The results of this study are in line with the research conducted by the title "The Influence of Financial Knowledge, Financial Attitudes, and Personality on Financial Management Behavior in MSME Actors in the Batik Craft Center of Bantul Regency" stating that there is a positive influence of Financial Knowledge on Financial Management Behavior in MSME actors of the Batik Craft Center of Bantul Regency. (Humaira & Sagoro , 2018)

2. The Effect of Financial Attitudes on Financial Management Behavior on MSME Actors Members of the Rumah BUMN BRI Semarang
   The better the financial attitude, the better the financial management behavior. Financial attitudes affect the determination of a person's financial management behavior. Financial attitudes motivate a person to manage various financial behaviors. With a good financial attitude, a person will be better able to make various decisions related to financial management. A person with a good level of financial attitude will show a good mindset towards money, namely their perception of the future, they will know how to manage their financial situation, adjust the use of money to meet their needs, do not want to spend money, and have a constantly evolving view of money so that they will be able to control things that are consumptive in nature. balancing expenses and income, setting aside money to save and invest, and managing finances for welfare.

   The results of this study are in line with the research conducted by "Analysis of the Influence of Financial Literacy, Financial Attitudes and Personality on MSME Management Behavior in Ende Regency" concluded that there is a positive influence of financial attitude variables on financial behavior variables on MSME owners/managers in Ende Regency. (LD Gadi Djou, 2019)

3. The Influence of Personality on Financial Management Behavior in MSME Actors Members of the Rumah BUMN BRI Semarang
   This study succeeded in proving the third hypothesis which stated "There is a Positive Influence of Personality on Financial Management Behavior in MSME Actors Members of the Rumah BUMN BRI Semarang". The results of this study are in line with the research conducted by "The Influence of Financial Knowledge, Financial Attitudes, and Personality on Financial Management Behavior in MSME Actors of the Bantul Regency Batik Craft Center" shows that personality has a positive effect on the financial management behavior of MSME actors. The higher the personality, the higher the financial management behavior. (Humaira & Sagoro , 2018)

5. Conclusions

Based on the results of the research as described in the previous chapter, conclusions can be drawn, namely:

1. There is a positive and significant influence of Financial Knowledge on Financial Management Behavior on MSME actors Members of the Rumah BUMN BRI Semarang. This is evidenced by a regression coefficient of 0.552, the calculated t-value is greater than the t-table (4.316>1.984), and the significance level is less than 0.05 (0.000<0.05).
2. There is a positive and significant influence of Financial Attitudes on Financial Management Behavior on MSME actors Members of the Rumah BUMN BRI Semarang. This is evidenced by a regression coefficient of 0.549, the calculated t-value is greater than the t-table (2>187<1.984), and the significance level is smaller than 0.05 (0.031 0.05).
3. There is a positive and significant influence of Personality on Financial Management Behavior on MSME actors Members of the Rumah BUMN BRI Semarang. This is evidenced by a regression coefficient of 1.054, the calculated t-value is greater than the t-table (4.520>1.984), and the significance level is smaller than 0.05 (0.000<0.05).

Suggestion
Based on the conclusion above, it can be proposed that some suggestions will be useful for further research:

1. For MSME Actors
Based on the data from the research, MSME actors still need to increase their attention to financial knowledge, financial attitudes and personality as a priority so that the financial management behavior of MSME actors can be better, so that the direction of the business run will be clearer. To improve this, MSME actors can take part in financial seminars that are widely held by various institutions or take part in financial training that is usually held by the government. In addition, MSME actors can also learn on their own by reading books about finance that are widely sold in bookstores or borrowing from libraries.

2. For Further Research
a. Further research can be carried out on other community groups with unique and different characteristics, such as farming communities, people in the executive and business fields, and so on, so that the information obtained is more varied.
b. Further research is expected to be able to consider psychological factors outside of personality that may have a dominant impact on the application of financial management behavior, such as elements of spiritual intelligence, financial experience, and so on.

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