BEHAVIOUR FINANCE STUDENT RECIPIENTS OF THE SMART INDONESIA CARD SCHOLARSHIP (*KARTU INDONESIA PINTAR*-KIP)

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ABSTRACT

This study aims to find out how Locus of Control on students' personal financial management behavior and financial literacy on students' personal financial management behavior. This research was conducted on students of the Faculty of Economics Universitas Pendidikan Ganesha with a population of 398, after calculations were carried out, 199 students were used as research samples. The data collection method uses a questionnaire, while the data analysis technique uses quantitative descriptive analysis techniques. Based on the results of data analysis, it was found that there was an influence between Locus of Control and financial literacy on students' personal financial management behavior. This shows that the increasing locus of control and knowledge of students' financial literacy will increase students' ability to manage their finances.

Keywords: locus of control, financial literacy, financial management behavior

INTRODUCTION

Financial management is an activity that includes the process and/or views of individuals or groups regarding finance, including financial management activities starting from planning, budgeting, making decisions and exercising self-control over daily fund management (Yunita, 2020). According to Wicaksono & Nuryana (2020) financial management behavior is an attitude and activity carried out to manage finances efficiently. In financial management behavior, this activity affects how the individual's ability and skills make plans, make and examine budgets, manage and control finances for the future so that they can be used to make decisions and overcome financial problems through financial information.

A study conducted by the Financial Health Index (Fachrizal, 2019) found financial problems that there are still many Indonesians at the age of 35 who do not have a stable financial plan. Financial planning and retirement plans will only begin at the age of 41. This study also revealed that as many as 37% of Indonesians will only plan their life if they have lost their source of basic income for more than half a year or 6 months. Looking at this fact, it can be concluded that the financial awareness of the Indonesian people is still relatively low.

Pradiningtyas & Lukiastuti (2019) states that financial management behavior is important to avoid financial problems. Behavior in financial management can be influenced by the strong desire of the community to meet all the needs of life, which changes in a certain period. This is because technological developments affect human needs and desires that are increasingly developing and unlimited, meaning that financial problems can occur when individuals prioritize their desires over daily needs. If this behavior is left unchecked, financial management can minimize financial problems with the emergence of consumptive behavior.

Consumptive behavior is a phenomenon that affects financial management behavior. Consumptive behavior is the result of financial problems that occur when individuals are unable to manage finances properly. Based on Komarudin et al. (2020), consumptive behavior is a behavior that causes individuals to make irrational financial decisions in meeting their needs. This means that consumptive behavior makes individuals waste directly or indirectly because they do not have good financial planning and management. Waste that is carried out constantly can cause individuals to fall into consumptive behavior and eventually make individuals ignore the principles of financial management. This does not rule out the possibility for students who live far from their parents to experience the same thing, so it needs to be a special concern for the parents and students concerned. There are many things that can be done by individuals, especially undergraduate students to manage their finances, one of which is by utilizing technology, but on the other hand, technology causes them to be wasteful because of the ease of shopping which causes individuals to often forget to distinguish between their needs and desires, this often happens because of the control or Locus of Control of the undergraduate students itself in looking at something. Reviandani (2021) says that Loc is an individual's perspective or belief regarding events that can be controlled or not in their lives. With a good LoC, of course, students will be able to control their perspective and confidence in the expenses they make, but a good LoC of course cannot be trusted, this must be accompanied by the ability of students to manage finances. Financial literacy according to Komarudin et al. (2020) is a person's ability or intelligence in financial management. This means that financial literacy plays an important role in preventing financial problems that may come in the future.

Technological developments related to the ease of information systems so that students avoid financial problems in the future to be able to make rational financial decisions. The form of implementation that students can do is to make a good financial plan, specifically for students who manage their personal finances with sources of funds obtained from scholarships and parents (Reviandani, 2021). Aryani & Diatmika (2020) states that students whose source of income comes from scholarships are expected to have accountability for their personal financial management behavior. This is because the source of funds provided by the scholarship is intended to facilitate the needs and needs of students during the lecture period. Therefore, it is important to carry out personal financial management behavior for scholarship recipient students so that scholarship recipients are responsible for the source of funds they have so that the distribution of scholarship funds can indeed be declared on target. From the explanation above, it can be concluded that several factors affect students' financial behavior, namely Financial Literacy and Locus of Control or LoC.

LITERATURE REVIEW

Behaviour Finance Theory

The definition of behaviour finance theory according to Nofsinger (2017) is a scientific understanding of how humans behave honestly in making financial decisions. Financial behavior is considered the application of science on how to invest using knowledge in the field of psychology and finance. According to Zulaika & Listiadi (2020) financial behavior theory is an individual's skill in preparing income, planning, budgeting, managing, controlling and evaluating expenses, and storing income results for future use. Financial behavior is also known as a theory that describes how an individual's behavior takes decisions related to finances.

Research by Zulaika & Listiadi (2020) shows that there are behavioral differences before the financial decision-making process occurs. In this case, it can be seen that some individuals will tend to carry out various activities such as gathering information before making financial decisions. While some others can make financial decisions directly based on intuition. This is in agreement with Suryanto (2017) giving a statement that financial behavior is how everyone does, manages and uses the money they have. Financial behavior can be influenced by various factors such as psychological.

According to Ilona & Anastasia (2019) it was found that differences in the interest in individual financial behavior towards financial problems can be indicated through internal and external factors. Individuals with good financial skills and literacy generally have a higher sense of concern for financial problems. Meanwhile, intuitive individuals are more influenced by intuition than logical and concrete analysis so that individuals tend to make decisions spontaneously. On the other hand, individuals who are always looking for information and analyzing before making decisions are dominated by better financial management. This is reflected in savings management behavior, consumption of daily necessities, and the tendency to be not easily attracted to attractive offers such as promotions, advertisements and discounts. On the contrary, this behavior is inversely proportional to individuals who have free-spanning behavior, because these individuals tend to follow current trends with the belief that opportunities only come once.

Locus of Control

In a book written by Howard S. Friedman, Rotter introduced the concept of Locus of Control in Muhidia (2019), which is a social learning theorist. In his book, he reveals that people who have stable beliefs will gain something significant in their inner state that will determine a single way of behaving. The definition of Locus of Control according to Wiriastuti & Purnamawati (2018) is the level of belief of an individual, along with the level of his behavior that directly affects his environment. Individual behavior is influenced by one of the psychological factors called LoC. Locus of Control is an indicator that establishes an individual's behavior that is influenced by the individual's beliefs, behaviors and psychological factors (Reviandani, 2021).

Mahwan & Herawati (2021) distinguishing the internal Locus of Control (from the inside) and the external Locus of Control (from the external environment) are the two orientations of the Locus of Control. People who tend to have an internal Locus of Control have perspectives and beliefs that can influence what happens. Where, people who have Locus of Control in themselves will realize that what they get will be determined by their abilities, skills, and efforts. Meanwhile, those who tend to have a Locus of Control from the outside (environment) have a mindset that views a person or himself as unable to control the events that take place. Individuals who have a Locus of Control (LoC) argue that events and events that befall them are determined from outside themselves, such as fate, events and even luck.

Financial Literacy

Financial literacy is something that is not separate from the financial management process. Financial literacy is a blend of information, abilities, perspectives, attention, and behaviors needed by people to make financial choices and achieve one's financial prosperity (Asisi & Purwantoro, 2020). According to The Association of Chartered Certified Accountant in Mahayani & Herawati (2020) it is known that there are several concepts regarding financial literacy which include financial preparation, the ability to manage personal finances and the ability to draw financial conclusions. Meanwhile, aspects related to financial literacy include the relationship between planning and managing sources of funds such as income, financial management, decision-making, and investment.

Financial literacy is a person's perception and skills in drawing financial conclusions to improve financial well-being. According to Deviyanti et al. (2017) financial literacy is also referred to as a series of activities that increase the knowledge, skills and trust of consumers and the general public to enable them to manage their personal finances successfully. Financial literacy is information and understanding of important financial ideas to take part in economic activities. So that effective financial decisions can be made to avoid financial problems and improve financial welfare by using financial literacy (OECD, 2012).

In the concept of financial science, according to Mahayani & Herawati (2020) students are often required to make decisions quickly and efficiently. This means that students are required to understand knowledge and have skills to be able to overcome financial problems. Financial problems can be caused as a result of individual needs that are too much but constrained by the income, they have to have the desired items. Agustina's research in Fatimah (2018) states that there are still some students who are not familiar with investment strategies, compound interest, and financial evaluation. Similarly, the capital market and the non-bank financial industry sector can be seen such as pension fund financing, which is also influenced by the low level of student literacy. This is supported by the results of a study conducted by Mudzingiri et al. (2018) on 191 students at a university in South Africa providing evidence that students with low levels of financial literacy, understanding and knowledge are the main cause of financial crises around the world.

Based on this description, financial literacy plays an important role in personal financial management behavior to avoid financial cases. Yusri (2018) who said that having knowledge about the field of finance can help students when planning individual finances. Agreeing with the research that has been carried out by Wulandari & Susanti (2019) said that students who have financial literacy information are able to manage finances and make financial decisions well. However, the application of material regarding management accounting and other forms of financial management is seen as only concerned with the interests of the entity. Students' financial management behavior will be affected as a result of this, because they will have difficulty applying financial literacy content in daily management.

METHOD, DATA, AND ANALYSIS

This research is causal quantitative research which is basically research that uses formulation accompanied by numbers to examine the causal fit that exists in independent variables and bound variables. This study uses two independent variables, namely Locus of Control and Financial Literacy. Meanwhile, the bound variable used is Behaviour Finance. The sample of this study is all recipients of the Smart Indonesia Card scholarship at the Faculty of Economics, Ganesha University of Education, totaling 199 students spread across 5 study programs. The data analysis method that will be applied is the quantitative data analysis method and utilizing a data processing application, namely SPSS as a calculation tool for the data obtained from the questionnaire distributed

RESULT AND DISCUSSION

Partial test to prove the influence of each independent variable on the bound variable. According to Ghozali (2016) this test is useful for testing the influence and significance of the relationship between the independent variable (X) and the bound variable (Y) partially. The test was carried out comparing the tcount value with the table with the significance level (α) used, which was 0.05 (5%). The value of the table can be known by the formula dk = n-k. This means that the basis for decision-making in the t-test is determined as follows:

If the t-count value > t-table, then the independent variable can be said to have an influence on the dependent variable.

If the t-count value < t-table, then the independent variable can be said to have no influence on the dependent variable.

Meanwhile, to test the influence of significance values on these variables, it is carried out by comparing the significance values or looking at the probabilities values resulting from the regression results with the basis for decision-making if the sig. the independent variable < 0.05, then it can be concluded that the variable has a significant influence, then H0 is rejected and H1 is accepted. If the value of sig. the independent variable > 0.05, then it can be concluded that the variable has no significant influence, then H0 is accepted and H1 is rejected. The following is a table of partial test results.

Table 1. Partial Test of the Effect between X1 on Y

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.450	1.139		2.151	.033
	Locus of Control	.565	.042	.688	13.322	.000

In line with the hypothesis proposed in this study, the formula for finding ttable = (α/2; n-k), then the t-table value is obtained as 1.653. Based on Table 1, the results of the first partial test of the variable (X1), namely the Locus of Control, have a t-count value of 13,322 and a significance value of 0.000. This shows a calculated value of 13,322 > the table value and a significance value of 0.000 < 0.05. The t-count value which is positive and smaller than the t-table value with a significance value of < 0.05 identifies that the Locus of Control variable has an influence and relationship comparable to personal financial management behavior (Y).

Table 2. Partial Test of the Effect between X2 on Y

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.007	1.042		6.721	.000
	Financial Literacy	.593	.058	.587	10.184	.000

Based on Table 2, the results of the first partial test of the variable (X2), namely Financial Literacy, have a calculated value of 10,184 and a significance value of 0.000. This shows a calculated value of 10,184 > a table value and a significance value of 0.000 < 0.05. The t-count value that has a positive direction value and is smaller than the t-table value with a significance value of < 0.05 identifies that the Financial Literacy variable has an influence and relationship comparable to personal financial management behavior (Y).

Table 3. Simultaneous Test of the Effect between X2 on Y

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	213.257	2	106.628	101.970	.000[a]
	Residual	204.955	196	1.046		
	Total	418.211	198			

Based on table 4.7 The results of the Simultaneous test of the variables (X1) Locus of Control and (X2), namely Financial Literacy, have a F-count value of 101,970 and a significance value of 0.000. This shows a calculation value of 101,970> the value of the F-table and a significance value of 0.000 < 0.05. The Fcal value which is positive and smaller than the F-table value with a significance value of < 0.05

identifies that the Locus of Control and Financial Literacy variables have an influence and relationship comparable to personal financial management behavior (Y).

Coefficient of Determination Test

The determination coefficient test was carried out by calculating the level of ability of the regression model to draw variations from independent variables. This study uses the Adjust R-Square test when there is an addition of an independent variable in the research model with flexible values (Ghozali, 2016). In this study, the results of the determination coefficient test are presented in the following table:

Table 4. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.714a	.510	.505	1.02259

The presentation of the table above shows that the coefficient of determination seen from the R-Square test is 0.510. This proves that 51% of personal financial management behavior can occur due to the influence of Locus of Control and Financial Literacy variables. Then the remaining 49% were influenced by the influence of other indicators from outside the research that were able to influence personal financial management behavior.

Discussion of Research Results

The effect between X1 (Locus of Control) on Y (Personal Financial Management Behavior)

The Locus of Control, which reflects the extent to which an individual feels capable of controlling events in his or her life, plays an important role in the management of personal finances. Based on the theory put forward by Rotter, individuals with an internal Locus of Control have confidence that their decisions can affect outcomes, so they tend to be more disciplined in managing expenses and more responsible in financial planning. Students who have strong self-control will be wiser in distinguishing between needs and wants, so that they are able to manage scholarship funds more effectively.

In practice, scholarship recipients often face challenges in managing expenses. When their internal Locus of Control is high, they can set their budget independently and avoid impulsive spending. However, reality shows that not all students have this ability. Some students still feel that their financial condition is more influenced by external factors such as luck or family economic situation, so that their financial management becomes less than optimal.

Theoretically, a good Locus of Control allows individuals to make more rational financial decisions. However, in reality, students are often trapped in consumptive behavior due to easy access to technology and aggressive digital marketing. This behavior shows that although the internal Locus of Control is important, external factors such as environmental influences still affect the management of personal finances.

The importance of Locus of Control in financial management is also supported by previous research showing that individuals who feel in control of their finances tend to be more successful in saving and planning for their financial future. In the context of scholarship recipients, this ability becomes more relevant because they must ensure that limited funds are used wisely for academic and daily life needs.

To increase the effectiveness of Locus of Control in financial management, interventions in the form of self-control training and stress management can be carried out. This way, students are not only able to control their expenses, but also have strategies in place to deal with external pressures that can affect their financial decisions.

Influence between X2 (Financial Literacy) on Y (Personal Financial Management Behavior)

Financial literacy includes the ability to understand basic financial concepts such as budgeting, investing, and risk management. Based on financial literacy theory, individuals who have good financial knowledge will be better able to make rational and informed financial decisions. In the context of scholarship recipients, good financial literacy is the foundation to ensure that scholarship funds are used effectively to support education and personal needs.

In the field, many students show a low level of financial literacy, especially in the aspect of long-term fund management. This is often due to a lack of formal financial education before entering college. As a result, many students have difficulty distinguishing between essential and non-essential expenses, resulting in suboptimal management of their finances. Theoretically, good financial literacy allows students to manage their expenses according to priorities and needs. However, in practice, challenges such as social pressure, impulsive discounts, and digital advertising often cloud their judgments, so financial literacy alone is not enough to discourage consumptive behavior.

Financial literacy is also closely related to long-term financial management behavior. Students who have a good understanding of the concept of savings and investment tend to be better able to plan their financial future compared to those who only focus on daily expenses. In this case, financial literacy is an important tool to overcome financial problems and prepare for a more stable future.

To improve students' financial literacy, there needs to be systematic efforts such as the integration of financial literacy materials in the university curriculum. In addition, practical training programs on personal financial management can help students apply their knowledge directly in daily life.

The Influence between X1 (Locus of Control) and X2 (Financial Literacy) on Y (Personal Financial Management Behavior)

The combination of Locus of Control and financial literacy has a significant influence on personal financial management behavior. In theory, a good Locus of Control provides a psychological basis for individuals to control their spending, while financial literacy provides the knowledge and skills to make better financial decisions. When the two are combined, the result is more efficient and targeted financial management.

In practice, students who have a high Locus of Control but low financial literacy may still have difficulty managing their funds. Conversely, students with high financial literacy but low Locus of Control can be trapped in impulsive spending due to a lack of self-control. Therefore, these two aspects must be developed simultaneously to achieve optimal financial behavior. In the field, scholarship recipients often face pressure to meet academic and social needs in limited financial conditions. In this situation, Locus of Control and financial literacy are the main determinants of how they manage expenses and make financial decisions. Students who have these two aspects tend to be more successful in managing budgets and avoiding consumptive behavior.

Theoretically, the combination of Locus of Control and financial literacy creates a strong framework for effective financial management. Students are not only able to control their expenses, but also have the ability to make the most of their resources. This is important in ensuring that the scholarship funds are used in accordance with the goals that have been set. To support the development of these two aspects, educational institutions can organize integrated training programs that include self-control and financial literacy. In this way, students can gain the skills and mindset necessary to better manage their finances, both during their studies and after graduation.

CONCLUSION

The results of this study show that Locus of Control and financial literacy individually and jointly have a significant influence on the personal financial management behavior of students who receive the Smart Indonesia Card (KIP) scholarship. Students with a strong Locus of Control are able to control their expenses and make wiser financial decisions, while high financial literacy provides the knowledge and skills to plan, manage, and control finances rationally. The combination of good self-control and adequate financial understanding creates a solid foundation for effective financial management, helping students prioritize academic needs and avoid detrimental consumptive behavior. However, realities on the ground show significant challenges, such as external influences from the social environment, technology, and digital advertising, which often obscure student financial management. Therefore, holistic interventions, such as practice-based self-control and financial literacy training, are urgently needed to support students in maximizing the potential of their scholarship funds, both for academic needs and long-term financial sustainability. This research makes an important contribution in supporting the development of relevant education policies and financial programs to help students manage their personal finances more responsibly.

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