The Effect of Financial Literacy, Financial Attitude, and the Use of Financial Technology on the Financial Management of SMEs
(The Case of Craft SMEs in Klaten)

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ABSTRACT

This paper intends to describe the effect of financial literacy, financial attitude, and the use of financial technology on the financial management of SMEs in the craft industry sector in Klaten. The benefit of this research for the parties involved is that it is expected to afford scientific insight into financial management, especially in SMEs. Several variables that lead to the change are financial literacy, financial attitude, and the use of financial technology. The method used in this research was a descriptive quantitative method with a sample of 40 SMEs in the craft industry sector in Klaten. The type of data used in this examination was primary facts with a questionnaire using a Likert scale. The statistics evaluation technique of this research employed a multiple linear regression with the SPSS model 25 program. This study concluded that financial literacy, financial attitude, and the use of financial technology partially had a positive and significant influence on financial management. From the coefficient of determination statistics, the three impartial variables had a superb and tremendous influence on financial management by 86%. Hence, it can be interpreted that 86% of SMEs' financial management was influenced by the three independent variables in the study, and the remaining 14% was affected by other factors not specified in the study.

Keywords: Financial literacy, financial attitude, financial technology, financial management, small and medium enterprises.

1. INTRODUCTION

Small and Medium Enterprises (SMEs) are businesses that make a very large donation and contribution to the economy of the Indonesian people by creating national investment and playing a role in increasing the gross national GDP [1]. SMEs have a significant function to improve people's welfare and even increase income, so support from all parties for the development of SMEs is highly expected [2]. According to the data obtained from the Ministry of Cooperatives, Small, and Medium Enterprises in March 2021, SMEs business players reached 64.2 million by raising investment funds of 60.42% of the total investment value in Indonesia [3]. Besides, it can be said that SMEs are a major milestone in building the economy, especially in Indonesia [4] [5]. SMEs have also increased the level of economic adaptation and flexibility, and SMEs are considered capable of creating economic opportunities through innovation [6].

One of the SMEs categorized as successful is that with good financial management. Financial management is an activity of managing funds in daily life carried out by individuals or groups to achieve financial prosperity; good financial management is required so that money can be used when needed and not wasted. The process of financial management is a crucial activity for SMEs in successfully managing a business [7] [8]. Financial management is also often considered one of the problems neglected by SMEs business people, especially for applying accounting principles and sound financial management. Financial management problems are, in fact, deemed a major factor in the failure of SMEs [9].

Moreover, financial literacy is one factor that influences financial management along with understanding and ability of treasury concepts and

management, measurement, and financial capability by properly taking responsibilities. Financial literacy skills also enable a person to make decisions about money and minimize the possibility of financial loss. The better the financial literacy of a person or business person, the more organized his business is. Financial literacy can also influence the thinking about making strategic decisions in business finance [10].

However, a different opinion with the research reveals that financial literacy did not influence financial management at all. It is because the financial literacy of business people is considered to be still below the target, namely regarding knowledge of credit, use of loans, knowledge of the substance of saving, investment methods, and business risks; as a result, this financial literacy could not change behavior in managing finances for business people for the better [11].

In addition to financial literacy, other factors influence the financial management of SMEs' business actors, namely their financial attitude. The majority of SMEs business people are not good about their business finances; this can be seen from the low motivation to improve their ability to manage their business finances continuously. The poor financial attitude of SMEs business people can also be seen from the mindset of SMEs business people who are easily satisfied with their current performance, have no intention to improve their financial management skills without budget planning or financial audits, and do not record financial transactions [11]. In addition, another opinion with research stated that financial attitude also did not affect financial management, seen that an individual has a different view of finance in the methods or attitudes used to manage existing finances [12].

On the other hand, creating a global technological order is simple and effective in today's era of rapid technological growth. Hence, every business actor, especially SMEs, should have the ability to use the benefits of existing financial technology products, namely in financial transactions, such as sending money, receiving money, and obtaining business capital to support effective and efficient financial management, thus impacting business survival. Therefore, this paper has an achievement for identifying the alleged variables of financial literacy, financial attitude, and the use of financial technology to influence the financial management of SMEs.

2. PURPOSES

This paper purposes of finding out how financial literacy, financial attitude, and the use of financial technology affect the financial management of SMEs. The results of this study are expected to provide input regarding the efforts that need to be improved in managing finances properly and correctly so that SMEs

get maximum profits. These efforts include (1) separating personal finances from business finances so that they can easily make decisions and evaluate business performance, (2) financial recording discipline, i.e., by recording business income and expenses every day so that they are easily controlled properly, and (3) setting targets and conducting business evaluations to become a benchmark in obtaining the size of the profits and analyze whether the operational activities carried out are appropriate.

Theoretical Framework

Financial management includes all activities related to acquiring, financing, and managing assets with several comprehensive objectives [13]. Financial management is also managed in the function of the use and function of meeting the needs of funds or funding. Using funds or allocating funds efficiently can mean that each value of funds embodied in assets should be used as efficiently as possible to generate a high level of investment return or profitability [8].

In addition, financial management is central to small business success [14]. Good financial management will synergize with the company's development. Financial management by allocating funds to finance all business activities effectively and efficiently is to achieve the company's main goals [15].

Broadly speaking, financial management explains several financial decisions that must be made, such as funding considerations, investment considerations, and dividend determination considerations if the companies have gone public [16]. Besides, financial management categorized as goodwill help the company in achieving its financial health. Specifically, SME's financial management includes sources of business funds, financial reports, cash management, and budgeting [17]. However, SMEs face several obstacles in achieving their main goals. It is because most SMEs do not have neat records or documentation. In addition, SMEs also do not have sufficient human resources to conduct business planning and periodic evaluations [18].

2.1 The Effect of Financial Literacy on the Financial Management

Financial literacy is everything experienced or happens in everyday life. Financial literacy also has a meaning as an acquisition of various things in the financial world, which consists of financial products and financial skills [19].

The indicators used to measure the level of financial literacy of SMEs businesses in this study refer to previous research [20]. Financial literacy was measured using indicators: the most basic and general knowledge of financial management, savings, loans, investments, and risk management. In addition, financial literacy's four most commonplace matters are knowledge financial

budgeting, personal and business savings, business capital loans for business continuity, and investments [21]. Thus, the first hypothesis proposed in this study is:

H[1]: Financial literacy has a positive and significant effect on financial management.

2.2 The Effect of Financial Attitude on the Financial Management

The attitude of businesspeople, especially SMEs in the financial sector, will be useful to know something considered related to themselves and money. Hence, financial attitude can be interpreted as thoughts, arguments, and interpretations about finance applied to attitude. The application of financial philosophy to realize and keep value in making decisions and managing appropriate resources is the definition of financial attitude [22].

Financial attitudes are also reflected in the following six concepts specified in Damanik's research: (a) attachment, which is related to one's thoughts and perceptions about money, the ability to manage money well, (b) strength, a tool to manage other people, and in his opinion, the money can solve the problem, (c) effort, which is related to those thinking they will make money for what they have done, (d) feeling not enough, which is related to those who feel they are not enough to have money, (e) reluctance, which relates to those who tend not to use the money for something that is not important, and (f) safekeeping, who hold on to people who have very old-fashioned thoughts about money, saving, or investing in banks. The notion is that it is better to keep the money alone, without doing anything [23].

This study's indicators for measuring financial attitude variables refer to Humaira's research, namely financial orientation, debt philosophy, money security, and financial assessment [24]. Hence, the second hypothesis proposed in this study is:

H[2]: Financial attitude has a positive and significant effect on financial management.

2.3 The Effect of the Use of Financial Technology on the Financial Management

Today, the development of all technology in the world is quite rapid, especially in terms of finance. Many technologies have emerged in the last two decades. As the name implies, a financial technology company is a company engaged in the financial sector with various facilities that can be utilized according to the community's needs [25]; SMEs are no exception. In Indonesia, financial technology companies growing rapidly offer several benefits, such as sending money, receiving money, and obtaining business capital so that

financial management can run effectively and efficiently [26]. In other words, it can support business continuity.

Indicators in the use of financial technology comprise transactions to receive money, spend money, get business capital, feel the benefits of financial technology, and want to use financial technology again. Therefore, the third hypothesis proposed in this study is:

H[3]: The use of financial technology has a positive and significant effect on financial management.

2.4 The Effect of Financial Literacy, Financial Attitude, and the Use of Financial Technology on the Financial Management

The positive and significant effect of the three independent variables is expected to influence financial management. It is based on the idea that financial management is everything related to business people's responsibility for managing their finances [27], whether through the business actor's knowledge, experience, and attitude. Hence, the fourth hypothesis proposed in this study is:

H[4]: Financial literacy, financial attitude, and the use of financial technology simultaneously have a positive and significant effect on financial management.

3. RESEARCH METHOD

The method used in this research was a descriptive quantitative method, which is often used in research with data in the form of numbers, and the results can produce a descriptive conclusion [28]. Information collected in conducting this research was primary data obtained from questionnaires with a Likert scale paying attention to all indications of the variables to represent the variables studied and obtain objective information directly. All quantitative information obtained from respondents was inputted and identified utilizing the SPSS version 25 application.

In this paper, the population used as the research object was SMEs in the craft industry sector in Klaten. The sample of this study consisted of 40 SMEs in the craft industry sector in Klaten. In this study, several variables that caused the change covered financial literacy, financial attitude, and the use of financial technology, while the dependent variable was financial management measured by several indicators, namely the use of business funding sources, financial reports, cash management, and budgeting.

4. RESULTS

SMEs as the samples of this research were the SMEs of the craft industry sector located in the Klaten Regency.

Table 1. Data of Respondents

Number	Types of SMEs in the Craft Industry Sector	Amount
1	Gazebo	8
2	Kindergarten Demonstration	5
3	Bamboo Toys	4
4	Duck Statue	4
5	Mat	2
6	Plastic Craft	2
7	Striated Weaving	4
8	Mattress	2
9	Bamboo Bucket	2
10	Bird Cage	3
11	Concrete	2
12	Tire Seat	2
	Total SMEs	40

Source: Research data, 2021

The research results in financial management using three independent variables, namely financial literacy, financial attitude, and the use of financial technology, were adjusted to the questionnaire results filled out regarding SMEs' financial management in the craft industry sector in Klaten. The general description of the answers from 40 respondents is as follows:

Table 2. Description of Respondents' Answer Data

Variable	Actual Score	Ideal Score	%	Category
X_1 Financial Literacy	1548	1800	86	Knowledgeable
X_2 Financial Attitude	1286	1400	91.9	Mature
X_3 The use of Financial Technology	920	1000	92	Mature
Y Financial Management	1364	1600	85.3	High Quality

Source: Research data, 2021

In Table 2, based on the respondents' answers to the questionnaire, it can be obtained categories regarding each variable, both independent and dependent variables in this study, represented by each indicator as follows: (a) financial literacy on the realization of quality financial management showed the knowledgeable category, (b) financial attitude on the realization of quality financial management were considered mature in taking an attitude, (c) the use of financial technology for the realization of quality financial management was deemed mature, and (d) of all the responses, financial management in this study reached the high-quality category.

Table 3. Reliability Test Results

Variables Name	C. Alpha Value	The Minimum Value of C. Alpha Value
X_1 Financial Literacy	0.832	0.600
X_2 Financial Attitude	0.624	0.600
X_3 The use of Financial Technology	0.644	0.600
Y Financial Management	0.616	0.600

Source: Research data, 2021

Looking closely, Table 3 shows that the value of Cronbach's alpha was > 0.600, with details of X1 of 0.832, X2 of 0.624, X3 of 0.644, and Y of 0.616. Thus, it can be concluded that all variables in this study were said to be reliable.

Next was to do a multicollinearity test to find out whether the three independent variables correlated or not in this study. After inputting and identifying, the following information appears:

Table 4. Multicollinearity Test Results Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-12.407	3.600		-3.447	.001		
Total_X1	.267	.076	.334	3.519	.001	.434	2.304
Total_X2	.523	.225	.306	2.319	.026	.224	4.466
Total_X3	.842	.231	.392	3.648	.001	.338	2.957

a.   Dependent variable: Total_Y

Table 4 above shows a tolerance value of 0.434 for the X1 variable, 0.224 for the X2 variable, and 0.338 for the X3 variable. It can be said that the tolerance value was > 0.10, so it can be concluded that there was no multicollinear phenomenon. Then, the table shows the VIF value of 2.304 for the X1 variable, 4.466 for the X2 variable, and 2.957 for the X3 variable. It can be said that the VIF value was < 10.00, so it can be concluded that there were no multicollinear symptoms.

The following is a scatterplot graph to analyze whether the data had heteroscedasticity symptoms.
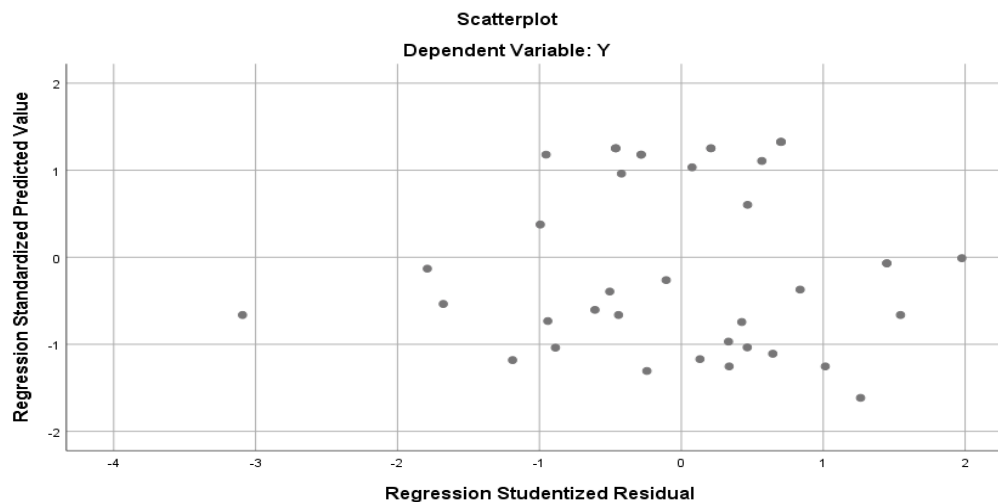

Figure 1. Scatterplot

From Figure 1, a scatterplot graph, it can be concluded that there were no symptoms of heteroscedasticity in this test because the points appeared to be scattered irregularly and were in positions on the Y-axis around the number 0. It is also observed from the figure that it did not form a pattern clearly and orderly.

Table 5. Partial Test Results (t Statistic)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-12.407	3.600		-3.447	.001		
Total_X1	.267	.076	.334	3.519	.001	.434	2.304
Total_X2	.523	.225	.306	2.319	.026	.224	4.466

| Total_x3 | .842 | .231 | .392 | 3.648 | .001 | .338 | 2.957 |

a. Dependent variable: Total_Y

In the partial test in the existing theory, the test states that the independent variable influences the dependent variable if the significance value is < 0.05 and the t-count value is > the t-table value or, in this case, financial management. Otherwise, it is inversely proportional if the test suggests that the significance value is > 0.05 and the t-count value is < t-table value or, in this case, financial management, then the independent variable does not affect the variable. In this research, a standard error of 5% and df were obtained from the formula "n-k-1," so df obtained a value of 36. Then, observed in the t-table, the t-table value obtained was 2.028.

From Table 5, it is concluded as follows: (a) T-value for the variable (X1) was 3.519 > 2.028, and the significance value was 0.001 < 0.05 so that H1 was

accepted. Thus, it can be concluded that financial literacy had a positive and significant influence on financial management. (b) In the variable (X2), it had a significance value of 0.026, meaning that this value was <0.05, and the t-count value was 2.319 or more than 2.028. From these results, it is concluded that H2 was accepted. In other words, the financial attitude had a positive and significant influence on financial management. (c) In the variable (X3), it had a significance value of 0.001, meaning that this value was < 0.05, and the t-count value was 3.648 or more than 2.028. From the description, it can be concluded that H3 was accepted. Thus, the use of financial technology had a positive and significant impact on financial management.

Table 6. Simultaneous Test Results (F-Statistics)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	523.981	3	174.660	73.439	.000[b]
	Residual	85.619	36	2.378		
	Total	609.600	39			

a. Dependent variable: Total_Y

b. Predictors: (Constant), Total_X3, Total_X1, Total_X2

The F-calculated value was 73,439, and a significance value of 0.000 is shown in the F-test results in the table above. Then, the F-table value using degrees of freedom (df) was searched with the formula "amount of data (n) minus the number of independent variables (k) minus 1", obtaining a df result of 36. Hence, the F-table was 2.87. It indicates that the F-count was > F-table, and the significance value was < 0.05.

From this description, it can be concluded that H4 was accepted. Therefore, the three independent variables of this study, namely financial literacy, financial attitude, and the use of financial technology, together had a positive and significant influence on financial management.

Table 7. Coefficient of Determination Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.927[a]	.860	.848	1.542

a. Predictors: (Constant), Total_X3, Total_X1, Total_X2

b. Dependent variable: Y

It can be interpreted that the percentage of influence of all independent variables on financial management was 86%. It can be seen from the R-Square value of 0.860. Meanwhile, the remaining 14% (1-0.860) was affected by other factors not mentioned in this study.

5. ASSESSMENT

In this study, the independent variable of financial literacy measured by aspects of basic financial knowledge, savings and credit, investment, and insurance resulted in a positive and significant influence on financial management. The results of this study can strengthen the results of research conducted by Riki

Ilman, stating that financial literacy had a positive and significant influence on the financial management of SMEs [29].

The second independent variable, namely financial attitude, measured by aspects of financial orientation, debt philosophy, money security, and financial assessment, resulted in positive and significant influence on the financial management of SMEs in the craft industry sector in Klaten. The results of this study can reinforce the results of research conducted by Fanisa Kris Dayanti, revealing that the financial attitude had a positive and significant influence on the financial management of SMEs [30].

The third independent variable is the use of financial technology, measured by the use of transactions to receive money, spend money, get business capital, feel the benefits of financial technology, and want to use financial technology again. The result is that the independent variable of the use of financial technology had a positive and significant effect on the financial management of SMEs in the craft industry sector in Klaten. The results of this study support a theory in a book put forward by Firda Nur Asmita, which uncovered that utilizing financial technology innovations as access makes it easier for people to manage their finances [31].

Further, the F-tests of the variables X1, X2, and X3 had a positive and significant influence on the financial management of SMEs in the craft industry sector in Klaten. It denotes that good financial management can be at least achieved with several factors, including knowledge and attitude towards finance and experience using financial technology for SMEs businesspeople. Therefore, with the simultaneous influence of these three independent variables, it is hoped that financial management can be improved for the better by SMEs. Good financial management will then indirectly have a good impact on the sustainability of SMEs.

6. CONCLUSION

From the analysis carried out, it can be decided that financial literacy, financial attitude, and the use of financial technology partially had a positive and significant effect on the financial management of SMEs in the craft industry sector in Klaten. The three independent variables simultaneously had a positive and significant effect on the financial management of SMEs in the craft industry sector in Klaten. From the coefficient of determination test, the R-Square value was 0.860, meaning that 86% of financial management was influenced by financial literacy, financial attitude, and the use of financial technology variables. Meanwhile, the remaining 14% (1-0.860) was affected by other factors not mentioned in the study.

RECOMMENDATION

Recommendations for SMEs are that it is necessary to increase efforts in managing finances so that SMEs get maximum benefits. These efforts include (1) separating personal finances from business finances so that they can easily make decisions and evaluate business performance, (2) financial recording discipline, namely by recording business income and expenses every day so that they are easily controlled properly, and (3) setting targets and conducting business evaluations to become a benchmark in obtaining the size of the profits and analyze whether the operational activities carried out are appropriate.

Recommendations for further research are to add other independent variables to know better the variables that can influence financial management, such as financial experience or financial inclusion variables. Further research is also expected to expand the population and the number of samples to be more relevant in understanding the overall financial management of business actors, such as adding other SMEs sectors or including all SMEs sectors in the area into the population. For further researchers, it is recommended to re-check every point in the questionnaire statement that reflects each variable, both independent and dependent variables, so that it is more in line with what will be studied.

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