Factors Affecting Financial Literacy among Undergraduate Students of Accounting Education in the Faculty of Economics of Universitas Negeri Medan

by Andri Zainal

Factors Affecting Financial Literacy among Undergraduate Students of Accounting Education in the Faculty of Economics of Universitas Negeri Medan

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Keywords: Investment knowledge of financial education, financial experience, income and family-heritage, demographics, logistic regression test

Abstract: The aim of the research is to explore financial literacy related-aspects among students in the Accounting Education department of Faculty of Economics at Universitas Negeri Medan (UNIMED). The bottom line of this study is that a good financial management requires a good financial knowledge in place. This research aims to help students in developing a complete understanding and knowledge of financial literacy toward implementing the knowledge into their daily personal finance management. The data was analyzed using the logistic regression test indicating that there is a significant effect of financial education, financial, income, experience and family-heritage and demographics on the knowledge investment. Cox and Snell R-Square is 0.706 (70,6%) and Nagelkerke R-Square is 0.a indicating that financial education, financial, income, experience and family-heritage and demographics are good predictors for knowledge investment among students in the Accounting Education department of Faculty of Economics at UNIMED.

1 INTRODUCTION

Financial intelligence is one of the important aspects in today's life. Financial intelligence is the intelligence in managing personal assets (Widyawati, 2012). Individuals must have the knowledge and skills to manage their personal financial resources effectively for their welfare. A person's knowledge and understanding in managing his personal finances is called financial literacy. Remund (2010) describes five domains of financial literacy, namely 1) knowledge of financial concepts 2) ability to communicate about finance 3) ability to manage personal finance 4) ability in making financial decisions 5) confidence in making future financial planning.

Financial literacy is closely related to individual welfare. Financial knowledge and skills in managing personal finance are very important in everyday life. Yushita (2010) explained that financial literacy is a basic need for everyone to avoid financial problems. Financial difficulties occur not just a function of mere income (low income). Financial difficulties can also arise if there are errors in financial management (missmanagement) such as credit card use errors and lack of financial planning. Financial limitations can cause stress, and low self-confidence.

Having financial literacy is a vital thing to get a prosperous life. With the right financial management which is certainly supported by good financial literacy, the expected standard of living can increase, this applies to every level of income, because no matter how high a person's income level, without proper financial management, financial security will be difficult to achieve. Not only that, in understanding the risk and profit figures associated with financial products, the minimum level of financial literation has become a necessity. Individuals who have financial literacy can make effective use of financial products and services so that individuals will not be easily deceived by people who sell financial products that are not suitable for the individual. Financial knowledge is very important for an individual, so that they are not wrong in making their financial

decisions. The level of a person's financial literacy can be seen from how well the individual is able to utilize financial resources, determine the source of spending, manage soul risk, manage assets owned, and prepare for future financial security if it is not working (Ergun, 2018; Sari et al. , 2017).

For most students, college is the first time they manage their own finances without supervision from parents (Sabri et al. 2008). As students, they undergo a financial transition period, from being tied to parents to individuals who have the freedom to make personal decisions regarding their finances. Students must be able to independently manage their finances well and must also be able to be responsible for the decisions they have made. However, some studies indicate students who have low knowledge of financial literacy will make wrong decisions in their finances (see: Ergun, 2018; Hospido et al., 2015; rmann et al., 2014; Chen and Volpe, 1988). Students have complex financial problems because most students have no income and are still dependent on parents. Problems can occur due to delays in money from parents it could also be because a monthly allowance that runs out prematurely is caused by unexpected needs or because of poor financial management (Homan, 2015).

The conditions described in the previous paragraph cause students to be required to have high financial literacy. Especially, for students who live in large cities, where the most consumptive behavior occurs. This is due to the large number of shopping centers that influence students to spend money without thinking about the benefits of goods purchased. They mostly buy goods only for pleasure, not based on needs caused by poor financial understanding.

In the local context in several regions in Indonesia, Nababan and Sadila's (2012) research found that the level of financial literacy of Faculty of Economics undergraduate students from 2008 to 2011 was 56.61% which indicated that the level of financial literacy was in the category low. The study conducted by Krisna et al. (2010) revealed the majority of students at the University of Education in Indonesia had moderate financial literacy levels (63%), and only 7% had a high level of financial literacy, while the rest (30%) entered into groups that had a low level of financial literacy.

The high and low level of students' financial literacy is influenced by several factors, both external and internal factors, including family financial education, financial learning in universities and peer interaction (Widyawati, 2012). In addition, financial literacy is also influenced by demographic factors.

Demography is a description of a person's background so that it can affect their financial literacy (Mandell, 2008). Demographic factors according to Kewon (2011) include age, gender, family status, migration status, level of education, type of work, place of residence and regional. Nidar and Bestari (2012) mention demographic factors that influence financial literacy include the level of education of parents, pocket money, education level, faculty, parental income and insurance. Whereas Ariani and Susanti (2015) stated that demographic factors suitable for student characteristics were GPA (Grade Point Average), gender, place of residence, ATM usage and work experience. Of the several demographic factors above, the most appropriate for the characteristics of students at Medan State University (UNIMED) are gender, ethnicity, parent income, residence, ownership of savings accounts and level of education (having attended financial seminars).

UNIMED is one of the state universities that is quite attractive to high school / vocational high school students or the equivalent who want to go to college, especially for those who want to become a teacher and professional in the field of work that is relevant to accounting science. This high interest caused UNIMED students not only to come from Medan but also from outside Medan. Thus, UNIMED students have diversity such as gender, ethnicity, parental income, as well as differences in residence between students as long as they are studying in college. Savings ownership is also one of the factors that is included because the average student must have a savings account, especially for students who live far from parents, they must have a savings account. Currently the UNIMED Student Identity Card (KTM) has been integrated with a savings account of one bank that cooperates with UNIMED which can be used by students as a debit card - although based on the initial Questions and Answers to some respondents, it indicates that the KTM has not been used optimally by students concerned. In addition to the above factors, the experience of financial education is also a factor that influences financial literacy, because the experience of students who have attended financial seminars both in high school (high school / vocational high school) or when in college must have differences about their financial literacy knowledge.

2 THEORICAL FRAMEWORK

A person's financial literacy is influenced by several factors. Ansong and Gyensare (2012) found that financial literacy was influenced by several factors, namely: 1) Age 2) Work experience 3) Mother education 4) Departments.Margaretha and Pambudhi (2015) found an influence on factor 1) Gender 2) GPA 3) Parent's income on the level of financial literacy. Shaari et al. (2013), stating that 1) Age, 2) Spending habit, 4) Gender, 5) Faculty, 6) Year of entering college has an effect on financial literacy. Nababan and Sadalia (2012) found an influence between factor 1) Gender 2) Stambuk 3) Place of residence 4) GPA affects financial literacy.

Gender (gender) is a biological difference experienced by each individual from birth. Gender is defined as the difference between men and women in terms of value and behavior. This difference in values and behavior is the beginning of an indication that men and women have non-identical literacy.

Research conducted by Chen and Volpe (1998) explains that men have a higher financial literacy than women. The research was conducted by conducting a survey at the University with a sample of 924 students. Krishna et al. (2010) in his study found that women better understand financial literacy than men. Bhushan and Medury (2013) conducted research in India with 516 respondents, in his study found that there were significant differences between male and female respondents. who already have a salary in terms of financial literacy.

Furthermore, Keown (2011) found that people who live alone have higher levels of personal financial literacy than those who live with their spouses or parents. This is because people who live alone have responsibility for their daily financial transactions and financial decisions. others.

The study conducted by Shults (2012) found that there was a significant difference between the value of students who had savings accounts and no. Students who have savings accounts even for various reasons and needs mark their trust in banking institutions. The need for combined financial understanding will make them have a savings account. While students who do not have a savings account can be caused by the lack of need to make savings and lack of understanding about finance. Ownership of a savings account is the first step to achieving financial security, so that someone who understands finance will have a savings account even if they do not have an urgent need for ownership of a savings account, because the person is not only

thinking about this moment but also thinking about his long-term plan.

Associated with parents, Nidar and Bestari (2012) found that income from parents is a significant factor in the level of financial literacy in West Java students. Keown (2011) explains that there is a relationship between the income of parents and financial knowledge. This shows that parents with higher household income tend to have higher levels of financial literacy because they use financial instruments and services more often.

On the other hand, learning is essentially the conscious effort of teachers to teach their students (directing students' interactions with other learning resources) in order to achieve the expected goals (Trianto, 2009: 17). Learning in higher education plays an important role in the process of student financial literacy. The related research is the result of Jhonson (2007) research which states that financial education has a very important role for students to have the ability to understand, assess, and act in their financial interests. Furthermore Gutter (2008) in his research stated that financial education had a positive and significant effect on knowledge and financial attitudes

3 RESEARCH METHOD

The research method used in this study is a descriptive case study using a combination quantitative and qualitative data from the questionnaire adopted from previous research conducted by T-Zu Chin Peng Martina, Suzanne Bartholomae, Jonathan J.Fox, and Garrett Cravener (2007) . Questionnaires were distributed to find out whether educational experience has an effect on investment knowledge for UNIMED Accounting Education students and how the differences and influence of investment knowledge on financial education, financial experience, income and inheritance and demography.

There are 19 statement items that must be filled by respondents in the Yes and No columns. The questionnaire also includes the identity of the respondent, such as Name, Nim, Class, Stambuk, Gender and Tribe.

The population in the study were all students of Accounting Education Department in Faculty of Economics of UNIMED from batches 2014-2017 who were actively attending lectures in the 2017/2018 school year in the even semester. Sampling was carried out by purposive sampling technique that is by selecting a sample purposively. The total sample

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in this study is 120 respondents consisting of 30 respondents from each generation.

4 ANALYSIS

4.1 Validity and Reliability Tests of Financial Literacy

Table 1: Validity and Reliability Tests of Financial Literacy

Descriptive Statistics

	Mean	Std. Deviation	N
1	,9667	,18026	120
2	,9417	,23536	120
3	,9167	,27754	120
4	,9417	,23536	120
5	,9500	,21886	120
Total	4,7167	,65058	120

Correlations

		1	2	3	4	5	Total
1	Pearson Correlation	1	-,046	,112	,152	-,043	,349**
	Sig. (2-tailed)		,616	,223	,098	,644	,000
	N	120	120	120	120	120	120
2	Pearson Correlation	-,046	1	,182	,090	,269**	,550**
	Sig. (2-tailed)	,616		,046	,330	,003	,000
	N	120	120	120	120	120	120
3	Pearson Correlation	,112	,182	1	,311**	,208*	,706**
	Sig. (2-tailed)	,223	,046		,001	,023	,000
	N	120	120	120	120	120	120
4	Pearson Correlation	,152	,090	,311**	1	,106	,605**
	Sig. (2-tailed)	,098	,330	,001		,249	,000
	N	120	120	120	120	120	120
5	Pearson Correlation	-,043	,269**	,208*	,106	1	,549**
	Sig. (2-tailed)	,644	,003	,023	,249		,000
	N	120	120	120	120	120	120
Total	Pearson Correlation	,349**	,550**	,706**	,605**	,549**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	120	120	120	120	120	120

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

From the Descriptive Statistics table above, states that all the data we provide to respondents is not lost / all the questionnaires we gave back to us regarding financial education. From the Correlation table above states that all of our statements regarding financial education are declared valid because in the far right column the name "Total" is above 0.33.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,710	,693	6

Based on the table above, shows the value of Cronbach's Alpha financial education variables worth above 0.60. This shows that the research questionnaire is reliable so it can be continued to conduct research.

4.1.2 Validity and Reliability Tests of Financial Experience

Table 2: Validity and Reliability Tests of Financial Experience

Descriptive Statistics

	Mean	Std. Deviation	N
X1	,88	,332	120
X2	,90	,301	120
X3	,90	,301	120
X4	,92	,278	120
X5	,84	,367	120
Total X	4,43	,877	120

Correlations

		X1	X2	X3	X4	X5	Total X
X1	Pearson Correlation	1	,294**	,210*	,068	,181*	,678**
	Sig. (2-tailed)		,001	,021	,458	,048	,000
	N	120	120	120	120	120	120
X2	Pearson Correlation	,294**	1	,074	,000	,160	,547**
	Sig. (2-tailed)	,001		,421	1,000	,081	,000
	N	120	120	120	120	120	120
X3	Pearson Correlation	,210*	,074	1	,101	,084	,484**
	Sig. (2-tailed)	,021	,421		,275	,363	,000
	N	120	120	120	120	120	120
X4	Pearson Correlation	,068	,000	,101	1	,034	,391**
	Sig. (2-tailed)	,458	1,000	,275		,709	,000
	N	120	120	120	120	120	120
X5	Pearson Correlation	,181*	,160	,084	,034	1	,581**
	Sig. (2-tailed)	,048	,081	,363	,709		,000
	N	120	120	120	120	120	120
Total X	Pearson Correlation	,678**	,547**	,484**	,391**	,581**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	120	120	120	120	120	120

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

From the Descriptive Statistics table above, states that all the data we provide to the respondent is not lost / all the questionnaires that we provide back to us regarding financial experience. From the Correlation table above states that all of our statements regarding financial experience are declared valid because in the rightmost column the name "Total" is above 0.33.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,695	,677	6

Based on the table above, shows the Cronbach value "S Alpha financial education variables are valued above 0.60. This shows that the research questionnaire is reliable so it can be continued to conduct research.

4.1.3. Validity and Reliability Tests of Income and Family-Heritage
Table 3: Validity and Reliability Tests of Income and Family-Heritage

Descriptive Statistics

	Mean	Std. Deviation	N
X1	,88	,332	120
X2	,90	,301	120
X3	,90	,301	120
X4	,92	,278	120
X5	,84	,367	120
Total X	4,43	,877	120

Correlations

		X1	X2	X3	X4	X5	Total X
X1	Pearson Correlation	1	,294**	,210*	,068	,181*	,370**
	Sig. (2-tailed)		,001	,021	,458	,048	,000
	N	120	120	120	120	120	120
X2	Pearson Correlation	,294**	1	,074	,000	,160	,414**
	Sig. (2-tailed)	,001		,421	1,000	,081	,000
	N	120	120	120	120	120	120
X3	Pearson Correlation	,210*	,074	1	,101	,084	,454**
	Sig. (2-tailed)	,021	,421		,275	,363	,000
	N	120	120	120	120	120	120
X4	Pearson Correlation	,068	,000	,101	1	,034	,310**
	Sig. (2-tailed)	,458	1,000	,275		,709	,001
	N	120	120	120	120	120	120
X5	Pearson Correlation	,181*	,160	,084	,034	1	,482**
	Sig. (2-tailed)	,048	,081	,363	,709		,000
	N	120	120	120	120	120	120
Total X	Pearson Correlation	,370**	,414**	,454**	,310**	,482**	1
	Sig. (2-tailed)	,000	,000	,000	,001	,000	
	N	120	120	120	120	120	120

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

From the Descriptive Statistics table above, states that all data we provide to respondents is not lost / all questionnaires that we provide back to us regarding income and inheritance. From the Correlation table above states that all of our statements regarding income and inheritance are declared valid because in the rightmost column the name "Total" is above 0.33.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,645	,623	6

Based on the table above, shows the Cronbach value "S Alpha variable income and inheritance value above 0.60. This shows that the research questionnaire is reliable so it can be continued to conduct research.

4.2. Logistic Regression Analysis

Case Processing Summary

Unweighted Cases³		N	Percent
Selected Cases	Included in Analysis	120	100,0
	Missing Cases	0	,0
	Total	120	100,0
Unselected Cases		0	,0
Total		120	100,0

a. If weight is in effect, see classification table for the total number of cases.

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	,475	,188	6,412	1	,011	1,609

The criteria for the data above are: if the value of S.E> 0.05 means the model is able to explain the data. If the value of S.E <0.05 means that the model is unable to explain the data. Based on the table above, the value of S.E is 0.188 (> 0.05), this means that it is unable to provide an explanation of the data, so the Omnibus Test Of Model Coefficents table is needed as follows:

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	159,761	22	,000
	Block	159,761	22	,000
	Model	159,761	22	,000

The criteria: If the results of the Chi Square test value> Chi Square table test value then Ho is rejected and if the results of the Chi Square test value <Chi Square table value test then accept Ho. Chi-Square Value 159,761> Chi-Square Table on degree of freedom 22 is 33,924 or with a significance of 0,05 so reject Ho. Which states that the addition of independent variables can have a real influence on the model or in other words the model is declared FIT. (the model simply explains the data).

So the answer to the hypothesis of the simultaneous effect of the independent variable on the dependent variable is to accept H1 and reject H0 or that means there is a significant influence between simultaneous financial education, educational experience, income and inheritance, demography on investment knowledge because the value of P-value Chi-Square is 0,000 <Alpha 0.05 or Chi-Square value count 159.761> Chi Square table 33.924.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	2,773³	,706	,991

a. Estimation terminated at iteration number 20 because maximum iterations has been reached. Final solution cannot be found.

From the table above, it can be seen that the model by entering independent variables (financial education, financial experience, income and inheritance, and demographics) on the dependent variable (knowledge of investment) turns out to have

changed in the interpretation of parameters (-2 log likelihood) of 2,773. The R-Sqaure value of 0.706 or 70.6% (Cox & Snell) and 0.991 or 99.1% (Nagelkerke). Nagelkerke R-Square values of 0.991 and Cox & Snell R Square are 0.706, which indicates that the ability of the independent variable to explain the dependent variable is 0.991 or 99.1%. This means that there is another factor of 0.9% outside the model that explains the independent variables.

Classification Table[a]

			Predicted		
			Y		Percentage Correct
Observed			Tidak	Ya	
Step 1	Y	Tidak	46	0	100,0
		Ya	0	74	100,0
	Overall Percentage				100,0

a. The cut value is ,500

Based on the Classification Table table above, there are 46 samples whose answers are "No". And the number of samples whose answer is "Yes" is 74 people. In logistic regression interpretation with SPSS: The table above gives an overall percentage value of (46 + 74) / 120 x 100% = 100%. Which means the accuracy of this research model is 100%.

Classification Table[a,b]

			Predicted		
			Y		Percentage Correct
Observed			Tidak	Ya	
Step 0	Y	Tidak	0	46	,0
		Ya	0	74	100,0
	Overall Percentage				61,7

a. Constant is included in the model.
b. The cut value is ,500

Classification Table The table is a contingency table that should occur or also called the expectation frequency based on empirical data on the dependent variable, where the number of samples that have the dependent variable category that answers No (code 0) is 46 people and those who answer Yes (code 1) are 74 people. The number of samples is 120 people. So that the overall percentage value before the independent variable is included in the model is: 74/120 = 61.66%. (rounded up to 61.7%).

5 RESULTS

The purpose of this study was to analyze the influence of financial education, financial / investment experience, income, family inheritance and demographics on investment knowledge in students in accounting education study programs at the Faculty of Economics UNIMED. The results reveal that financial education has a significant influence with overall financial knowledge. These results are in line with Chon and Volpe (1998) concluding that financial

education is strongly influenced by financial knowledge.

Furthermore, when tested based on financial experience, we found that there was a significant relationship after learning about financial education. Students who have experience in managing finances will have more knowledge in investing. These results are in line with Chon and Volpe (1998) concluding that financial education is strongly influenced by financial knowledge. For variable financial experience, we found that there were no demographic differences after learning about financial education. This is in line with the study of Mandell (2004) concluding that financial experience has a significant influence on financial knowledge.

Regarding income and inheritance factors, we find that there is a significant influence on investment knowledge. This is in line with the research of Huddleston (1999) also concluded that income and inheritance also have a positive impact on one's knowledge in investing. We found that there was no significant demographic effect after learning about financial education. This is in line with the research of Hayhoe, Leach, Turner, Bruin and Lawrence (2000). In particular, to answer the purpose of research on whether students of Unimed Accounting education study program have implemented financial education they have learned in real life, we conclude that students of accounting education study program Unimed have applied it in their daily lives.

6 CONCLUSIONS

Based on the results of the research, analysis and discussion, conclusions taken, it can be given advice, which is suggested to the campus to develop financial education for students. One of them is by making seminars on finance for students and making several courses that discuss finance. Thus, students' knowledge of UNIMED Accounting Education on finance will also increase. The higher financial knowledge a person has, the more likely he or she will be more understanding and smarter in financial management.

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