The Effect of Financial Literacy and Financial Attitude on Financial Behavior in Modernization Era at PT. Paluta Inti Sawit

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ABSTRACT

This study aims to determine whether financial literacy and financial attitude have a significant effect on financial behavior in modernization era among employees of PT. Paluta Inti Sawit. The study uses quantitative data method and the data source is primary data. The population in this study are all employees with top and middle management levels working at PT. Paluta Inti Sawit, totaling 38 employees. The sample in this study includes all employees at the top and middle management levels working at PT. Paluta Inti Sawit, using a saturated sampling method. Data analysis and testing consist of validity test, reliability test, descriptive statistics, the classical assumption test, multiple regression analysis, partial hypothesis testing (T test) and simultaneous hypothesis testing (F test), and coefficient of determination test (R^2). The results of this study show that financial literacy has a significant effect on financial behavior, with a calculated T_{count} of 3.182 > T_{table} of 2.028. Financial attitude also has a significant effect on financial behavior, with a calculated T_{count} of 3.925 > T_{table} of 2.028. Financial literacy and financial attitude have a significant effect on financial behavior, with a calculated F_{count} of 22.077 > F_{table} of 3.27 and the regression coefficient is 55,8%.

Keywords: Financial, Attitude; Behavior; Literacy, Modernization

INTRODUCTION

The era of modernization is always associated with significant technological advancements that greatly simplify human life. As time progresses, human needs and desires continue to increase. In order for these needs and desires to be fulfilled, individuals must obtain income and understand how to practice good financial behavior. The presence of modernization and technological advancements, in line with the passage of time, have a substantial impact on financial behavior. Every individual is obliged to have knowledge of how to exhibit good financial behavior so that their finances can be well-controlled.

One of the factors that can help improve healthy and good financial behavior is that individuals understand and master financial literacy. According to (Laily 2013:3), financial literacy is an ability that every individual should possess to avoid financial problems because people often find themselves in situations where they have to sacrifice one interest for another. With an understanding of financial literacy, individuals can manage their finances, plan their finances, understand debt, and prepare for retirement. Financial literacy also helps individuals understand financial risks that may occur, thereby avoiding

various financial problems. Therefore, good financial literacy will help plan for good financial behavior.

In addition to understanding financial literacy, another factor that helps with financial behavior is having a good financial attitude. According to (Prihartono and Asandimitra 2018:317), financial attitude is a psychological perspective on money that is demonstrated by the ability to control one's financial expenditures, create financial plans, make budgets, and take appropriate decision making actions. Someone who can manage their finances well typically begins by adopting a good financial attitude. A persons personality can be seen in how they perceive and manage money as a crucial part of life and a determinant of their quality of life. Therefore, a good financial attitude is essential for an individual to control their finances and exhibit wise financial behavior.

LITERATURE REVIEW

Financial Behavior
According to (Austin and MN 2021:62), financial behavior is a behavior that treats, manages, and uses one's finances to achieve financial goals while avoiding financial risks. According to (Herdjiono and Damanik 2016:228), indicators of financial behavior include: 1. Consumption; 2. Cash flow management; 3. Savings and investment; 4.Debt management
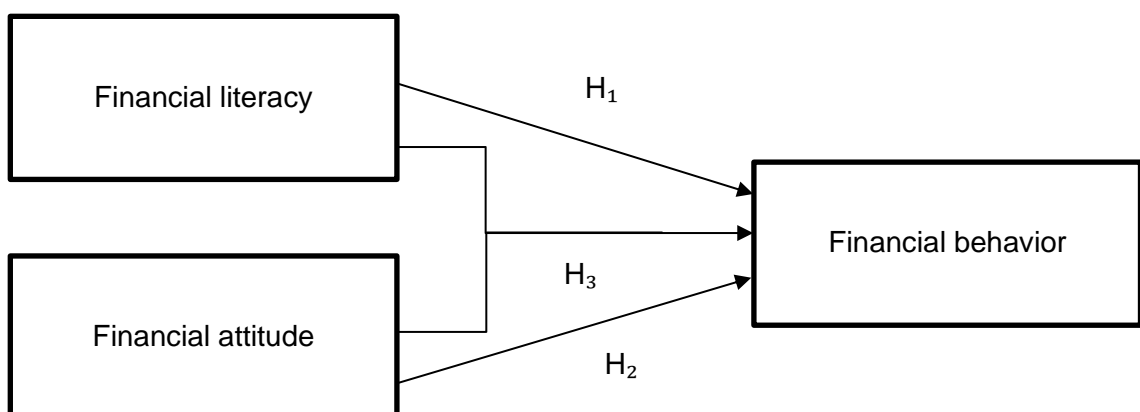
Financial Literacy
According to (Financial Services Authority 2017:2), financial literacy is the knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of financial decision making and financial management with the aim of achieving well being. According to (Chen and Volpe 1998:122), financial literacy indicators include: 1. General financial knowledge; 2. Savings and loans; 3. Insurance; 4. Investments

Financial Attitude
According to (Austin and MN 2021:63), financial attitude is the state of thinking, opinions, and judgements regarding one's finances, which are then applied to one's behavior to maintain those values through appropriate decision making and management. According to (Zahroh 2014:30)), financial attitude indicators include: 1. Personal financial orientation; 2. Debt philosophy; 3. Debt security; 4. Personal financial assessment

Based on the descriptions above and previous research findings, the variables in this study can be visualized in the research framework diagram including:

Figure 1. Framework

The hypotheses in this research are as follows:

H_1: Financial literacy has a significant effect on financial behavior in modernization era on employees of PT. Paluta Inti Sawit.

H_2: Financial attitude has a significant effect on financial behavior in modernization era on employees of PT. Paluta Inti Sawit.

H_3: Financial literacy and financial attitude have a significant effect on financial behavior in modernization era on employees of PT. Paluta Inti Sawit.

RESEARCH METHOD

The research location was conducted at the office of a company engaged in the palm oil industry, namely PT. Paluta Inti Sawit. It took place from July 1st to October 10th, 2023. This research utilized quantitative data by distributing questionnaires online via Google Forms to top and middle management employees of PT. Paluta Inti Sawit. The questionnaire contained statements related to the research variables measured on a Likert scale from 1 to 5.

This research utilized primary data. The population for this study consists of all employees with top and middle management levels working at PT. Paluta Inti Sawit, totaling 38 employees. The data for this research was collected using a saturated sampling technique. Saturated sampling is employed when the population size for a study is relatively small, and thus, the entire population is used as the sample for this research.

The data analysis and tests include: 1. Validity test; 2. Reliability test; 3. Descriptive statistics test; 4. Normality test; 5. Multicollinearity test; 6. Heteroscedasticity test; 7. Multiple linear regression analysis; 8. Partial significance test (T test); 9. Simultaneous significance test (F test); 10. Coefficient of determination (R^2 test)

RESULTS

Validity Test

According to (Ghozali 2018:51), the validity test is used to measure the validity or credibility of a questionnaire. The significance test is conducted by comparing the calculated r-$_{count}$ with the r-$_{table}$. In determining whether an item is suitable for use, a significance test of the correlation coefficient is typically performed at a significance level of 0,05. If the calculated r-$_{count}$ is greater than the r-$_{table}$ and is positive, then the item, question, or variable is considered valid.

Table 1. Validity test results

No.	R-$_{count}$	R-$_{table}$	Description
$X_1 Q_1$	0,668	0,320	Valid
$X_1 Q_2$	0,629	0,320	Valid
$X_1 Q_3$	0,539	0,320	Valid
$X_1 Q_4$	0,450	0,320	Valid
$X_1 Q_5$	0,693	0,320	Valid
$X_1 Q_6$	0,756	0,320	Valid
$X_1 Q_7$	0,640	0,320	Valid
$X_1 Q_8$	0,820	0,320	Valid
$X_2 Q_1$	0,787	0,320	Valid

$X_2 Q_2$	0,858	0,320	Valid
$X_2 Q_3$	0.484	0,320	Valid
$X_2 Q_4$	0,396	0,320	Valid
$X_2 Q_5$	0,671	0,320	Valid
$X_2 Q_6$	0,642	0,320	Valid
$X_2 Q_7$	0,641	0,320	Valid
$Y Q_1$	0,530	0,320	Valid
$Y Q_2$	0,691	0,320	Valid
$Y Q_3$	0,809	0,320	Valid
$Y Q_4$	0,813	0,320	Valid
$Y Q_5$	0,622	0,320	Valid
$Y Q_6$	0,714	0,320	Valid
$Y Q_7$	0,630	0,320	Valid
$Y Q_8$	0,862	0,320	Valid

Data Source: Data Processing results, 2023

The analysis results show that the validity coefficients range from 0,396 to 0,862, while the r-$_{table}$ value at a 5% significance level for a sample size of 38 respondents is 0,320. It can be observed that all question items have validity coefficients greater than the r-$_{table}$ value. Based on these results, it can be concluded that the questions used in the research variable are valid.

Reliability Test
According to (Ghozali 2018:45), reliability is a tool to measure a questionnaire, which is an indicator of a variable or construct. According to Priyatno (2018:25) to determine whether an instrument is reliable or not, a threshold of 0,6 is used.

Table 2. Reliability test results

Variable	*Cronbach's Alpha*	Description
Financial Literacy (X_1)	0,773	Reliable
Financial Attitude (X_2)	0,758	Reliable
Financial Behavior (Y)	0,849	Reliable

Data Source: Data Processing results, 2023

The analysis results show that the independent and dependent variables have *Cronbach's Alpha* values above 0,6. Based on these results, it can be concluded that all the instruments are reliable and can be used for research.

Descriptive Statistics
According to (Ghozali 2018:19), descriptive statistics provide an overview of data, considering values such as the mean (average), standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness.

Table 3. Descriptive statistics test results

Variable	N	Min.	Max.	Mean	Std. Deviation
Financial Literacy (X_1)	38	21	40	31,97	4.818
Financial Attitude (X_2)	38	21	32	27,45	3.236
Financial Behavior (Y)	38	25	40	33,95	4.355

Data Source: Data Processing results, 2023
The analysis results show that there were 38 data points used, representing employees in the top and middle management of PT. Paluta Inti Sawit. The financial literacy variable

(X_1) ranged from a minimum of 21 to a maximum of 40, with an average of 31,97 and a data spread of 4.818. The financial attitude variable (X_2) ranged from a minimum of 21 to a maximum of 32, with an average of 30,70 and a data spread of 3.236. The financial behavior variable (Y) ranged from a minimum of 25 to a maximum of 40, with an average of 33,35 and a data spread of 4.355.

Normality Test
According to (Ghozali 2018:161), the normality test aims to determine whether, in a regression model, the error or residual variables follow a normal distribution. As known, the t-test and f-test assume that the residual values follow a normal distribution. In this study, normality is tested using a histogram, P-Plot, and Kolmogorov-Smirnov test at a significance level of 0,05.

Table 4. Kolmogorov-Smirnov normality test results

		Unstandardized Residual
N		38
Normal Parameters	Mean	.0000000
	Std. Deviation	2.89623790
Most Extreme Differences	Absolute	.100
	Positive	.100
	Negative	-.063
Test Statistic		.100
Asymp. Sig. (2-tailed)		.200

Data Source: Data Processing results, 2023

Based on the normality test results using the Kolmogorov-Smirnov test, the obtained Asymp. Sig (2-tailed) value is 0,200. Therefore, it can be concluded that the regression equation model follows a normal distribution because the Asymp. Sig (2-tailed) value is greater than the alpha value of 0,05.
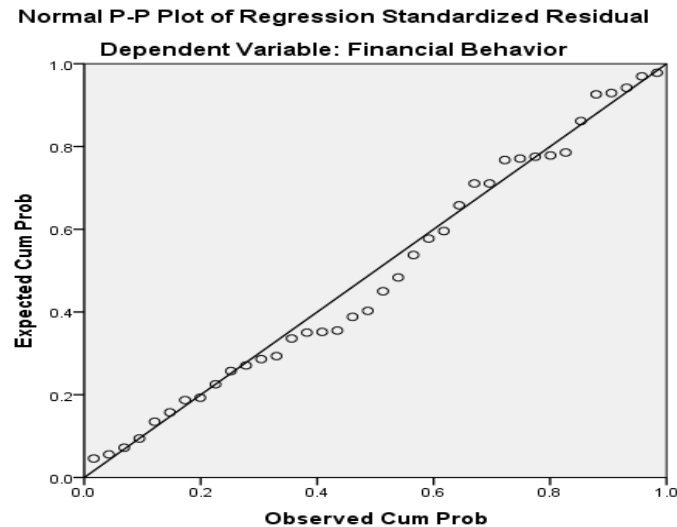
Figure 2. Histogram normality test results
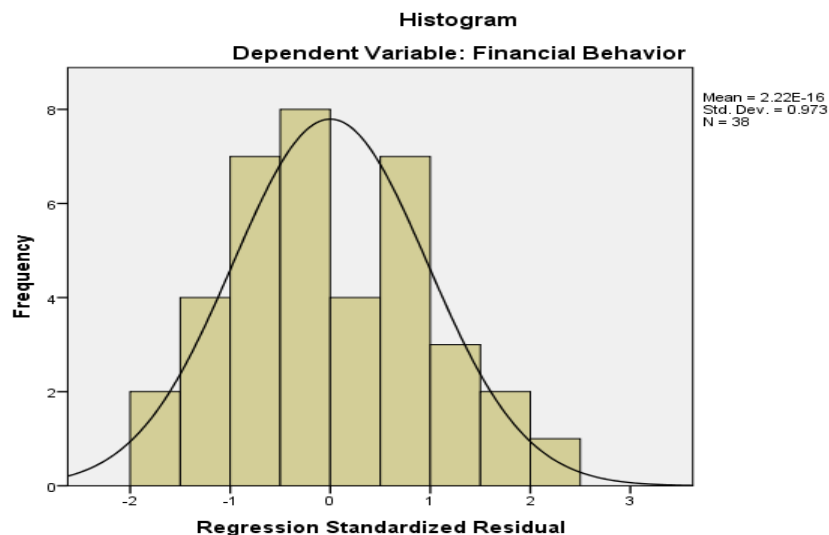
Data Source: Data Processing results, 2023

Based on the normality test results using a histogram, if the graph forms a mountain shape with a symmetrical base, it can be concluded that the data follows a normal distribution.

Figure 3. P-Plot normality test results

Data Source: Data Processing results, 2023

Based on the normality test results using a P-Plot, if the plotted points follow the diagonal line from the point 0 and do not deviate too far, it can be concluded that the data follows a normal distribution.

Heteroscedasticity Test
According to (Ghozali 2018:137), the heteroscedasticity test aims to determine whether there is an inequality in the variance of residuals from one observation to another within a regression model. To detect the presence or absence of heteroscedasticity, it is done by examining whether there are any specific patterns in the scatterplot between the predicted values of the dependent variable and their residuals.

Figure 4. Heteroscedasticity test results
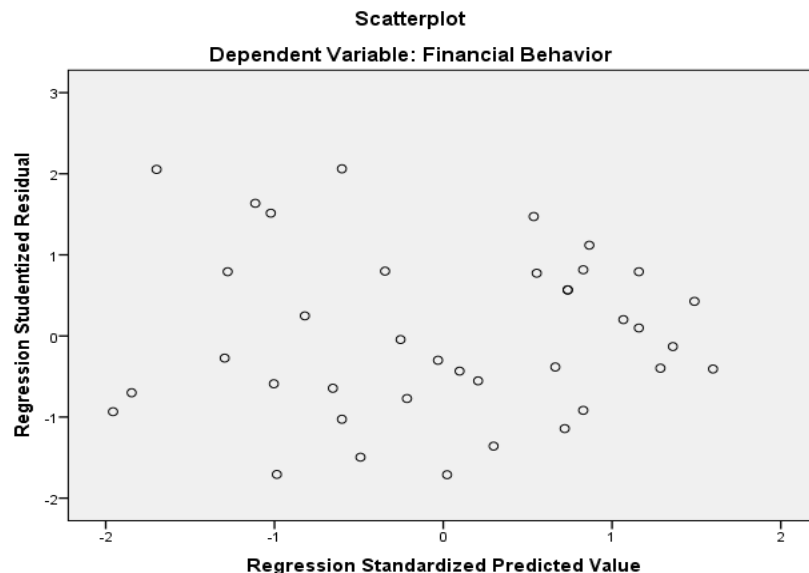
Data Source: Data Processing results, 2023

Based on the above figure, it can be explained that the data processing points are scattered both below and above the origin point (value 0) on the Y-axis, indicating the absence of heteroscedasticity or the presence of homoscedasticity.

Multicollinearity Test

According to (Ghozali 2018:107), the multicollinearity test aims to determine whether there is a correlation between independent variables in a regression model. To test for the presence or absence of multicollinearity, you can use the tolerance value or the variance inflation factor (VIF). The common cutoff values to indicate multicollinearity are a *Tolerance* value ≤ 0,10 or a VIF value ≥ 10. If the tolerance value is > 0,10 or the VIF value is < 10, it indicates the absence of multicollinearity.

Table 5. Multicollinearity test results

Variable	*Tolerance*	VIF
Financial Literacy (X_1)	0,819	1,221
Financial Attitude (X_2)	0,819	1,221

Data Source: Data Processing results, 2023

Based on the table above, with a VIF value of 1,221 < 10 and a *Tolerance* value of 0,819 > 0,1, it can be concluded that the independent variables, Financial Literacy (X_1) and Financial Attitude (X_2), do not exhibit multicollinearity.

Multiple Linear Regression Analysis

According to (Priyatno 2018:40), multiple linear regression analysis is used to determine whether there is a significant partial or simultaneous influence between two or more independent variables on one dependent variable. The multiple regression equation can be formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Description:
Y   = Financial Behavior
X_1 = Financial Literacy
X_2 = Financial Attitude
a   = Constant
b_1, b_2 = Regression Coefficients
e   = Percentage of Error

Table 6. Multiple linear regression analysis test results

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	4,513	4,490	
	Financial Literacy	0,357	0,112	0,395
	Financial Attitude	0,656	0,167	0,487

Data Source: Data Processing results, 2023

Based on the table above, the equation for multiple linear regression analysis in this study is:

Financial Behavior = 4,513 + 0,357 Financial Literacy + 0,656 Financial Attitude + e

The analysis results indicate that a constant (a) of 4,513 shows that when financial literacy (X_1) and financial attitude (X_2) variables are both 0 or non-existent, the financial behavior value is 4,513 units. The regression coefficient for the financial literacy variable is 0,357 which means that if the values of other independent variables remain at 0 and financial literacy increases by 1 units, the financial behavior value will increase by 0,357 units. The regression coefficient for the financial attitude variable is 0,656 indicating that if the values of other independent variables remain at 0 and financial attitude increases by 1 unit, the financial behavior value will increase by 0,656 units.

Partial Significance Test (T-test)
According to (Ghozali 2018:98), the partial test (T-test) is basically used to demonstrate how far the influence of one independent variable individually explains the variation of the dependent variable. The partial test in this research data uses a significance level of 0,05.

Table 7. T test results

Model		t	Sig.
1	(Constant)	1.005	0.322
	Financial Literacy	3.182	0.003
	Financial Attitude	3.925	0.000

Data Source: Data Processing results, 2023

The t-table value for 38 respondents, α = 0.05 with a two-tailed test is 2.028, obtained by using the degree of freedom (df) = sample size - number of independent variables = 38 – 2 = 36.

The analysis results indicate that the financial literacy variable (X_1) has a T-count of 3.182 > T-table value of 2.028 with a significance level of 0,003 < 0,05. Therefore, it can be concluded that financial literacy has a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit). Similarly, the financial attitude variable (X_2) has a T-count of 3.925 > T-table value of 2.028 with a significance level of 0,000 < 0,05. Thus, it can be concluded that financial attitude has a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit).

Simultaneous Significance Test (F-test)
According to (Ghozali 2018:98), the F-statistic test fundamentally shows whether all independent or predictor variables included in the model collectively have an impact on the dependent or outcome variable. The hypothesis testing criteria using the F-statistic is when the significance value of F < 0,05, the alternative hypothesis is accepted, indicating that all independent variables simultaneously and significantly affect the dependent variable.

Table 8. F test results

Model		F	Sig.
1	Regression	22.077	0.000
	Residual		
	Total		

Data Source: Data Processing results, 2023

The F-table value for 38 respondents, $\alpha = 0.05$ is 3.27, obtained by using the degree of freedom (df) = sample size (n) – total number of variables (k) = 38 – 3 = 35.

The analysis results show that the calculated F_{count} is 22.077 > the F_{table} value of 3,27 with a significance level of 0,000 < a value of 0,05. Therefore, it can be concluded that both financial literacy (X_1) and financial attitude (X_2) have a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit).

Coefficient of Determination Test (R²-test)

According to (Ghozali 2018:97), the multiple coefficient of determination or *R square* (R²) is used to measure how well the model can explain the variation in the dependent variable. A low R² value indicates that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to one indicates that the independent variables provide nearly all the information needed to predict the variation in the dependent variable.

Table 9. R² test results

Model	R	R Square	Adjusted R Square
1	0.747a	.558	0.533

Data Source: Data Processing results, 2023

The analysis results indicate that the R² value is 0,558 which means that 55,8% of the variation in financial behavior can be explained by financial literacy (X_1) and financial attitude (X_2). The remaining 44,2% of the variation in financial behavior can be attributed to other variables not studied in this research, such as financial knowledge and lifestyle.

DISCUSSION

Financial Literacy on Financial Behavior
Based on the partial test results regarding the influence of financial literacy, the calculation shows a T_{count} of 3.182 > T_{table} 2.028 and the significance level is 0,003 < 0,05 which means that financial literacy has a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit). Based on this, it can be concluded that H_1 is accepted. The results of this study align with previous research conducted by (Wahyuni, Radiman, and Kinanti 2023), in the study titled "The Influence of Financial Literacy, Hedonic Lifestyle, and Personal Financial Attitude on the Financial Behavior of Students". The research shows that financial literacy has a significant effect on the financial behavior of students.

Financial Attitude on Financial Behavior
Based on the partial test results regarding the influence of financial attitude, the calculation shows a T_{count} of 3.925 > T_{table} 2.028 and the significance level is 0,000 < 0,05 which means that financial attitude has a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit). Based on this, it can be concluded that H_2 is accepted. The results of this study align with previous research conducted by (Rohmanto and Susanti 2021), in the study titled "The Influence of Financial Literacy, Hedonic Lifestyle, and Personal Financial Attitude on the Financial Behavior of College Students". The research shows that financial attitude has a significant effect on financial behavior of college students.

Financial Literacy and Financial Attitude on Financial Behavior
Based on the simultaneous test results regarding the influence of financial literacy and financial attitude, the calculation shows an F_{count} of 22.077 > critical F_{table} of 3,27 and

the significance level is 0,000 < 0,05 which means that financial literacy and financial attitude have a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit). Based on this, it can be concluded that H_3 is accepted. The results of this study align with previous research conducted by (Zakiah and Lasmanah 2021), in the study titled "The Influence of Financial Attitude and Financial Literacy on Financial Behavior among Members of Ghoib Community in West Bandung Regency". The research shows that financial literacy and financial attitude have a significant effet on financial behavior among members of Ghoib Community in West Bandung Regency.

CONCLUSION

The research results indicate that in partial terms, the financial literacy variable has a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit). The research also shows that the financial attitude variable has a significant effect on financial behavior in the same context. Simultaneously, financial literacy and financial attitude have a significant effect on financial behavior in modernization era (case study on employees of PT. Paluta Inti Sawit). Based on the coefficient of determination test results, it is evident that financial literacy and financial attitude can explain the relationship with financial behavior. In addition to financial literacy and financial attitude, financial behavior can also be influenced by unexamined variables in this study, such as financial knowledge and lifestyle.

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