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The Influence of Financial Knowledge, Financial Experience, and Income on Financial Management Behavior of Civil Servants in Pontianak City

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Abstract

This research aims to determine the influence of financial knowledge, financial experience and income on the financial management behavior of civil servants in the city of Pontianak. This type of research uses an associative research method. The population in this study were civil servants in 16 government agencies in Pontianak City, totaling 150 people. The sampling technique uses non-probability sampling. The data analysis tools used in this research are multiple linear regression analysis, multiple correlation coefficient (R), coefficient of determination (R2), simultaneous test (F test) and partial test (t). The results of this research show that the multiple linear regression equation model is Y = 23.248 + 0.018X1 + 0.291X2 + 0.475X3 + e. The correlation coefficient value shows an R value of 0.507, this value shows that financial knowledge (X1), financial experience (X2) and income (X3) with financial management behavior (Y) have a fairly strong correlation. The results of the coefficient of determination value show an R2 value of 0.257, which means that financial knowledge, financial experience and income influence the ups and downs of financial management behavior by 25.7% and the remaining 74.3% is influenced by other factors not examined in this research. The results of the simultaneous test (Test F) show that there is a significant influence simultaneously (together) between financial knowledge, financial experience and income on financial management behavior. The results of the partial test (t test) show that there is no partial significant influence between financial knowledge on financial management behavior and there is a partial significant influence of financial experience and income on the financial management behavior of civil servants in the city of Pontianak.

Keywords: Financial Knowledge, Financial Experience, Income, Financial Management Behavior, Civil Servants, Pontianak City

Introduction

One component that contributes significantly to increasing economic growth is industrial development. This can be seen from the industry's ability to meet various needs, especially in facing a society with diverse needs and increasing levels of consumption (Luo et al., 2023). However, this development can also have an impact on increasing social inequality and consumer behavior which tends to focus only on pleasure. Excessive consumption can reduce people's desire to invest or save (Wilkinson, 2020). Therefore, you need the ability to manage finances so you can make good financial decisions (Lusardi et al., 2021). According to Ida & Dwinta, (2010) "Financial Management Behavior is related to a person's financial responsibility regarding how to manage finances". Good financial management behavior can be seen from financial knowledge. Financial knowledge is when someone knows how important it is to maintain their personal finances properly, which helps them make wise financial decisions (Yushita, 2017). Kholilah & Iramani (2013) stated that for personal financial management to be successful and orderly, knowledge is what is needed. According

to the National Financial Literacy Survey conducted by the Financial Services Authority (OJK) in 2022, financial literacy includes 14,634 respondents in 34 provinces in Indonesia.

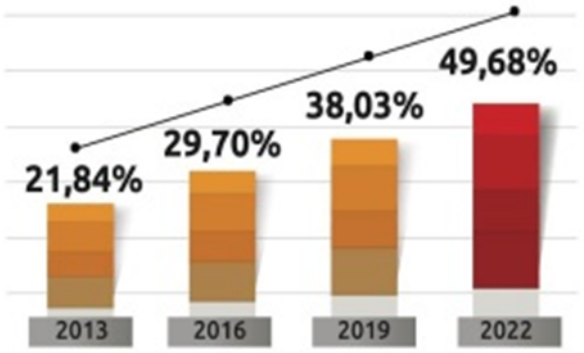

Figure 1. Financial Literacy and Financial Inclusion Index 2022

Source: Financial Services Authority, 2022

Based on Figure 1, it can be seen that in 2022 the financial literacy index will reach 49.68%. This figure has increased compared to the 2019 OJK survey results of 38.03%. In this figure it can be seen that even though the percentage has increased, the level of financial literacy in society is still relatively low and they do not understand the importance of financial literacy in the current era. This low level of financial literacy cannot be avoided from the lack of public knowledge regarding Financial Management Behavior (Yushita, 2017).

Another factor that is thought to influence financial management behavior is financial experience. In research conducted by Purwidianti & Mudjiyanti, (2016) financial experience can influence financial management behavior. Everyone's financial experience is certainly different, starting from planning and managing all matters related to finances in the future (Fatimah & Susanti 2018). Financial experience can be an asset in managing finances, such as in planning investments, insurance and savings for retirement (Sabri et al., 2020).

The next factor is income, income is a person's income which is not only in the form of salary but all the income received by that person. According to Fitriyah, (2016) "If income increases, a person can consume goods in greater quantities with better quality." This is in accordance with the theory explained by Case and Fir in Fitriyah (2016) "consumption is a positive function of income, the more income, the more consumption you tend to do". So, small or large amounts of income must still be managed wisely so that life can be better, especially since different sources of income are sufficient and not sufficient to meet daily needs (Suminah et al., 2022).

Pontianak city is a city in West Kalimantan province. Based on the Population and Civil Registration Service, Pontianak city has a population of 676,096, which is quite high compared to the population in other districts/cities in West Kalimantan. With a relatively balanced population, the city of Pontianak is able to carry out good regional development. This is proven by the Pontianak city government being asked to be the best city in the West Kalimantan provincial level regional development awards in 2023 held by the ministry of national development planning (Bappeda, 2023).

Of the many interventions in the progress and awards received by the City of Pontianak, one of the professions that also contributed was civil servants (PNS) Aptriana et al. (2022). Civil servants are people employed by government agencies to provide public services, and are still considered a very popular profession (Schuster et al., 2020; Mazzucato & Kattel, 2020). Interest in this profession is based on a fixed income which is considered promising because it allows them to maintain their lives until retirement and is considered stable for the majority of

people in Indonesia (Lain et al., 2020). The number of civil servants based on education level and gender in Pontianak City as recorded by the Personnel and Human Resources Development Agency (BKPSDM) is presented in table 1 below:

Table 1. Pontianak City Personnel and Human Resources Development Agency Number of Civil Servants September 2023

No.	Education	Gender		Amount
		Man	Woman	
1.	elementary school	3	-	3
2.	junior high school	14	4	18
3.	high school	280	253	533
4.	D 1/D 2/D 3	232	734	966
5.	D 4/S 1	686	1.660	2.346
6.	S 2/S3	171	215	386
Total		1.386	2.866	4.252

Source: Pontianak City BKPSDM, 2023

Based on Table 1, civil servants in Pontianak City are dominated by women at 68.63% and men at 31.37% out of a total of 4,252. From the table, it can be seen that the majority of civil servants in Pontianak City have an educational background at the D4 and S1 levels, accounting for around 55.17% of the total civil servants. On the other hand, elementary school education has the lowest number, only 0.07% of the total civil servants. This illustrates that elementary school graduates have a very small share in the civil service structure. The basic salary received by civil servants is currently regulated in Government Regulation Number 15 of 2019, presented in table 2 below:

Table 2. Government Regulation No.15 Civil Servant Salaries Based on Class

Group	Salary Amount
I	Rp1.560.800-Rp2.686.500
II	Rp2.022.200-Rp3.820.000
III	Rp2.579.400-Rp4.797.000
IV	Rp.3.044.300-Rp5.901.200

Source: State Treasury Services Office

Based on table 2, it can be seen that the higher the rank or class of a civil servant, the range of salary received will also increase. Civil servants also receive various allowances including family allowances, position allowances, functional allowances, rice allowances and tax allowances. Apart from that, the government also guarantees health protection to civil servants.

Behind the various components of income obtained by civil servants based on the description above should be able to help civil servants to have stable finances, however, it turns out there is still a phenomenon of civil servants who pawn their decision letters (SK) appointing them as State Civil Apparatus (ASN) to financial institutions, one of the causes The occurrence of this phenomenon is consumerist lifestyle behavior and a lack of good financial management from civil servants which ultimately causes them to be trapped in credit loans as reported by Antaranews.com. Esra Sevilen (2021) Based on this phenomenon, researchers became interested and motivated to discuss further the factors that might influence the financial management behavior of civil servants in Pontianak City. This research was conducted on civil servants in Pontianak City because, as previously discussed by the researcher, Pontianak City is a city that is experiencing rapid growth and development which can be seen from the ease of

access to public services such as malls that present various brands from within and outside the country, the existence of fast food restaurants, as well as the large number of coffee shops that tend to be used as meeting places, all of which have the potential to influence how the people of Pontianak City utilize their financial resources (Brandt et al., 2021; Ng et al., 2023). Apart from that, based on the researcher's interview with Mrs. Nur Arafah Setia as Sub Coordinator for Substance Analysis and Career Development at the Office of the Personnel and Human Resources Development Agency, it turns out that there is still no counseling regarding financial management for civil servants in Pontianak City.

Methods

The type of research carried out in this research is associative, using survey methods and a quantitative approach. Associative research in this research is to determine the relationship between Financial Knowledge, Financial Experience and Income on Financial Management Behavior. The population used in this research was 4,252 Civil Servants in Pontianak City. This research used a sample size of 150 respondents. The research instrument used a questionnaire and documentation. In this research, the variable measurement scale used is the Likert scale. The instrument test in this research consists of a validity test and a reliability test.

Results and Discussion

Instrument Test

Validity test

The validity test is used to correlate the statement item scores with the total statement score.

Table 3. Validity Test Results of Instrument X1 Financial Knowledge

No	Information	Rcount	Rtable	Conclusion
1	Items 1	0,603	0,159	Valid
2	Items 2	0,624	0,159	Valid
3	Item 3	0,574	0,159	Valid
4	Items 4	0,546	0,159	Valid
5	Items 5	0,488	0,159	Valid
6	Items 6	0,611	0,159	Valid
7	Items 7	0,566	0,159	Valid
8	Items 8	0,562	0,159	Valid
9	Items 9	0,714	0,159	Valid
10	Items 10	0,612	0,159	Valid
11	Items 11	0,709	0,159	Valid
12	Items 12	0,740	0,159	Valid
13	Items 13	0,518	0,159	Valid
14	Items 14	0,610	0,159	Valid
15	Items 15	0,516	0,159	Valid
16	Items 16	0,555	0,159	Valid
17	Items 17	0,526	0,159	Valid
18	Items 18	0,514	0,159	Valid
19	Items 19	0,579	0,159	Valid
20	Items 20	0,458	0,159	Valid

Source: Data processed by researchers (2024)

The results of the validity test of the Financial Knowledge instrument (X1) in table 3 show that the score correlation based on test results using SPSS is greater than the r table significance

level of 5%. The item with the highest score is Item 12 of 0.740 and the lowest score is Item 20 of 0.458.

Table 4. Validity Test Results of the X2 Financial Experience Instrument

No	Information	Rcount	Rtable	Conclusion
1	Items 1	0,685	0,159	Valid
2	Items 2	0,663	0,159	Valid
3	Items 3	0,639	0,159	Valid
4	Items 4	0,663	0,159	Valid
5	Items 5	0,718	0,159	Valid
6	Items 6	0,794	0,159	Valid
7	Items 7	0,825	0,159	Valid
8	Items 8	0,795	0,159	Valid
9	Items 9	0,788	0,159	Valid
10	Items 10	0,805	0,159	Valid
11	Items 11	0,864	0,159	Valid
12	Items 12	0,849	0,159	Valid

Source: Data Processed by Researchers (2024)

The results of the validity test of the financial experience instrument (X2) in table 4 show that the correlation score based on the test results using SPSS is greater than the r table significance level of 5%. The item with the highest score is item 11 at 0.864 and the lowest item score is item 3 at 0.639.

Table 5. Validity test results of the X3 Income instrument

No	Information	Rcount	Rtable	Conclusion
1	Items 1	0,693	0,159	Valid
2	Items 2	0,766	0,159	Valid
3	Items 3	0,756	0,159	Valid
4	Items 4	0,793	0,159	Valid
5	Items 5	0,470	0,159	Valid
6	Items 6	0,484	0,159	Valid
7	Items 7	0,418	0,159	Valid
8	Items 8	0,453	0,159	Valid
9	Items 9	0,760	0,159	Valid
10	Items 10	0,748	0,159	Valid
11	Items 11	0,675	0,159	Valid
12	Items 12	0,710	0,159	Valid

Source: Data Processed by Researchers (2024)

The results of the validity test of the income instrument (X3) in table 5 show that the correlation score based on the test results is greater than the significance level of r table 5%. The item with the highest score is item 4 at 0.793 and the lowest item score is item 7 at 0.418.

Table 6. Validity Test Results of the Y Financial Management Behavior Instrument

No	Information	Rcount	Rtable	Conclusion
1	Items 1	0,473	0,159	Valid
2	Items 2	0,403	0,159	Valid
3	Items 3	0,490	0,159	Valid

4	Items 4	0,443	0,159	Valid
5	Items 5	0,416	0,159	Valid
6	Items 6	0,414	0,159	Valid
7	Items 7	0,454	0,159	Valid
8	Items 8	0,579	0,159	Valid
9	Items 9	0,559	0,159	Valid
10	Items 10	0,581	0,159	Valid
11	Items 11	0,564	0,159	Valid
12	Items 12	0,614	0,159	Valid
13	Items 13	0,584	0,159	Valid
14	Items 14	0,684	0,159	Valid
15	Items 15	0,662	0,159	Valid

Source: Data Processed by Researchers (2024)

The results of the validity test of the dependent variable instrument financial management behavior of civil servants in the city of Pontianak (Y) in table 6 show that the correlation score based on the results of the validity test is greater than the significance level of the r table (5%). The item with the highest score is item 14 at 0.684 and the lowest item score is item 2 at 0.403.

Reliability Test

The following are the results of the data reliability test for variables X1, X2, X3, and Y which can be seen from table 7:

Table 7. Reliability Test Results of Financial Knowledge Reliability Statistics Instruments

Cronbach's Alpha	N Of Item
0,895	20

Source: Data Processed by Researchers (2024)

The results of the instrument reliability test as seen in table 7 show that the Cronbach Alpha value for the entire measurement scale is 0.895 where the Cronbach Alpha scale value is > 0.60 so it can be concluded that the instrument can be said to be reliable.

Table 8. Reliability Test Results of Financial Experience Reliability Statistics Instruments

Cronbach's Alpha	N Of Item
0,932	12

Source: Data Processed by Researchers (2024)

The results of the instrument reliability test as seen in table 4.11 show that the Cronbach Alpha value for the entire measurement scale is 0.932 where the Cronbach Alpha scale value is > 0.60 so it can be concluded that the instrument can be said to be reliable.

Table 9. Results of the Income Reliability Statistics Instrument Reliability Test

Cronbach's Alpha	N Of Item
0,875	12

Source: Data Processed by Researchers (2024)

The results of the instrument reliability test as seen in table 9 show that the Cronbach Alpha value for the entire measurement scale is 0.875 where the Cronbach Alpha scale value is > 0.60 so it can be concluded that the instrument can be said to be reliable.

Table 10. Reliability Test Results of Financial Management Instruments Behavior Reliability Statistics

Cronbach's Alpha	N Of Item
0,922	12

Source: Data Processed by Researchers (2024)

The results of the instrument reliability test as seen in table 10 show that the Cronbach Alpha value for the entire measurement scale is 0.922, where the Cronbach Alpha scale value is > 0.60, so it can be concluded that the instrument can be said to be reliable.

Classic assumption test

Normality test

The normality test is used to test whether continuous data is normally distributed so that it can be used as a basis for further data analysis. The normality calculation results can be seen in Table 11**.**

Table 11. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,35945351
Most Extreme Differences	Absolute	,090
	Positive	,090
	Negative	-,087
Test Statistic		,090
Asymp. Sig. (2-tailed)		,161[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Data Processed by Researchers (2024)

The results of the normality test show that the significance probability value is 0.161 and the value is above the significance level of 5% (0.05) or 0.161 > 0.05. So it can be concluded that the data is normally distributed so that it can be used as a basis for further data analysis.

Multicollinearity Test

The purpose of the multicollinearity test is to test whether the regression model finds a correlation in the independent independent variables, where if a correlation is found it will cause a multicollinearity problem.

Table 12. Multicollinearity Test Results

Coefficients[a]			
Model		**Collinearity Statistics**	
		Tolerance	**VIF**
1	(Constant)		
	Financial Knowledge	,600	1,667
	Financial Experience	,620	1,613
	Income	,678	1,474

a. Dependent Variable: Financial Management Behavior

Source: Data Processed by Researchers (2024)

From table 12, it can be seen that the tolerance value of all independent variables in this study is above 0.10. Meanwhile, the variance inflation factor (VIF) value of all independent variables in this study is also below 10. This indicates that there are no symptoms of multicollinearity in this study.

Linearity Test

The Linearity Test is used to determine the linearity of the data, namely whether two variables have a linear relationship or not. The test used is the Test For Linearity test at a significance level of 0.05. Two variables are said to have a linear relationship if the significance (Linearity) is <0.05 and vice versa.

Table 13. Linearity Test

Variable	*For Linearity*	Note
Financial Knowledge	0,161	*Linearity*
Financial Experience	0,720	*Linearity*
Income	0,154	*Linearity*

Source: Data Processed by Researchers (2024)

Table 13 shows a significance value (Linearity) > 0.05, which means that Financial Knowledge is linearly related to financial knowledge, financial experience and income.

Multiple Linear Regression Analysis

In this research, multiple linear regression analysis is used to measure the strength of the relationship between financial knowledge, financial experience and income on the financial management behavior of civil servants in the city of Pontianak..

Table 14. Multiple Linear Regression Test Results

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	23,248	5,771		4,028	,000
	X1	,018	,085	,019	,208	,835
	X2	,291	,116	,225	2,499	,014
	X3	,475	,117	,347	4,050	,000

Source: Data Processed by Researchers (2024)

Dependent Variable: Y

Based on table 14 = 23.248 + 0.018X1 + 0.291X2 + 0.475X3 + e The multiple linear regression model above will be described as follows; (1) A constant of 23.248 means that if financial knowledge (X1), financial experience (X2) and income (X3) are considered constant (0), then financial management behavior is 23.248; (2) The financial knowledge regression coefficient (X1) is 0.018. This means that if the financial knowledge variable increases by one unit, financial management behavior increases by 0.018, but assuming the other variables are constant; (3) The financial experience regression coefficient (X2) is 0.291. This means that if the financial experience variable increases by one unit, then financial management behavior

increases by 0.291, but assuming the other variables are constant; (4) The income regression coefficient (X3) is 0.475. This means that if the income variable increases by one unit, then financial management behavior increases by 0.475 assuming the other variables are constant.

Correlation Coefficient Analysis (R)

The correlation coefficient (R) in this study aims to determine the pattern and closeness of the relationship between the influence of financial knowledge, financial experience and income on the financial management behavior of civil servants in the city of Pontianak. The correlation coefficient (R) value in this study can be seen in Table 15.

Table 15. Results of the Correlation Coefficient Equation (R)

Model Summary				
Tabel 4.18 Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	,507[a]	,257	,241	7,464

Predictors: (Constant), X3, X2, X1)

Source: Data Processed by Researchers (2023)

The correlation coefficient (R) value in the table above is 0.507. If you refer to guideline table 1.3 (guidelines and interpretation of the R value). Interpretation of the Correlation Coefficient for the r value, the R value in this study is in the quite strong positive category because it is in the range of 0.40-0.599. This means that if financial knowledge, financial experience and income increase, the financial management behavior of civil servants in the city of Pontianak will also increase.

Analysis of the Coefficient of Determination (R2)

Analysis of the coefficient of determination in this research is used to determine the size of the contribution of the independent variable, namely the influence of financial knowledge, financial experience and income on variations in the ups and downs of the dependent variable, namely the financial management behavior of civil servants in the city of Pontianak. The coefficient of determination value in this study is presented in table 16:

Table 16. Results of the Coefficient of Determination Equation (R2)

Model Summary[b]				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	,507[a]	,257	,241	7,464

Predictors: (Constant), X3, X2, X1)

Source: Data Processed by Researchers (2023)

In Table 16 the R Square value is 0.257 which is equal to 25.1%. This figure means that the level of contribution of the variables consisting of financial knowledge, financial experience and income in influencing the ups and downs of financial management behavior of civil servants in the city of Pontianak is 25.1% and the remaining 74.9%. influenced by other variables or factors outside the research.

F Test (Sumultaneous)

The F test is used to test and show whether all research variables X have a simultaneous or joint influence on variable Y.

Table 17. Model Feasibility Test Results (F Test)

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	2808,722	3	936,241	16,805	,000[b]
	Residual	8134,051	146	55,713		
	Total	10942,773	149			

Dependent Variable: Y

Predictors: (Constant), X3, X2, X1

Source: Data Processed by Researchers (2023)

According to Muda (2017), the criteria for the simultaneous influence test are if the sig value is less than 0.05 then H0 is rejected and Ha is accepted, or vice versa. Table 17 shows a sig value of less than 0.05, which means that financial knowledge, financial experience and income have a joint influence on the financial management behavior of civil servants in the city of Pontianak.

T Test (Partial)

Table 18. Multiple Linear Regression Test Results

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	T	Sig.
		B	**Std. Error**	**Beta**		
1	(Constant)	23,248	5,771		4,028	,000
	X1	,018	,085	,019	,208	,835
	X2	,291	,116	,225	2,499	,014
	X3	,475	,117	,347	4,050	,000

Dependent Variable: Y

The t test is used to test whether the independent variable partially influences the dependent variable and if the significance is > 0.05 then the hypothesis is rejected and if the significance is < 0.05 then the hypothesis is accepted. Based on table 18 above, it can be concluded as follows:

The results of the t test (partial) show that the significance value of the influence of financial knowledge (x1) on financial management behavior (Y) is 0.835 > 0.05 and the calculated t value is 0.208 ≤ 1.976, so H0 is accepted and Ha is rejected. This means that financial knowledge does not have a significant effect on the financial management behavior of civil servants in the city of Pontianak.

The results of the t test (partial) show that the significance value of the influence of financial experience (x2) on financial management behavior (Y) is 0.014 < 0.05 and the calculated t value is 2.499 > 1.976, so H0 is rejected and Ha is accepted. This means that there is a significant influence of financial experience on the financial management behavior of civil servants in the city of Pontianak.

The results of the t test (partial) show that the significance value of the influence of income (x2) on financial management behavior (Y) is 0.000 < 0.05 and the calculated t value is 4.050 > 1.976, so H0 is rejected and Ha is accepted. This means that there is a significant influence of income on the financial management behavior of civil servants in the city of Pontianak.

Conclusion

Based on the analysis and discussion that the researcher explained in the previous chapter, the following conclusions can be drawn; (1) The number of respondents in this study was 150 people with the characteristics of respondents being dominated by women at 61.33% and most of the respondents were aged between 41-50 years, 121 respondents were group III. And as many as 99 respondents had a Bachelor's degree education background; (2) Based on the results of multiple linear regression; (a) Financial knowledge does not have a positive effect on financial management behavior. This means that a person's financial knowledge cannot determine whether the financial management behavior of civil servants in the city of Pontianak is good or bad; (b) Financial experience has a positive effect on financial management behavior. This means that a person's financial experience can determine whether the financial management behavior of civil servants in the city of Pontianak is good or bad. Income has a positive effect on financial management behavior. This means that the amount of income a person earns can determine the financial management behavior of civil servants in the city of Pontianak.

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