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ANALYSIS OF KNOWLEDGE LEVEL, ATTITUDE, AND MANAGEMENT BEHAVIOR TOWARD FINANCIAL: A CASE STUDY OF MICRO AND SMALL INDUSTRY IN JAMBI CITY

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Abstract: This research was conducted to analyze the level of knowledge, attitude, and management behavior toward financial. The primary data is taken from interview and questionnaire to the respondents of micro and small industry (UMK) in Jambi city. The data is analyzed descriptively by using scale range counting the score frequency of each question and counting score every component the research. From the results obtained, this confirmed that level of knowledge, attitude and management behavior toward finance of UMK in Jambi is categorize as high. The higher knowledge, attitude and management behavior toward financial show that individuals are able to comprehend the basic knowledge of personal financial which consists of basic things related to the use of financial management. UMK in Jambi city are able to learn and implement the knowledge, attitude, and management behavior toward financial to provide added value. Decision making and resource management, financial management is useful in order to run the business continuously. The UMK in Jambi city are demanded to have general knowledge of financial, financial management knowledge, saving and investment knowledge, risk and insurance knowledge and credit and debt knowledge in order to be able implement the better financial planning to get the best decision.

Keywords: *Knowledge, Attitude, Financial Management Behavior*

1. Introduction

The development of Micro and Small Industry (UMK) is reducing the problem of poverty or unemployment. UMK are expected to strengthen and contribute significantly to the economy in an effort to improve the Indonesian economy. The existence of UMK is proven and undoubted as the driving force of the economy that is able to survive, especially during the economic crisis. The most livelihood in Jambi city is the UMK which is increasing every year. By the development of MSE, certain things can be done to encourage economic growth, UMK provide a very strategic contribution in almost all business fields for low-income community groups. The slow growth and development of the number of entrepreneurs in Indonesia occurred because many people try to look for work rather than creating their work. It happens because most communities are more dependent on nature instead of relying on the ability to innovate and adapt to their environment.

Similarly with Jambi city, various efforts have been made by the Jambi city government to develop UMK, such as providing assistance in the form of tools and trainings to UMK. Still, the development of UMK is dependent on the government, but the role of entrepreneurs is also very important for sustainable business. Entrepreneurs in running their business must have full responsibility toward the facilities provided by the government. Moreover, the potential that exists will be used to generate business creativity. The problem of limited working capital, difficulty in marketing products, distribution and provision of raw materials, limited access to information, poor and inadequate quality and expertise of human resources, technological capabilities, high administrative costs, complex bureaucracy, especially in the management of business licenses are problems that are often faced by UMK. For UMK, failure in managing finances becomes a serious long-term consequence for the company. Recent financial management practices for organizations such as government, financial institutions, universities and others are of serious concern to be observed. For UMK, this problem arises because of lack of knowledge, in terms of financial skills arising from education, and also management behavior, namely the problem of financial attitudes. The results of the study concluded in addressing financial problems, financial knowledge is required for individuals in which the existence of financial knowledge, it is easy for people to save, credit, invest and manage the finances owned.

Knowledge of financial management is an essential thing that individuals must own because if there is a financial risk, then the knowledge can make people decide the right decision. Financial knowledge is an individual's ability to manage information in the framework of decision making using combinations and several skills and resources. In research states that financial knowledge is closely related to the abilities and skills of individuals. An individual's ability and skills to financial knowledge demonstrate that individuals have the skills to control their future finances. Based on the expertise and ability of individuals who used and existed as resources to achieve the goals set, financial literacy occurs. Financial skills and mastery of financial tools are financial knowledge. For example, financial tools such as making decisions in terms of budgeting, deciding to invest, decisions to guard through insurance, funding decisions with credit and so on. While examples of financial tools that can be used by management in terms of assisting decision making such as, cheque books, credit or debit cards issued by banks.

In addition to the problem lack of knowledge of financial management, the lack of awareness of entrepreneurs is illustrated in the financial attitude owned by the entrepreneur. The very basic thing in the application of financial attitudes is in the framework of management decision making and appropriate resources to provide added value. The practice of financial management with multiple levels of agreement and disagreement is an expression of physical tendencies is financial attitude. Research conductor states that a person tends to behave better wisely if he has a good financial attitude or high compared to people who have bad or low financial behavior.

The results of the study stated that a good mindset is shown from the level of one's financial attitude towards money such as future responses, being able to control the financial situation, being able to align the utilization of money for the fulfillment of life needs, the proper use of money, being able to control consumption by having an ever evolving and unequity view of money, being able to control income and expenditure, make investments and manage the money owned to improve their welfare. The study result prove that the more positive a person's financial

attitude, the more applicable financial management practices will be. In line with the study results states that the behavior of financial management is assumed to be an essential design on the discipline of financial science, where there must be conformity of the flow of funds to the plan.

Weak insights into the financial knowledge and attitudes of UMK will have an impact on the behavior of financial management. This is a problem that is felt and experienced by UMK. Proficiency in planning, budgeting, inspection, organizing, supervising, collecting and storing financial funds on a daily basis is the behavior of financial management. Each individual's financial management behavior is different, according to the financial situation and the goals that each individual cools down. The behavior of financial management arises because of a high desire to fulfill the motivation of living with the level of income earned.

In 2019, there were 10,673 UMK in Jambi city spread across nine sub-districts based on Jambi City Cooperative and Micro Small Business Office data. The existence of UMK in Jambi city is very strategic and has the potential to grow. The development of UMK jambi city needs to get special attention to be able to compete in local and international markets. Broader marketing that can be supported by the use of information technology and the delivery of goods is not hindered by time or location. Jambi city with nine existing sub-districts, where the district of Danau Sipin which has the most UMK with high development of creative industries compared to other sub-districts in the city of Jambi. In this area the majority of businesses are UMK with great potential for the advancement of micro, small and powerful industries. Other than that, there are also many UMK that develop and progress, but some UMK still lack financial knowledge education, this is due to inadequate skills and quality of human resources.

Rooted in the problems described above, the purpose of this research is to know and analyze the level of knowledge, attitudes and management behavior towards finance in UMK in Jambi City. It is expected that the results of the research contribute to the development of financial accounting science, local governments and UMK to be able to maintain long-term business continuity, as well as develop better, especially from the capital aspect.

2. Research Method

Secondary data is used with literature studies, and primary data obtained through field research is conducted interviews and disseminating questionnaires. The sample from this study was UMK respondents of Danau Sipin Jambi City which amounted to 1,592 units, where the sample size based on slovin formula obtained 94 UMK respondents with the spread of business fields as follows.

Table. 1
UMK Respondents of Danau Sipin Jambi City

No	Field of Business	Total of Sample
1	Culinary	44
2	Fashion	6
3	Automotive	10
4	TI	5
6	Other	29
	Total of Sample	94

Source: Data Analysis

Data and information obtained from questionnaires in the form of closed statements where alternative answers using the Likert scale format 5 answers will be analyzed descriptively using a scale range to calculate the frequency of scores of each item statement. Here's the scale range with its catechism, as well as the operationalization of research variables..

Table 2.
Scale Range

Score	Category
94 – 168	Very low
169 – 244	Low
245 – 321	Moderate
322 – 397	High
398 – 470	Very high

Table 3.
Operationalization of Research Variable

Variable	Definition	Dimension	Indicator	Questionnaire Number
Financial knowledge	is everything related to the financial experience or things that happen in daily life. (Iklima Humaira, 2017).	1. Knowledge of financial management	a. How to manage financial in a good way and wisely. b. The purpose of financial management	Q1 Q2
		2. Knowledge of financial planning	a. How to arrange financial and expenditure budget b. The purpose of budgeting and planning of financial	Q3 Q4
		3. Knowledge of outcome and income	a. Types of unexpected expenses. b. Kinds of income source c. Factors which influence income	Q5 Q6 Q7
		4. Knowledge of financial and assets	a. The value of money b. Continuity of asset c. Smooth asset and non-smooth asset	Q8 Q9 Q10
		5. Knowledge of interest rate, credit, and insurance	a. The calculation of simple interest rate b. The types of credit needed c. The perspective that needed to be considered	Q11 Q12 Q13

			in taking a credit d. The knowledge of types of insurance e. The purpose of insurance	Q14 Q15
		6. Basic knowledge about investement	a. The kinds of short term investment b. The kinds of long term investment c. The risk of investment	Q16 Q17 Q18
Financial Attitude	It is a psychological tendency expressed in evaluating the implementation of recommended financial management with several levels of agreement and disagreement (Iklima Humairah, 2017).	1. Orientat ion to finance	a. Thinking or planning about financial business in the future b. Money is a tool to run business activity	Q19 Q20
		2. The philosophy of finance	a. Having a debt is a common thing b. Considering the risk in deciding funding policy	Q21 Q22
		3. The safety of financial	a. Using banking credit as a last solution in managing lack of funding b. Using personal saving in funding something urgent and personal	Q23 Q24
		4. Assessin g personal financial	a. The outcome of individual matter is smaller than the need for business b. Training oneself to make an everyday note of outcome.	Q25 Q26
Managemen t behavior toward financial	Individual behavior based on the perspective of psychology and individual habits in organizing finance (Iklima Humairah, 2017).	1. Plannin g financial budget	a. Predicting the approval and expenses (daily, monthly, yearly) b. Predicting unexpected expenses	Q27 Q28
		2. Techniq ue in organizing financial budget	a. Considering the risk of payment n b. Determining maximum budget in allocating finance	Q29 Q30

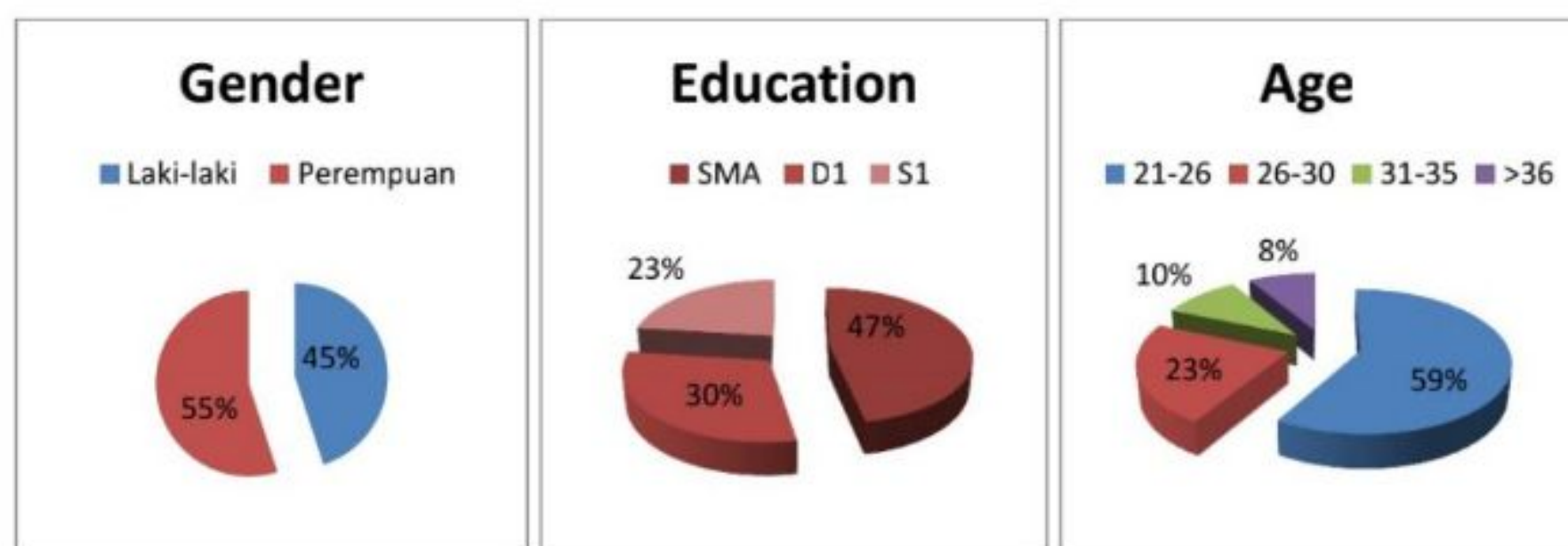
		3. Saving activity	a. Separating the benefit or unexpected income	Q31
			b. Saving periodically	Q32
		4. Insurance and unexpected expenses	a. Providing special budget for unplanning budget	Q33
			b. Joining insurance to avoid risk in the future	Q34
		5. Investment, credit, and bill activity	a. Placing the property for the future	Q35
			b. Deciding credit and investment property carefully	Q36
			c. Paying off regular bill like electrical bill and water in time	Q37
		6. Monitoring financial management	a. Guiding employees in organizing finance	Q38
			b. Documenting all of the income and outcome in every transaction	Q39
			c. Exchanging thought with employees to take care of financial problem	Q40

3. Results and Discussion

3.1 Results

The respondents who were sampled were UMK in Danau Sipin Jambi city as many as 94 respondents. The practicality of respondents by gender as many as 52 people (55%) women, based on education of 44 people (47%) high school educated and based on the most ages at the age of 26 - 30 years as many as 33 people (35%). The following figure shows distribution of respondents by gender, education and age.

Figure 1.
The Characteristics of Respondents



Source: Primary Data (analyzed)

Analysis of Financial Knowledge

Based on the results of questionnaires from respondents for financial knowledge variables based on indicators, namely, financial management knowledge is categorized high with an average score of 371, knowledge about financial planning is categorized high with an average score of 347, knowledge about expenses and income is categorized high with an average score of 372, knowledge about money and assets is categorized high with an average score of 390.5, knowledge about credit interest rates and Insurance is categorized high with an average score of 389.6 and knowledge of the investment base is categorized as moderate with an average score of 277. Overall, the average UMK respondent of Danau Sipin Kota Jambi rated financial knowledge at a score of 361.1 and was categorized as high. Here is a recapitulation of respondents' answers to financial knowledge based on their indicators.

Table 4.
The Recapitulation of Respondents Answers to the Indicator of Financial Knowledge

No.	Indicator	Score	Category
A. Knowledge of financial management			
1.	How to manage financial in a good way and wisely.	357	High
2.	The purpose of financial management	385	High
	Mean	371	High
B. Knowledge of financial planning			
3.	How to arrange financial and expenditure budget	390	High
4.	The purpose of budgeting and planning of financial	304	Moderate
	Mean	347	High
C. Knowledge of outcome and income			
5.	Kinds of unexpected expenses.	367	High
6.	Kinds of income source	388	High

7.	Factors which influence income	361	High
	Mean	372	High
D. Knowledge of financial and assets			
8.	I knowledge the value of time and money	388	High
9.	I understand the knowledge of smooth asset and non-smooth asset	393	High
	Mean	390,5	High
E. Knowledge of interest rate, credit, and insurance			
10.	I understand how to measure simple interest rate	391	High
11.	I understand types of credit needed	382	High
12.	I understand the types and benefit of insurance coverage	396	High
	Mean	389,6	High
F. Basic knowledge about investment			
13.	I understand the investment products in capital market	272	Moderate
14.	I can measure the risk of investment I do	282	Moderate
	Mean	277	Moderate
Total		5056	
Mean		361, 1	High

Source: Primary Data (analyzed)

Analysis of Financial Attitude

Based on the results of respondents' answers to financial attitudes from orientation indicators towards money categorized high obtained an average score of 378, philosophy of debt is categorized high with an average score of 374.5, for money security is categorized high with an average score of 379 and assessed personal finance categorized high with an average score of 371. Overall obtained results with an average score of 375.6 with a high category. Here's a recap of respondents' poll results on financial attitudes based on their indicators.

Table 5.
The Recapitulation of Respondents Questionnaires Results to the Indicator of Financial Attitude

No.	Indicator	Score	Category
A. Orientation to the finance			
1.	It is important to think and planning of financial business in the future	380	High
2.	Money is a tool to run business activity	376	High
	Mean	378	High
B. The philosophy of finance			
3.	Having a debt to others is a common thing	388	High
4.	Considering the risk in deciding funding policy	361	High
	Mean	374,5	High
C. Financial Safety			

5.	Using banking credit as a last solution in managing lack of funding	367	High
6.	Using personal saving in funding something urgent and personal	391	High
	Mean	379	High
Assessing Personal Financial			
7.	The outcome for personal matter is smaller than the need for business	357	High
8.	Training oneself to make an everyday note of outcome.	385	High
	Mean	371	High
Total		3005	
Mean		375,6	High

Source: Primary Data (analyzed)

Analysis of Financial Management Behavior

Based on the results of respondents' answers to financial management behavior measured by indicators, namely, financial budget planning is categorized as high with an average score of 391.5, techniques of putting together a financial plan are categorized as high with an average score of 371, saving activities are categorized high with an average score of 378, insurance activities, pensions, and unexpected expenses are categorized as high with an average score of 374.5, investment activities, credit or debt and bills are categorized high with an average score of 372 and monitoring, financial management is categorized high with an average score of 389.6. Overall obtained an average score of 379.6 and categorized as high.

Here is a recapitulation of respondents' answers to financial management behavior based on their indicators.

Table 6.
The Recapitulation of Respondents Answers to the Financial Management Behavior

No.	Indicator	Score	Category
A. Planning Financial Budget			
1.	Predicting the approval and expenses (daily, monthly, yearly)	390	High
2.	Predicting unexpected expenses	393	High
	Mean	391,5	High
B. Technique in Organizing Financial Budget			
3.	Considering the risk of payment n	357	High
4.	Determining maximum budget in allocating the finance	385	High
	Mean	371	High
C. Saving Activity			
5.	Separating the benefit or unexpected income	380	High
6.	Saving periodically	376	High
	Mean	378	High
D. Insurance, Pension and Unexpected Expensis Activity			
7.	Providing special budget for unplanning budget	388	High
8.	Joining insurance to avoid risk in the future	361	High

	Mean	374,5	High
E. Investment Credit and Bill Activity			
9.	Placing the property for the future	367	High
10.	Deciding credit and investment property carefully	388	High
11.	Paying off regular bill like electrical bill and water in time	361	High
	Mean	372	High
F. Monitoring Financial Management			
12.	Guiding employees in organizing finance step by step	391	High
13.	Documenting all of the income and outcome in every transaction	382	High
14.	Exchanging thought with employees to take care of financial problem	396	High
	Mean	389,6	High
Total		5315	
Total of Mean		2276,6	
Mean		379,6	High

Source : Primary Data (analyzed)

3.2 Discussions

From the results of the research obtained that the level of financial knowledge UMK Danau Sipin Jambi city is categorized high. This result confirms that the high financial knowledge of individuals of UMK in Danau Sipin Jambi city. Knowledge of a good individual's finances will affect a person's financial behavior, where the individual will be wiser in managing his finances. On the contrary, if less or low will be drawn also on its financial behavior. This confirms the high or low financial knowledge that has an effect on the character of the individual, where the individual will behave more wisely to the financial problems faced such as, in budgeting, regulation, conscientiousness, thoroughness and efficiency when fulfilling the greater responsibility in managing finances.

In addressing individual financial problems as one of the basic needs of financial knowledge, because it can affect how individuals implement actions to save, invest, funding decisions in managing their finances. The level of financial attitude of UMK in Danau Sipin Jambi city based on the results is categorized high. The results of this study confirm that there is a mindset about money that is the future response, able to control the existing financial condition, able to use money to meet the needs of life, irit, able to control consumption by having an ever-evolving view and not old-fashioned view of money, able to control income and expenditure owned, make investments and manage the money owned to improve his welfare. The level of financial management behavior based on results is categorized as high. The results of this study confirm that the high level of financial management behavior of UMK's Danau Sipin Jambi city shows that UMK Danau Sipin Jambi city has the ability to organize finances, which is done by always preparing the financial budget, learning to save, avoiding debt, making financial records, and managing the budget according to priority needs. Good individual behavior towards financial management, it will be free from consumptive behavior, there is a balance between consumption, savings and investment.

4. Conclusion

Based on the results of the study, it can be concluded that knowledge of finance as measured by indicators of knowledge of management, planning, expenditure and receipt, about money and assets, about interest rates, credit, insurance and investment, overall financial knowledge of UMK Danau Sipin Jambi city is categorized as high. The higher financial knowledge of individuals proves a good mindset towards money, namely about its precept of the future, as well being able to control the financial situation and have contextual knowledge to manage information and make decisions.

In financial attitudes measured by indicators of orientation towards money, philosophy of money, money security, and assessing personal finance as a whole the financial attitude of UMK Danau Sipin Jambi city is categorized highly. This shows that UMK Danau Sipin Jambi city has a good financial attitude in running its business, which always records the costs incurred, stating money is a tool to drive business activities and kredit bank is the last solution to overcome the lack of funds.

Financial management behavior as measured by indicators of financial budget planning, techniques of preparing financial plans, saving activities, insurance activities, pensions, and unexpected expenses, investment activities, credit/debt and bills as well as monitoring of financial management, are overall categorized as high. Based on these results, it can be concluded that UMK Danau Sipin Jambi city has the ability to manage planning, budgeting, inspection, management, control, search and storage of financial funds daily, and it can be said that with good financial management behavior, umk owners can avoid unlimited consumerism behavior.

It is recommended that UMK have general knowledge about finance, money management knowledge, knowledge about savings and investments, knowledge of risks and insurance and knowledge of credit and debt. It is expected to UMK to implement good financial planning and appropriate decision making. Financial knowledge, financial attitudes and financial management must be thoroughly studied and applied to create and maintain value through proper decision making and resource management so that better financial arrangements are obtained for UMK.

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Conflict of interest

This statement is to state that the author warrants this article is the author's original work. All authors have contributed significantly to this work, have read the manuscript, edify its validity, validity of data and its achievements.

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