Financial Management And Saving Behavior Of Farming Households

(Case Study of Farmers in Sempu Village, Sempu District, Banyuwangi Regency)

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Abstract: Saving behavior is a behavior in which a person must set aside a portion of his income to be saved and used for future needs. The level of one's savings rate can be influenced by two factors, namely internal factors and external factors. In this study, the factors that are thought to influence saving behavior are financial management and financial literacy. The purpose of this study was to analyze the effect of financial management and financial literacy simultaneously and partially on the saving behavior of farmers in Sempu Village, Sempu District, Banyuwangi Regency. The objects in this study were farmers in Sempu Village, Sempu District, which had a total sample of 236 respondents using a purposive sampling technique. Data collection techniques using a questionnaire. Data analysis used was validity test, reliability test, multiple linear regression analysis, classical assumption test (normality test, multicollinearity test, heteroscedasticity test) and hypothesis testing (t test and coefficient of determination test). The results of the study show that the financial management variable has a significant effect on saving behavior, while the financial literacy variable has no significant effect on saving behavior.

Keywords: Saving behavior, financial management, financial literacy

INTRODUCTION

With the development of an increasingly sophisticated and developing era, people are required to be able to minimize useless needs in order to fulfill their primary needs first. One of them is about good financial management which is intended for everyone. Good financial management can also help life to be more prosperous from now on and in the future. In order to master good financial management, good financial knowledge is also needed. One of the triggers for the low knowledge of finance is the geographic location where a portion of the population lives in rural areas and makes a living as farmers. Saving behavior is the behavior of each individual's awareness of financial problems. Saving itself is an effort to set aside some assets or income for urgent needs at a later time. So that farmers are expected to be able to apply saving behavior to their lives and the whole family, because saving is a useful behavior to improve the economy. This saving behavior can be used as a means of saving and investing. One form of good money management is saving behavior. Even saving itself plays a very important role for the economy of a region and even a country Waluyo (2020). According to Susandini & Jannah (2021) Financial management knowledge is not only applied in industry, but households also practice financial management. In this financial management, farmers must have functions such as financial planning which includes the income and expenditure of funds. In addition, farmers are

required to manage optimally and budget these funds for their future survival. Financial management must be owned by every individual because it is a prevention of household financial problems. A household in which there is a husband, wife and children is the smallest financial unit. Managing finances is not easy if someone does not understand financial knowledge, how to manage, good financial planning. This sometimes triggers unstable finances. One of them is if the financial planning in the household is bad, it will also trigger a bad economy. Financial planning itself is an activity for estimating future income and expenses such as recording income and expenses so that they are equally balanced and run smoothly according to the plans that have been planned. Not only financial management problems regarding financial planning, but financial literacy is also a problem faced by rural communities. Because there are still many residents who are not in education or even only have elementary level education. Financial literacy can be broadly defined as an understanding of fina ncial conditions that can influence households in making economic decisions. Low financial literacy will illustrate that there are problems in knowledge. The issue of financial literacy is not only a problem today, but will become a problem for society in the future. With this financial literacy, it is hoped that farmers will avoid the problem of the economic crisis, other financial problems that might occur. If farmers have good financial literacy, they will not be wasteful and careless in their finances Chen(1998). From the results of the survey regarding the saving behavior of farmers in Sempu Village, Sempu District, which was submitted to 40 re spondents, it can be seen that there are still some who do not know about 25% of financial management knowledge, but from the last opinion, all of them are 40 respondents stated that knowledge of financial pla nning as an indicator of financial management and knowledge of financial management as an indicator of financial literacy are important in forming good saving behavior. From the explanation above, we can see the problems that occur with farmers in Sempu Village, one of which is the lack of knowledge about good finance, so that they can influence their saving behavior. Sempu Village is one of the villages in Sempu District which has 2 hamlets consisting of Tugung Hamlet and Krajan Hamlet. Sempu Village has a total of 2,835 households and 2,500 households work as farmers. They work as farmers to fulfill their needs and their families. Some of the factors that cause people to choose to farm one of them is the availability of land, geographical factors that support, land conditions. However, of the many people who work as farmers, in fact there are still very few who have knowledge related to financial planning and financial knowledge in their saving behavior. So that research is needed to measure how influential financial planning, financial knowledge is on saving behavior. There are several factors that cause farmers to have a bad attitude towards saving behavior, including the lack of knowledge about financial management and financial literacy. From this it can be concluded that with good financial management and financial literacy will be able to increase good saving behavior as well. A good level of knowledge will measure the saving behavior of farmers. Based on the existing literature, it is known that there is a lot of research on financial management and financial literacy. Such as research conducted by Rani Syahputri (2021) which states that financial management variables have a significant effect on saving behavior and research by Wahyu et al. (2021) which states that financial literacy variables affect saving be havior. However, no one has studied them in depth yet. So that researchers are interested in researching in order to find out what factors hinder a farmer from saving. Although there have been many studies examining saving behavior as the dependent variable, the results of these studies have varied. Based on these differences in results, a reassessment was carried out on Farmers. This study has an update from previous research which lies in the object and the selection of variables that are examined. If in general the previous researchers chose students and ordinary people as objects, but in this study they were more interested in farmers who were in Sempu Village, Banyuwangi Regency. Like the research conducted by Rani Syahputri (2021) in this study using the scoring analysis method with the Likert scaling technique, while this research is a quantitative

research with a descriptive approach and using multiple linear analysis. Based on the background above, the explicit aim of this research is to determine Financial Management and Financial Literacy which are proxied by the saving behavior variable.

METHOD

The research used is quantitative research. By using numbers to process data to produce systematic information. As a research design, descriptive analysis is used, which is a research method that builds a picture or existing events by processing data in accordance with the research objectives, in this case conclusions can be drawn from the process. This study aims to determine the effect of financial management and financial literacy on the saving behavior of farmers in Sempu Village, Sempu District. Primary data obtained directly from the research object. The primary data source was obtained through a questionnaire distribution technique, the object of this study were farmers in Sempu Village. This research questionnaire contains the characteristics of financial management, financial literacy and saving behavior. Meanwhile, secondary data was obtained from journals, articles, the internet and other sources with a discussion of saving behavior among farmers in Sempu Village. The population in this study were farmers in Sempu Village, Sempu District, Banyuwangi Regency. The sampling method used was purposive sampling technique with a total of 236 respondents.

Primary data and secondary data are combined to process the data in this study. A questionnaire that asks respondents to answer a series of statements that will be used to collect primary data. The research analysis tools used were validity and reliability tests, multiple linear regression analysis, normality, multicollinearity, heteroscedasticity, T test and R^2 test so that the magnitude of the effect of saving behavior can be known. The variables of this study are financial management (variable X_1), financial literacy (variable X_2), as the independent variable and saving behavior variable (Y) as the dependent variable.

Financial Management (X_1)

Ghazali (2016) declares that Management is the process of designing and maintaining an environment in which individuals, working together in groups, efficiently achieve the chosen goals. Management is the act of managing or administering finance which includes recording, planning, implementation, accountability and reporting. Financial management in its application is very closely related to the use of scientific disciplines (Ministry of National Education, 2003). Based on Hendrayanti et al.(2022) declares that Financial management can be interpreted as fund management both related to allocating funds in various forms of investment effectively and efforts to collect funds to finance investment or learning efficiently. The problem that often arises in the family household is financial management. this is felt by all households, if they do not understand the knowledge and strategies of good and correct financial management. In essence, it is very important if in a house family members, especially mothers or husbands, understand financial skills. According to (Dwinta, 2010) declares that explaining financial skills as a technique for making decisions in financial management behavior, such as preparing a budget, choosing investments, choosing insurance plans, and using credit are examples of financial skills. As for indicators of financial management namely Nababan (2012) :

a. Financial planning is a process to achieve one's life goals through planned financial management

b. Financial budgeting is the process of preparing a financial plan

c. Financial management is an effort made by a company in designing activities related to the storage and control of funds.

Financial Literacy (X₂)

Errors in financial management, financial planning can affect the level of financial difficulties. Financial literacy is one of the most basic needs in life to avoid financial problems. Financial literacy can be used in an individual's financial decisions so that the finances undertaken are directed and avoid wasteful attitudes. According to Putri, Diah et al.(2022) declares that Financial literacy is an individual's ability to apply financial management both in obtaining and evaluating information which is generally intended for making decisions by looking at the consequences received. It is considered that financial literacy is a must for every individual to avoid financial problems because individuals are often faced with a trade off, namely a situation where a person has to sacrifice one interest for the sake of another. Based on a survey conducted by the OJK (Financial Services Authority) in 2013, the financial literacy level of the Indonesian population is divided into four parts, namely: Well literate (21.84%), namely having knowledge and confidence about financial service institutions and financial service products, including features, benefits and risks, rights and obligations related to financial products and services, and having skills in using financial products and services, Sufficient literate (75.69%), has knowledge and confidence about financial service institutions and financial products and services, including features, benefits and risks, rights and obligations related to financial products and services, Less literate (2.06%), only having knowledge about financial service institutions, financial products and services, Not litera te (0.41%), do not have knowledge and confidence in financial service institutions and financial products and services, and do not have skills in using financial products and services. In addition to the level of literacy, there are several indicators that can measure a person's level of financial literacy Chen (1998):

a. Knowledge of personal finance in general

b. Borrowings

c. Investment

Saving Behavior (Y)

According to (Aqida Shohiha, n.d.) Saving can be interpreted as an activity of saving money for needs that are needed at any time. Usually savings are short term and there is no reward whatsoever. Saving behavior means the behavior of each individual's awareness of financial problems. Based on the Big Indonesian Dictionary, saving is defined as a saving activity carried out by someone, either material or non-material, in a safe area such as a bank, postal, piggy bank and so on. According Yasid (2009) declares that Saving behavior can be interpreted as the purpose of saving, how individuals save, the frequency of one's savings, the amount of savings and the ratio of saving compared to the income earned by the individual itself. Saving behavior is a uni-dimensional variable which according to Werneryd (1999) declares that has three indicators:

1. Perception of future needs is a view of future needs such as making regular and sustainable savings to meet future needs.

2. The decision to save is to make a decision to carry out saving behavior to achieve certain goals.

3. Savings measures, namely carrying out savings activities in saving activities such as living a simple lifestyle.

This study focuses on matters related to the research title, namely Financial Management and Saving Behavior of Farmers' Households in Sempu Village. Where the variables used in this study include: Financial Management, Financial Literacy, Saving Behavior.

RESULTS AND DISCUSSION

A. RESULT

The results of multiple linear regression testing show that financial management and financial literacy variables have a significant effect on saving behavior. These results indicate that the hypothesis is accepted.

1.Validity Test

According to Ghazali (2016) declares that validity test is the degree to which data actually occurs in the research object. A measurement instrument is said to be valid if r-count is the value of the corrected item correlation >r-table, namely with a significance of 5% (0.05).

Table1.2 Validity Test

No.	Indikator	Kriteria 1		Kriteria 2		Keterangan
		r hitung	r tabel	Nilai sig	alpha	
Manajemen Keuangan (X1)						
1.	X1.1	0,930	0,128	0,000	0,05	Valid
2.	X1.2	0,927	0,128	0,000	0,05	Valid
3.	X1.3	0,886	0,128	0,000	0,05	Valid
Literasi Keuangan (X2)						
1.	X2.1	0,773	0,128	0,000	0,05	Valid
2.	X2.2	0,703	0,128	0,000	0,05	Valid
3.	X2.3	0,836	0,128	0,000	0,05	Valid
Perilaku Menabung (Y)						
1.	Y.1	0,792	0,128	0,000	0,05	Valid
2.	Y.2	0,743	0,128	0,000	0,05	Valid
3.	Y.3	0,767	0,128	0,000	0,05	Valid

Source : data, 2023

Based on the results of the validity above, the correlation between each of the indicators on the total construct score on each variable will show valid results, because r-count > r-table (0.128) and a significant value <0.05. It can be concluded that all statements on each item are declared valid.

2. Reliability Test

Reliability test is a tool for measuring a questionnaire that has indicators of variables or constructs. According to Ghazali (2016) declares that stated that the questionnaire was declared valid and reliable if the answers to a statement were stable from time to time. The variable will be said to be reliable if the Cronbach alpha value is greater than 0.60, then the variable is declared reliable.

Table 1.3 Reliability Test

Variabel	Nilai *Alpha Cronbach*	Standart Alpha	Keterangan
Financial Management (X_1)	0,902	0,60	Reliabel
Financial Literacy (X_2)	0,656	0,60	Reliabel
Saving Behavior (Y)	0,646	0,60	Reliabel

Source : data, 2023

Based on the results of the reliability test the Cronbach alpha number is above 0.60. This shows that all of the statements have been tested for reliability so that they are declared reliable.

3. Classical Assumption Test Results

a. Normality Test

According to Ghazali (2013) declares that the normality test is used to determine whether the data taken is normally distributed or not. Normality testing is carried out using the Kolmograv-Smirnov Test technique and the basis for decision making is by looking at the significance in the probability calculation results table > 0.05, then the data is not normally distributed..

Table 1.4 Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		236
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,23142419
Most Extreme Differences	Absolute	,041
	Positive	,041
	Negative	-,039
Test Statistic		,041
Asymp. Sig. (2-tailed)		,200[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source : data, 2023

Based on the results of the normality test. it shows that the magnitude of the Kolmogrov Sminov value is 0.41 with a significance value of 0.200 > 0.05, it can be concluded that the residual values are normally distributed. Calculation of the normality sig value > 0.05, the data is normally distributed.

b. Multicollinearity Test

According to Ghazali (2016) declares that Multicollinearity test aims to determine whether the regression model found a correlation between the independent variables or the independent variables. The effect of multicollinearity will cause high variables in the sample. This means that the standard error is large, as a result

when the coefficients are tested, the t-count will be smaller than the t-table. This shows that there is no linear relationship between the independent variables that are affected by the dependent variable. To find whether or not multicollinearity exists in the regression model, it can be seen from the tolerance value and the variance inflation factor (VIF) value. The tolerance value measures the variability of the selected independent variables which cannot be explained by other independent variables. So if the Tolerance value > 0.10 and VIF < 10 then there is no multicollinearity.

Table 1.5 Multicollinearity Test

Variabel	Tolerance	VIF	Keterangan
Financial Management (X1)	,523	1,911	Multicollinearity Does Not Occur
Financial Literacy (X2)	,523	1,911	Multicollinearity Does Not Occur

Source : data, 2023

Based on the table above, it is known that the VIF value of the financial management variable (X_1) is 1.911 < 10.0 and the tolerance value is 0.523 > 0.10. financial literacy variable (X_2) 1.911 <10.0 and a tolerance value of 0.523 > 0.10. From the statement above, the data does not occur multicollinearity between the independent variables in this study.

c. Heteroscedasticity Test

This test aims to test whether in the regression model there are residual variances that are uncomfortable from one observation to another. If the variances are different, it is called heteroscedasticity. One way to find out whether there is heteroscedasticity in the multiple linear regression model is to look at the Glejser test. If sig. (significance) of all explanatory variables was not statistically significant ($p > 0.05$), so it can be concluded that there was no heteroscedasticity. For a good research model, there is no heteroscedasticity (Ghazali, 2016).

Table. 1.6 Heteroscedasticity Test

		Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.890	.226		3.945	.000
	Financial management	.024	.031	.071	.786	.433
	Financial literacy	-.015	.033	-.039	-.435	.664

Source : data, 2023

Based on table 1.6 it can be seen that the value of Sig. of each variable is 0.433 for the Financial Management variable, and 0.664 for the Financial Literacy variable. From these results, it can be concluded that the regression equation does not experience heteroscedasticity. This is because the value of each variable is not significant, or the sig value. greater than 0.05.

4. Results of Multiple Linear Regression Analysis

Multiple linear regression analysis aims to analyze the variables of Financial Management (X_1) and Financial Literacy (X_2) on the Saving Behavior (Y) of Farmers in Sempu Village. According to Ghazali (2013) declares

that multiple linear regression analysis was carried out to determine the direction and how much influence the independent variables have on the dependent variable. In this study using a multiple linear regression equation model.

Table 1.7 Multiple Linier Regression Analysis

		Unstandardized Coefficients		**Standardized Coefficients**		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	4.869	.375		12.998	.000
	Financial management (X1)	.388	.051	.549	7.644	.000
	Financial literacy (X2)	-.064	.055	-.083	-1.156	.249

Source : data, 2023

Based on the result of multiple linier regression analysis in the table obove, the regression model is obtained as follows : $Y = a + b_1. X_1 + b_2. X_2$

$$Y = 4.869 + 0, 388 + - 0, 064$$

Based on the above equation has the following meaning:

1. The constant value from the equation above is a positive constant value, which means that if the value of the independent variable financial management (X_1), financial literacy (X_2) is considered constant, then saving behavior (Y) in this study has a positive relationship.

2. The financial management variable (X_1) has a positive coefficient towards saving behavior (Y). This proves that financial management has a positive relationship to the dependent variable, namely the saving behavior of farmers in Sempu Village, Sempu District. If the value of financial management increases, the value of saving behavior also increases, and vice versa if the value of financial management decreases, the value of saving behavior will decrease.

3. The Financial Literacy Variable (X_2) has a negative coefficient direction on saving behavior (Y). This proves that Financial Literacy has an opposite/negative relationship to the dependent variable, namely the Saving Behavior of Farmers in Sempu Village, Sempu District. If the value of financial literacy increases, the value of saving behavior will decrease. Vice versa, if the value of financial literacy decreases, saving behavior will increase.

5. Hypothesis Test

Hypothesis testing is a test of a statement using statistical methods so that the results of the test can be declared statistically significant. As for in this study used are:

a. Partial Test (t test)

According to Ghazali (2016) declares that the t test was carried out to determine the effect on two variables, namely the independent and dependent variables. This t test can be done by making a comparison that refers

to the difference between the values of the two averages of the two samples. This test is carried out using a significant a = 5% (0.05). Decision making in this case is:

a. If the significant value is <0.05, or t-count > t-table, then there is an influence of variable X on Y

b. If the significant value is > 0.05, or t-count <t-table, then there is no effect of variable X on Y.

Dengan menggunakan sampel sebanyak 236, variabel independen 3 dan taraf nyata 5%, maka didapatkan t- tabel sebesar (α/2; n-k-1) = 0,05/2 ; 236-2-1 = 0,025 ; 233 = 1,970

Table 1.8 t test results

Variabel	T	Sig.
Manajemen Keuangan (X1)	7,644	0,000
Literasi Keuangan (X2)	-1,156	0,249

Source : data, 2023

Information :

a. The financial management variable has a significant value of 0.000, which is less than 0.05. Based on this, it can be said that financial management variables have a significant effect on saving be havior variables. So that the first hypothesis, H_1: the financial management variable has a partially significant effect on the "accepted" saving behavior variable.

b. The financial literacy variable has a significant value of 0.249, which is greater than 0.05. Based on this, it can be said that the financial literacy variable has no significant effect on the saving behavior variable. So the second hypothesis, H_2: the financial literacy variable has a partially significant effect on the saving behavior variable "rejected".

b. Coefficient of Determination (R^2)

According to Ghazali (2016) declares that to measure how far the ability of a model to explain its dependent variation. The R^2 test is a test that measures the ability of independent variables to apply dependent variables. The coefficient of determination (R^2) shows the percentage influence of all independent variables on the de pendent variable either partially or simultaneously.

Table 1.9 Coefficient of Determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	,609[a]	,371	,366	1,23670

a.Predictors: (Constant),X2,X1

b.Dependent Variable: Y.TOTAL

Source : data, 2023

Based on table data 1.9 the results of the test for the coefficient of determination in this study obtained an adjusted r square value of 0.366 giving the effect that the variation that occurs in variable Y (Saving Behavior) is 36.6% which is explained by variables X_1 (Financial Management) and X_2 (Literacy Finance). the remaining 63.4% (100% - 36.6%) is explained by other factors outside the research model.

B. DISCUSSION

Broadly speaking, this research and analysis shows that the proposed hypothesis can be accepted. The hypothe sis put forward is that financial management has a significant effect on saving behavior and the financial literacy hypothesis has no significant effect on saving behavior. The following is an explanation of each variable effect, including:

The Effect Of Financial Management On Saving Behavior

Financial management is an activity related to financial management. Financial management needs to be understood by the community in order to improve their saving behavior in order to avoid economic problems in the household (Susandini & Jannah, 2021). The first hypothesis shows that the t value generated by the fina ncial management variable is 7.644 with a sig. 0.000. Sig results. 0.000 is less than 0.05, meaning that partially the financial management variable has a significant effect on saving behavior. So the first hypothesis, H_1: financial management variables have a partially significant effect on saving behavior variables. "accepted".

The results of this study indicate that financial management has a significant positive influence on the saving behavior of farmers in Sempu Village. These results indicate that the better the knowledge of financial management, the better the behavior in saving. The results of this study are supported by other research by Rani Syahputri (2021) and Rikayanti & Listiadi(2020) which state that the Financial Management variable has a significant effect on Saving Behavior.

The Effect of Financial Literacy on Saving Behavior

According to Putri, Diah et al., (2022) declares that Financial literacy is the ability of individuals to apply financial management both in obtaining and evaluating information which is generally intended to make decisions in view of the consequences received. With good financial literacy, it is hoped that farmers will also have good saving behavior. if farmers have good financial literacy, they will not be wasteful and careless in mana ging their finances. The second hypothesis shows that the t value generated by the financial literacy variable is -1.156 with a sig. 0.249. Sig results. 0.249 is greater than 0.05, meaning that partially the financial literacy variable has no significant effect on saving behavior. So the second hypothesis, H_2: the financial literacy variable has no significant effect on the saving behavior variable. "rejected".

The results of this study indicate that financial literacy has a negative influence on the saving behavior of farmers in Sempu Village. These results indicate that the lower the knowledge about financial literacy, the lower the saving behavior. The results of this study are supported by other research by Sekarwati & Susanti, (2020) and Wahyu et al., (2021) which state that the Financial Literacy variable has no significant effect on Saving Behavior.

CONCLUSION

Based on the results of the discussion and testing regarding Financial Management and Farmer Household Farming Behavior with case studies of farmers in Sempu Village, Sempu District, Banyuwangi Regency, conclusions can be drawn, including:

a. The results of the hypothesis test stated that the Financial Management variable had a significant effect on Saving Behavior. The results of this finding mean that the better the knowledge of financial management, the better the saving behavior will be.

b. The results of the hypothesis test state that the Financial Literacy variable has no significant effect on Saving Behavior. The results of this finding mean that the worse the knowledge and understanding of Financial Literacy, the worse the Saving Behavior will be, and vice versa. if they have good knowledge and understanding of financial literacy, their saving behavior will also improve.

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