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The Influence of Financial Attitude and Lifestyle on Financial Literacy (Case Study of Housewives in Lekong Village, West Alas District, Sumbawa Regency)

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Abstract

This study aims to examine whether financial attitudes and lifestyle have an effect on financial literacy in housewives in Lekong Village, West Alas District, Sumbawa Regency. The study wanted to find the phenomenon of the role of women in improving the welfare of society which is quite large, while on the other hand, the level of financial literacy of women in Indonesia is lower than men. This study uses quantitative methods, the sampling technique uses probability sampling method simple random sampling. The sample in this study may be 100 respondents of housewives in Lekong Village, West Alas District, Sumbawa Regency, obtained by distributing questionnaires. Data analysis in this study using multiple linear regression using SPSS software. The results showed that the variables of financial attitudes and lifestyle had a positive and significant effect on financial literacy.

INTRODUCTION

The position of women in Indonesia regarding the correct use of finances has lower levels of financial literacy than men. Many household financial managers are usually women. This is based on the level of financial literacy of Indonesian women is lower than men. The research showed that 18.84% of women had a sufficient understanding of financial conditions, compared to 24.87% of men. Indonesian women do not have as much financial knowledge as men, regarding the correct use of currency. Therefore, women's financial knowledge needs to be improved to be able to better manage family finances (Martono, 2018).

Financial literacy is a person's basic knowledge of how to manage finances (Lusardi, 2019). By having market knowledge, a person becomes more sensitive in identifying financial products (especially illegal investment products). In this case, the gap between men and women is an issue that cannot be ignored, men and women must have the same financial knowledge and be able to participate in financial decision-making for themselves and their families. However, in reality, women generally have lower financial knowledge and access to financial products than men. Whereas in society there is often a tendency to entrust women to distribute family income and teach financial knowledge to their children, therefore it is said that women's need for financial knowledge is becoming increasingly specific because this applies not only to themselves but also to generations will come. (OECD / INFE 2013).

According to the Financial Services Authority (OJK) (2017), financial literacy is knowledge, expertise, and beliefs that influence behavior and attitudes to improve the quality of decision making and financial management, to achieve prosperity. To realize family resilience in terms of family finances, it is necessary to increase the number of people who have financial knowledge. The success of the family in funding family acti-

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vities depends on financial knowledge. Based on research conducted by Pulungan (2016), it shows that good financial knowledge has reached good results. The opposite is true in the attitude of social finance. Therefore, real efforts are needed to improve public financial knowledge. With the times, the lifestyle of the population has experienced changes and growth. In the past, people didn't really care about appearance and lifestyle, but now it's different. Lifestyle has penetrated into all fields including housewives. We cannot hold back the change and growth at this time (Pulungan & Febriaty, 2018).

In this study, especially taking the object of housewives, where women with a level of financial literacy are still not good when they get abundant harvest sales, their stages are mostly not used wisely, they are wasteful, have limited financial resources or income. The people's financial behavior when the planting season arrives they will borrow money from the bank to finance it, there are no precautionary savings and there is a consumptive lifestyle in spending the money they sell from their production (agricultural) activities, then another phenomenon is the low participation of women in the labor market and is not supported by a good knowledge of financial institutions, therefore this negative lifestyle seems to be a normal thing in the people of Lekong Village, West Alas District.

Hypotheses Development

According to the Financial Services Authority (OJK) (2013), financial literacy is knowledge, expertise, and beliefs that influence behavior and attitudes to improve the quality of decision making and financial management, to achieve prosperity. Researchers who have researched the financial attitude effect of financial literacy. The results of research conducted by Susanti, et.al (2019) show financial attitude have a significant positive effect on financial literacy; Rahmayanti, et.al. (2019), show the result that financial attitude does effect and significant on financial literacy and research conducted by (Andansari, 2018) show the result that financial attitude does effect and significant on financial literacy, Ameliawati and Setiyani (2018), show the result that financial attitude does effect and significant on financial literacy.

H1: Financial attitude positive and significant effect on financial literacy

Lifestyle is related to one's desires, income, and activities in one's daily life. given the shortness of a mother working to socialize with the community around her hometown, the activities of working mothers and non-working mothers are also different (Yuniarti, 2015). Lifestyle is a person's lifestyle in the world seen from an activity, interest, and point of view, which can generally be seen from a person's daily life, his view of everything around him, and the extent to which he goes, get out of someone's lifestyle. She cares about that and what she cares about herself and the outside world (Susanto, 2013). Researchers who have researched the lifestyle effect on financial literacy. The results of research conducted by Nurdin (2017) show that lifestyle has a positive and significant effect on financial literacy, Atika (2020) show that lifestyle significant and positive effect on financial literacy.

H2: Lifestyle positive and significant effect on financial literacy

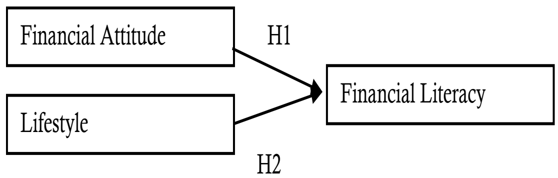

Figure 1. Research Model

METHOD

This type of research uses quantitative research. With a descriptive approach that emphasizes theory testing through measuring research variables with numbers and analyzing data using statistical procedures. The quantitative method is a scientific method whose information is digital or digital, which can be processed and analyzed using mathematical or statistical calculations, Sekaran (2017). Descriptive statistics are statistics that are used to analyze data by describing the data that has been collected without the intention of making conclusions that apply to the public or generalizations. In descriptive statistics, among others, through the presentation of data through tables, graphs, pie charts, pictograms, calculation modes, median, mean (a measurement of central tendency), calculation of deciles, percentiles, calculation of data distribution through calculating the average, and standard deviation, calculation percentage. (Sugiyono, 2017). In this study, the statistics used were the mean, standard deviation, variation, minimum value, maximum value.

In this study, the population used were housewives, with 961 housewives in Lekong Village, West Alas District, Sumbawa Regency, NTB. Determining the number of samples using the Slovin formula, the sample size is 96 respondents with an error rate of 5%.

This research is in the form of quantitative analysis using statistical data to measure and obtain research results through a research questionnaire.

The data used are primary, namely by distributing a questionnaire which is a data collection technique carried out by giving a set of written statements to the respondent in the hope that the respondent will respond to a list of statements. Data analysis methods used in this research are research instrument testing, reliability testing, validity testing, hypothesis testing, classical assumption testing, and multiple linear regression analysis to test the variables of financial attitudes and lifestyle on financial literacy using SPSS 22.

Multiple regression analysis is used to obtain a comprehensive picture of the effect of independent variables on the dependent variable (Sugiyono, 2016).

The regression equation:

Financial Literacy = $\alpha + \beta_1$ Financial Attitude + β_2 Lifestyle + e

RESULT AND DISCUSSION

This study aims to examine the effect of financial attitudes on financial literacy and the influence of lifestyle on financial literacy, Sumbawa regency. The research sample is focused on housewives in Lekong Village, West Alas District. The object of this research is all housewives who live and live in Lekong Village, West Alas District.

Test Research Instruments

According to Siregar (2013), the validity test is used to measure the validity of the questionnaire, if the questions in the questionnaire reveal the content to be measured by the questionnaire, the questionnaire is considered valid. The technique used to test the validity of this study was to compare the calculated r-value with the r table value (significance level of 0.05). If the r count ≥ r table (signal sig 0.05), the tool or item statement has a significant correlation with the total score (requires valid). The calculation will be carried out.

Validity test results

Based on the table above, shows that the variables of financial attitudes, lifestyle, and financial literacy meet the validity testing criteria.

Reliability Test Results

According to Ghozali (2011), a questionnaire is used as an indicator of research variables. If the respondent's responses to these statements are consistent or stable over time, the questionnaire is considered reliable. To determine the level of reliability of the questionnaire tested. The method of measuring reliability uses the Cronbach's Alpha (α) statistical test. The method used to test the reliability of the questionnaire in this study is to use the Cronbach's Alpha coefficient formula, namely: a) If the value of the reliability coefficient ≥ a significant level of 60% or 0.6, the instrument being tested has reliable reliability; b) If the value of the reliability coefficient ≤ a significant level of 60% or 0.6 then the instrument being tested is not reliable.

Based on the table above, it can be concluded that all variables meet the reliability criteria. This is represented by all Cronbach's Alpha values being above 0.60 as recommended.

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a]	Mean	0.00
	Std. Deviation	2.75
Most Extreme Differences	Absolute	0.07
	Positive	0.07
	Negative	-0.05
Kolmogorov-Smirnov Z		0.70
Asymp. Sig. (2-tailed)		0.71

a. Test distribution is Normal.

Normality Test Results

Based on Table 1, the test results of the normality above using the Kolmogorov-Smirnov normality method obtained significant results from the normality test of 0.699 which was greater than the significance level of 0.05 and Asymp. sig. (2-tailed) of 0.713 so that it can be concluded, the data is normally distributed.

Heteroscedasticity Test Results

Based on the table of Glejser test results above, it can be concluded that this does not occur Heteroscedasticity of all independent variables, because the significant value for the variable financial attitude is 0.361> 0.05, and the lifestyle variable is 0.430> 0.05. To find out if there are deviations during the linear regression test so that the regression model we use is not biased, it can be concluded that the two independent variables (financial attitudes and lifestyle) in this study do not occur heteroscedasticity.

Table 2. Multicollinearity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	5.099	2.185		2.334	0.022		
Financial Atitude	0.558	0.076	0.618	7.319	0.000	0.834	1.200
Lifestyle	0.069	0.079	0.074	0.871	0.386	0.834	1.200

a. Dependent Variable: Financial Literacy

Multicollinearity Test Results

Based on the table above shows all independent variables. The tolerance value is greater than 0.10, and the VIF (variance inflation factor) value is less than 10. It is known that the VIF of financial attitude and lifestyle is 1.200 <10 and the tolerance value equal to 0.834> 0.1 Thus it can be concluded that the independent variables (financial attitudes and lifestyle) are not correlated so that in this study there is no multicollinearity.

Descriptive Statistics

Descriptive statistics are statistics that are used to analyze data by describing the data that has been collected without the intention of making conclusions that apply to the public or generalizations. In descriptive statistics, among

Table 3. Heteroscedasticity Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	3.851	1.236		3.114	0.002		
Financial Atitude	-0.040	0.043	-0.101	-0.917	0.361	0.834	1.200
Lifestyle	-0.035	0.045	-0.087	-0.793	0.430	0.834	1.200

a. Dependent Variable: abs_res

others, through the presentation of data through tables, graphs, pie charts, pictograms, calculation modes, median, mean (a measurement of central tendency), calculation of deciles, percentiles, calculation of data distribution through calculating the average, and standard deviation, calculation percentage. (Sugiyono, 2017). In this study, the statistics used were the mean, standard deviation, variation, minimum value, maximum value, the independent variables are financial attitudes) and lifestyle and the dependent variable is financial literacy presented in table 1 below this.

Descriptive statistics describe the description of a variable data with the statistic that refer to the mean and standard deviation values, minimum and maximum values and from all variables in this study, namely Financial Literacy as the dependent variable, Financial Attitude, and Lifestyle as independent variables in district west alas in the village Lekong, presented in table 1 below this:

results because the data distribution is small or in the absence of a sufficiently large gap of lowest against highest, normal and not to cause bias.

Lifestyle

The lifestyle variable has a minimum score in the statement item X2.4 about I like to follow the latest fashion trends and gadgets and viral on the Desire indicator and a maximum score of 3 is found in the Questionnaire item (X2.4) I use luxury items that can increase confidence in the Opinion indicator. The difference between the minimum and maximum values is 2. The average lifestyle value is 1.61 while the standard deviation is 0.5942. This shows that the mean value is greater than the standard deviation (1.61> 0.5492). this shows good results data because the data distribution is small or no gap is large enough from the lowest of the test to the highest, normal and does not cause bias.

Table 4. Descriptive Statistic of Financial Attitudes and Lifestyle to Financial Literacy

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
Financial Atitude	100	2.00	3.67	2.98	0.03	0.29	0.08
Lifestyle	100	1.00	3.00	1.61	0.05	0.55	0.30
Financial Inclusion	100	2.14	3.86	2.95	0.03	0.34	0.11
Valid N (listwise)	100						

Descriptive Statistic

Table 4 shows a study of 100 samples of Data for housewives in Lekong Village, the results of descriptive statistics are:

Financial Attitude

Financial Attitude minimum score 2 is found in the item Questionnaire X1.9 about Assessing personal finances. Learning about finances takes priority and a maximum score of 3.67 is found at Questionnaire items (X1.1) Orientation to personal finances Having a budget is an important strategy in finance. The difference between the minimum and maximum values is 1.67. The average Value of Financial Attitude is 2.97 while the standard deviation is 0.2875. This shows that the mean value is greater than the standard deviation (2.97> 0.2875). This shows good data test

Financial Inclusion

Financial Literacy has a minimum score of 2.14 found in the Y7 statement item regarding I prioritizing buying basic needs rather than desires on the money management indicator and a maximum score of 3.86 found in the Questionnaire item (Y1). I allocate part of my money for future needs on indicators of Saving, borrowing & investment. The difference between the minimum and maximum values is 1.72. The average lifestyle value is 2.95 while the standard deviation is 0.33567. This shows that the mean value is greater than the standard deviation (2.95> 0.33567). this shows good results data because the data distribution is small or no gap is large enough from the lowest of the test to the highest, normal and does not cause bias.

Table 5. Multiple Linear Analysis Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	5.099	2.185		2.334	0.022		
Financial Atitude	0.558	0.076	0.618	7.319	0.000	0.834	1.200
Lifestyle	0.069	0.079	0.074	0.871	0.386	0.834	1.200

a. Dependent Variable: Financial Literacy

Multiple Linear Analysis Results

The regression equation of this study is: Financial Literacy = 5.009 + 0.558 financial attitude + 0.069 lifestyle + e

Based on the table above, there are results calculations using SPSS, the value of financial attitudes on financial literacy is 0.558 and the lifestyle value for financial literacy is 0.069. It can be explained that the regression equation obtained is as follows: The constant value of 5.099 indicates that all independent variables (financial attitudes and lifestyle) are assumed to be constant or do not change, so the variable value for financial literacy is 5.099.

Financial Attitude On Financial Literacy

The value of the financial attitude coefficient for variable financial attitude is 0.588, this means that if the value of financial attitudes has increased by one unit while other independent variables are assumed to be constant or unchanged, the value of the financial literacy will increase by 0.588 units.

T Test

Whereas the t-value of the financial attitude variable financial attitude of 7.319 is greater than the t-table of 1.988 with a significance value of 0.000, which is smaller than the significance level of 0.05, which can be concluded that Ha is accepted and Ho is rejected, which means financial attitude has a significant effect on financial literacy. This result that financial attitudes have a positive and significant effect on financial literacy among housewives in Lekong Village so that the first hypothesis (H1) is accepted.

Whereas the t-count value of the lifestyle is 0.871 smaller than the 1.988 t-table with a significance value of 0.386 greater than the significance value of 0.05, which can be concluded that Ha is rejected and Ho is accepted, which means that lifestyle is influential. positive but not significant on financial literacy. This result that lifestyle has a positive but not significant effect on Financial Literacy among housewives in Lekong Village, so the second hypothesis (H2) is rejected.

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Table 6. T Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	5.099	2.185		2.334	0.022		
Financial Atitude	0.558	0.076	0.618	7.319	0.000	0.834	1.200
Lifestyle	0.069	0.079	0.074	0.871	0.386	0.834	1.200

a. Dependent Variable: Financial Literacy

Table 7. Test the coefficient of determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.651[a]	0.424	0.412	2.77708

a. Predictors: (Constant), Lifestyle, Financial Atitude

b. Dependent Variable: Financial Literacy

Test the coefficient of determination

Based on the Adjusted R square of 0.42, this means 41.2% Financial Literacy which is explained by the independent variables, namely financial attitudes and lifestyle. While the rest (100% - 41.2% = 58.8%) is explained by variables outside the model that are not explained in this study. 58.8% of financial literacy is explained by other variables outside the model that are not explained in this study, for example, the variables of income, modernity, social environment, education level, the role of lecturers and/or education personnel which also influence financial literacy.

The Effect of Financial Attitudes on Financial Literacy Housewives in Lekong Village, West Alas District.

Financial literacy includes concepts that start from awareness and knowledge of financial products, financial institutions, and the concept of providing financial services (Xu and Bilal, 2012). This problem is the same as previously happened in Lekong Village where housewives have an attitude of awareness as a response to knowing which financial products to choose and accept the risks.

Financial attitudes can have an important role in financial literacy. A person with good financial status will also have a good level of financial knowledge. People with poor financial status also have an impact on a poor level of financial knowledge.

With good financial knowledge, one can choose high-quality financial products for their future (Andasari 2018).

This happens because the housewives in Lekong Village already know how to manage finances, assess their finances, and save money for emergency funding and future needs, save for their children to go to school properly so that housewives can avoid financial problems.

So that the results of this study support several studies that have been conducted by Ameliawati and Setiyani (2018), Andansari (2018), Susanti, et.al. (2019), Rahmawati, et.al (2019), that financial attitudes have a positive and significant effect on financial literacy. And it is in line with the results of Jorgensen (2007) research which shows that personality characteristics (namely, financial clothing) have an important influence on financial literacy.

Lifestyle to Financial Literacy Housewives in Lekong Village, West Alas District.

The higher the lifestyle, the greater the chance to gain learning experience in life-related to financial aspects so that the development of financial knowledge is closely related to the activities carried out by someone who handles the use of money. Daily economic life, especially in the financial sector (such as deciding to save, invest, and use insurance). gives meaning in changing one's attitude towards finances (Myers, 2015). In this case, housewives in Lekong Village have a lifestyle that is only by the financial situation they have, their lifestyle is very simple and still traditional, even though these housewives understand the direction of finance that is obtained from the results of work as a farmer. The insignificance of this lifestyle can be caused by the inability to access the mass media infrastructure, far from the business center and the area is in rural (remote). So that it does not affect the lifestyle of housewives in the village to follow the lifestyle in urban areas. So that the results of this study do not support the results of research conducted by Nurdin (2017), Atika (2020) which shows that lifestyle has a positive and significant effect on financial literacy. The second hypothesis (H2) in this study was rejected.

CONCLUSION AND RECOMMENDATION

Based on the results and discussion of the research, the conclusions are as follows: (1) Financial attitudes have a positive and significant effect on the financial literacy of housewives in Lekong Village, West Alas District, Sumbawa Regency. This happens because these housewives in Lekong Village already know how to manage finances, assess their finances, and save money for emergency funding and future needs, save for their children to go to school appropriately so that housewives can avoid financial problems. (2) Lifestyle has a positive but not significant effect on the financial literacy of housewives in Lekong village, West Alas sub-district, Sumbawa regency. In this case, housewives in Lekong Village have a lifestyle that is only by the financial situation they have, their lifestyle is very simple and still traditional, even though these housewives understand the direction of finance that is obtained from the results of work as a farmer. The insignificance of this lifestyle can be caused by the inability to access the mass media infrastructure, far from the business center and the area is in rural (remote). So that it does not affect the lifestyle of housewives in the village to follow the lifestyle in urban areas.

For further research, it expected will be carried by incorporating other variabels that can affect financial literacy both from independen variable personal finance, finance behaviour as well as adding sample and location in sumbawa island has different phonemena related to the development and incrasing of financial literacy

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