Analysis of MSME Players' Financial Literacy in Payakumbuh City

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ABSTRACT

The economy of Payakumbuh city is largely driven by MSMEs. The important thing that MSMEs must have is to have financial literacy in order for them to manage their business finances. This research aims to analyze factors that affect the financial literacy of MSME players in Payakumbuh City namely gender, education level, religiosity, and financial training. This type of research is quantitative research. The sample in this study was 100 MSMEs perpetrators of Payakumbuh City. The data collection technique used in this study is a questionnaire. The data analysis technique used in this study is a quantitative descriptive analysis in the form of multiple linear regression analysis. Data processing is done by Structural Equation Modeling (SE) method with the Amos 21 Program tool. The results showed that education levels, religiosity and financial training had a significant influence on financial literacy. While Gender does not have a significant influence on financial literacy. The results of this study are expected to be useful by the Payakumbuh City Government as well as the MSME actors themselves in improving financial literacy.

Keywords: Financial literacy, MSMEs, Payakumbuh.

1. INTRODUCTION

The important role of Small and Medium Enterprises (MSMEs) is strongly felt in the Indonesian economy. In general, the role of MSMEs is as a means of flattening the small people's economy, absorbing labor and contributing to the country's foreign exchange. The role of MSMEs in the Indonesian economy is expected, therefore MSMEs must be able to manage their business optimally in order for their efforts to run properly the important thing that MSMEs must have is to have financial literacy in order for them to manage their business finances. Financial literation is knowledge, understanding of financial concepts and risks and includes skills in applying knowledge and understanding to make financial decisions that are effective in improving financial well-being [1]. Financial literacy is influenced by several factors, namely age, gender, education level, marital status, income, religiosity, parental work, parental education, knowledge of financial products and services, saving/investment behavior, financial participation, attitude and responsibility for money, and financial training [2]-[4].

According to OJK, the level of financial literacy of Indonesian people in 2016 is still in the low category of 29.7%. Lower, the financial literacy of the people of West Sumatra Province is below the national average of 26%. The low level of financial literacy proves that the public does not yet have knowledge and understanding regarding financial services and financial management. In managing their business MSME actors must also have knowledge and understanding of financial services and financial management. In managing its business MSME actors must also have knowledge and understanding of financial services/ products/ services. It must be owned so that MSME players not only support conventional banking financing but can utilize financial services offered by innovative and varied financial institutions.

There are several products and services that can be utilized by MSME players in conducting their business, namely Banking (Conventional Commercial Banks, Sharia Commercial Banks, Conventional BPR, and BPR Syariah), Non-Bank Financial Industry (Insurance, Financing Institutions, Pension Funds, and Other Financial Service Institutions), and Capital Markets. Many financial services products and services offered by financial institutions can be utilized by MSME actors to grow their business [5].

The economy of Payakumbuh city is largely driven by MSMEs. According to data obtained in the Cooperative Office and MSMEs the Payakumbuh MSME sector dominates business activities in Payakumbuh which is 97% while the rest is a large business. The large number of MSMEs in Payakumbuh makes the Payakumbuh city government very much hoping that the business run goes well so that the economic welfare of the people of Payakumbuh city increases. But based on initial observations made, the phenomenon that occurs is that 60% of MSMEs in Payakumbuh do not have knowledge and related skills in financial management. This is characterized by the absence of a separation between business and personal finances and the absence of clear bookkeeping of the business's finances. So many MSME players use their business operational money for personal purposes. As a result, MSMEs have difficulty returning loans and difficulty in monitoring related to the development of its business. The lack of knowledge of MSME players in financial services products/services also resulted in MSMEs only supporting financing in conventional banking. Whereas MSMEs can utilize financial services offered by innovative and varied financial institutions. This will have an impact when the business is constrained then the MSMEs quickly went into bankruptcy and the assets they acquired during the business were sold out.

Some of the factors affecting financial literacy are gender, education level, religiosity, and financial training. Men tend to be more financially literate than women. Men have skills in managing finance and have knowledge of financial products/services compared to women. A person with higher education is expected to have a broader knowledge included in financial management. A person who is obedient in Islam will save money because Islam teaches not to overdo it and not waste it so that it can manage its finances well. Financial literacy can be obtained knowledge and skills through financial training. Based on the data obtained from the initial observations conducted, 55% of MSME actors are women, 80% of MSME actors of Payakumbuh City the highest level of education is Senior High School, 20% of MSME players who attend the college level, and 90% of MSME actors of Payakumbuh City never participate in financial training.

Based on this, the authors are interested in conducting research on financial literacy analysis of MSME actors in Payakumbuh City. This research has never been done before in Payakumbuh City. This research aims to analyze factors that influence the financial literacy of MSME players in Payakumbuh City namely gender, education level, religiosity, and financial training.

1.1 Financial Literacy

Financial literacy is a way of skills and skills in financial management as well as the way that financial services products and services [2]. Currently, Indonesians are good at managing their finances and their skills in financial management. It is done so that the community is able to both its personal finances and its business finances. Not only is financial management knowledge and skills a person should have but an understanding of financial services products and services is also necessary. Understanding java products and services offered by financial institutions aims to make use of them for their financial management [4]. Financial literacy is the knowledge and ability in financial management for the welfare of one's life that impacts the economy of society and country.

The level of financial literacy of a person can be grouped into four namely well literate, sufficient literate, less literate, and not literate [2]. A person who is said to be well literate means to have knowledge and confidence about the features, benefits, and risks and rights and obligations related to financial products/services so as to have the skills to use financial products and services. The government always strives to create a society that has a level of financial literacy at the level of well literate with various businesses carried out including the role of OJK's work in introducing financial literacy to the public. In order to create a well literate society, what should be considered are the factors that affect financial literacy. Financial literacy is influenced by three main variables: knowledge and skills, behavior, and one's attitude about finance [1]. Furthermore, there are 5 main variable factors that affect financial literacy [4], can be seen in Figure 1:

Figure 1 The Factors Influence Financial Literacy

Figure 1 shows the factors that influence financial literacy. The focus on this research will focus on analyzing five factors that affect financial literacy, namely gender, education level, religiosity, and financial training.

1.2 Gender

According to KBB, gender is the difference between two creatures in men and women. The gender that swung in this study was the genitals of the study. One of the factors that is curated is the financial literacy of its gender [4]. Men and women have different knowledge and skills in their finances. This gender difference affects financial literacy [14][15]. According to OJK, male financial literacy index is higher than women's financial literacy index [2]. Some research reveals that men are better at managing finances compared to women [16][17]. Women have lower literacy rates than men [6]. Men are more likely to be more financially literate than women. Men have skills in managing finance and have knowledge of financial services products and services compared to women. That's because men have a higher confidence in making financial decisions. Women are more likely to be at risk of making financial decisions than men because men have different motivations in financial management.

1.3 Education Level

According to Law No. 20 of 2003 on Education System Level Education or Education Level is the stage of education set based on the level of development of students, goals achieved, and skills developed. The level of education is a continuous stage that is determined based on the level of development of students and educational objectives based on the curriculum [7]. The formal level of education consists of primary, secondary, and high education. Someone who has a higher education is expected to have high knowledge as well. Including with knowledge and skills related to financial literacy [8]. The level of education affects a person's financial literacy. In line with that opinion, OJK also states that a person's level of education affects his or her financial literacy level [2]. It can be interpreted as someone who has a high level of education then the level of financial literacy is also good. The longer a person goes to education will result in a broader and better mindset in living life. Included in financial management. Furthermore, knowledge and skills in the finances of highly educated people will have good financial literacy compared to low educated people.

1.4 Religiosity

In KBBI religiosity is one's devotion to his religion. Religiosity is an attitude or awareness that arises from a person's beliefs and beliefs towards his religion. The attitude and behavior of a religious person is not only when worshipping but will also be obedient in terms of other activities. A person in carrying out his activities in life will differ his attitude and behavior according to his level of religiosity. In Islam, religiosity shows how a person's relationship to Allah S.W.T. Islam is a religion that has sharia as a prayer to live the lives of its people.

A person who is Muslim has a rule of life guideline that governs all sides of life including on wealth management. Islam teaches how consumption patterns are not excessive or not wasteful. All wealth acquired is not recommended for its entire consumption. rather it is partially deferred for more important use and for the future. Religiosity has a profound influence on society regarding attitudes, values, and behaviors in one's financial management [9]. A person's religiosity impacts how they make financial decisions. This is because religiosity describes how one's religious beliefs and practices [10]. The higher a person's level of religiosity the higher the level of financial literacy.

1.5 Financial Training

Financial training is a training in financial management that has been received by MSMEs. Financial management training is a training that deals with financial management technically and organized. In financial management training one will gain knowledge related to good business financial management. Financial literacy with knowledge and financial management skills can be obtained through financial training. A person who obtains financial training has a good level of financial literacy compared to one who has never attended financial training [11]. Financial training makes one's financial mindset broader and motivates to plan and manage finances. It encourages people to take advantage of financial services and products so that literacy rates increase. People who have attended financial training have more knowledge in finance and able to make decisions related to financial management well so that it will be more financially literate.

2. METHOD

This type of research is quantitative descriptive research. Quantitative descriptive research is a study that explains existing phenomena by using numbers to explain the characteristics of individual or groups.

This research will be conducted in Payakumbuh City. The population in this study is all MSME players of Payakumbuh City registered in the Cooperative Office and MSMEs of Payakumbuh City.

Table 1. Population

No	Tipe of Business	Number of MSME
1	Micro Business	16.770
2	Small Business	2.615
3	Medium Business	458
	Total	19.843

Samples are part of the population to be examined. In this study, sampling used purposive sampling where sampling from the population is based on certain criteria [12]. The determination of samples is done using the Slovin formula:

$$n = \frac{19.843}{1+19.843(10\%)^2} \frac{19.843}{1+19.843(10\%)^2} = 99.4$$

rounded into 100 people.

Table 2. Sampel

No	Tipe of Business	Number of MSME
1	Micro Business	84
2	Small Business	13
3	Medium Business	3
	Total	100

The data used in this study is primary and secondary data. The primary data collection technique used is a questionnaire. Polls are organized based on indicators of each variable. Before the questionnaire is used, a validity and reliability test are conducted. And secondary data collection techniques are documentation. Documentation in the form of the use of notes or photographs that are located in research locations as well as literature studies that use various literature.

The data analysis technique used in this study is multiple linear regression analysis. Multiple regression is an analysis tool to see the effect of two or more free variables on bound variables. The analysis in this study was conducted using the Structural Equation (SE) method with the Amos 21 program tools. The data processing phase with SEM (Structural Equation Modeling) method consists of two forms of testing, namely the model approach and structural models. The following are the multiple regression equations in this study:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + e$$

Description:
a = Constants
b = Regression Coefficient
Y = Financial Literacy
X_1 = Gender
X_2 = Owner Experience
X_3 = Accounting Training
X_4 = Business Size
e = error term

3. RESULTS AND DISCUSSION

The characteristic identification of respondents in this study is gender, age, level of education, religion, turnover, and business life of MSME players in Payakumbuh City can be seen in the following table 3.

Table 3 Respondent Characteristics

Characteristics	Category	Frequency	%
Gender	Male	60	60
	Women	40	40
Level of education	Elementary school	13	13
	Junior High School	15	15
	Senior High School	46	46
	Diploma	3	3
	Bachelor	19	19
	Postgraduate	4	4
Religion	Islam	100	100
Take financial training	Ever	74	74
	Never	26	26

Based on the Characteristics Table of Respondents (table 3) shows that the majority of respondents are male with a frequency of 60%. The majority of respondents had a high school education level of 46%. All respondents were Muslim. And as many as 74% of respondents have never participated in financial training.

Table 4. Classic Assumption Test

Classic Assumption Test	Sig
Kolmogorov-Smirnov Normality Test	0,200
Glejser Heteroscedasticity Test	0,109
Multicollinearity Test VIF	**Tolerance**
Gender	0,880
Level of education	0,932
Religiosity	0,864
Financial Training	0,826

Based on the classic assumption test table (table 4) seen normality test results with the One-Sample Kolmogorov-Smirnov Test, showing the residual value of variable research shows a significant value of alpha > 0.05, therefore the dissemination of data already follows the spread of normal data. Furthermore, multicollinearity testing was conducted to assess the incorrupt between independent variables in this research model judging by tolerance and VIF values. The test results showed that between free variables covering gender, education level, religiosity and financial training there appeared to be no multicollinearity of existing conditions. And for heteroskedasticity testing using the Gletser Test approach is to test the resulting residual Absolute value by regressing it with all research variables covering gender, education, religiosity and financial training. From the test results the significant value of all free variables > 0.05, thus it can be inferred there is no heteroskedasticity.

This test aims to assess the amount of influence of independent variables which include gender variables, Education Level, Religiosity and Financial Training on dependent variables namely Financial Literacy. Here's the output of multiple linear regression tests:

Table 5 Multiple Linear Regression Test Output

Variables Entered/Removed			
Model	Variables Entered	Variables Removed	Method
1	Level of education Religiosity Financial Training		Enter
a. Dependent Variable: Financial Literacy			
b. All requested variables entered.			

The Multiple Linear Regression Testing Output table describes all variables entered in the test with the enter approach stating that no data is missing or missing. Next here's the Model Summary table that describes the R value:

Table 6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,547ª	,299	,269	13,85820
a. Predictors: (Constant), Financial Training, Level of Education, Gender, Religiosity				

The Summary model describes the R value as the relationship level of all Gender variables, Education Level, Religiosity and Financial Training with financial literacy variables of 0.547 or 54.7%. While the value of R squared or determination value that explains the contribution of the four free variables is 0.299 or 29.9%. It can be interpreted that there are still other factors that can also explain financial literacy by 68.1% in addition to the 4 free variables studied. Furthermore, Anova testing can be seen in the following Anova Table:

Table 7. Anova

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	7772,176	4	1943,044	10,117	,000ᵇ
Residual	18244,734	95	192,050		
Total	26016,910	99			
a. Dependent Variable: Financial Literacy					
b. Predictors: (Constant), Financial Training, Level of Education, Gender, Religiosity					

The table above shows the results of Anova's tests conducted. Anova's test aims to assess the influence of jointly or simultaneously independent variables covering Gender, Education Level, Religiosity and Financial Training on Financial Literacy. From the table is seen an F value of 10,117 with a significant level of 0.000 small from 0.05. It can be concluded that there is a simultaneous influence of the variables Gender, Education Level, Religiosity and Financial training on Financial Literacy.

Regression models formed based on variable values obtained are:

$$Y = 115.63 + 1,663X_1 + 3.71X_2 - 2.192X_3 + 0.71X_4 + e$$

Description:
a = Constants
b = Regression Coefficient
Y = Financial Literacy
X1 = Gender
X 2 = Education Level
X 3 = Religiosity
X 4 = Financial Training
e = error term

Table Coefficients are used to assess the partial or individual influence of each free variable. Overall variable Levels of Education, Religiosity and Financial Training have a significant influence on Financial Literacy because it has a significant value of < 0.05. While Gender does not have a significant influence on financial literacy due to its significant value > 0.05. So only gender variables can't explain and affect Financial Literacy in real or significant terms in this research model.

3.1 The Effect of Gender on Financial Literacy of MSME Players in Payakumbuh City

The result of processing data indicates that the Gender variable shows a regression coefficient value of 1,663 with a variable probability value of 0.583 greater than the significance level of 0.05 (5%). The results prove that gender variables do not have a significant influence on the financial literacy of MSMEs in Payakumbuh City. It can be interpreted that gender does not affect the financial literacy of MSMEs in Payakumbuh City. The results of this study show differences with previous research showing that gender has an influence on financial literacy [14][15].

But the results of this study are supported also with the same results as other studies that state that gender does not affect financial literacy. [18]-[22].

This means that there is no difference in knowledge and financial skills between MSME players who are male and female. MSMEs of both male and female genders have the same knowledge and skills in managing their business finances. Furthermore, related to the utilization of financial services and services male and female MSME players have the same knowledge and skills.

Table 8 Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	115,627	30,378		3,806	,000
Gender	1,663	3,015	,050	,551	,583
Education Level	3,711	1,122	,294	3,307	,001
Religiosity	-2,192	,815	-,248	-2,688	,008
Financial Training	,706	,164	,406	4,292	,000

3.2 The Effect of Education Level on Financial Literacy of MSME Players in Payakumbuh City

The result of processing the data indicates that the Education Level variable shows a regression coefficient value of 3,771 with a variable probality value of 0.001 smaller than the significance level of 0.05 (5%). From these results it means that H1 is accepted. The results prove that the variable Level of Education has a positive and significant influence on the Financial Literacy of MSME players in Payakumbuh City. Can be interpreted as MDME players of Payakumbuh City who have a high level of education then the level of financial literacy is also good. The longer the MSME players go to education will make the mindset more widespread and good in living life. Included in the financial management of MSMEs. Moreover, knowledge and skills in financial management of highly educated MSMEs will have better financial literacy than low-educated MSMEs.

3.3 The Effect of Religiosity on Financial Literacy MSME Players in Payakumbuh City

The result of processing data indicates that the religiosity variable shows a regression coefficient value of -2.19 with a variable probality value of 0.08 smaller than the significance level of 0.05 (5%). From these results it means that H1 is accepted.

The results prove that the variable religiosity has a negative and significant influence on the Financial Literacy of MSME players in Payakumbuh City. It can be interpreted that MSMEs who have a high level of religiosity then the level of financial literacy is low. In contrast to previously discussed research that states the higher a person's level of religiosity the higher the level of financial literacy [9]. This is because respondents who are MSMEs who are all Muslims do not utilize financial services and products because they do not want to be related to usury [22]. In Islam it is forbidden usury which is in addition to the transactions of debt and receivables. According to Islam the products and services offered in the form of interest in investment, interest in financing, insurance, and other service products contain usury. Islam allows the utilization of sharia-based financial services and products. Although the level of religiosity of MSME players is high, they have no knowledge of the product and sharia financial services due to the characteristic of respondents at the

majority education level with the highest level of education only high school. The majority of them have never received knowledge of Sharia financial services and products. Therefore, they do not have the knowledge and skills of financial services products and services so the level of financial literacy is low.

3.4 The Effect of Financial Training on Financial Literacy of MSME Players in Payakumbuh City

The result of processing the data indicates that the Financial Training variable shows a regression coefficient value of 0.706 with a variable probality value of 0.00 smaller than the significance level of 0.05 (5%). From these results it means that H1 is accepted. The results prove that financial training variables have a positive and significant influence on the Financial Literacy of MSME players in Payakumbuh City. Can be interpreted as MSME players who have participated in financial training have a good level of financial literacy. Financial literacy can be obtained through financial training. Financial training generates the financial mindset of MSMEs. Financial training can also motivate MSMEs to plan and manage finances. So MSME actors are then encouraged to utilize financial services and products that impact on the increasing financial literacy. MSME players who have participated in financial training have knowledge in the field of finance and are able to make better decisions related to the financial management of its business than MSME actors who have never participated in financial training.

4. CONCLUSION

Based on the results of the research and discussions that have been outlined, it can be concluded that there is no Gender influence on the Financial Literacy of MSME players in Payakumbuh City, there is a positive influence on Level of Education on the Financial Literacy of MSME players in Payakumbuh City, there is a negative influence on Religiosity on the Financial Literacy of MSME players in Payakumbuh City, there is a positive influence of Financial Training on the financial literacy of MSME players in Payakumbuh City. The results of the study are expected to be useful for MSMEs of Payakumbuh City and Payakumbuh City Government in improving financial literacy.

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