

Financial Management Behavior in Financial Management Agencies and Regional Assets of Papua Province

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Abstract

This study explores the factors influencing financial management behavior in the financial management agencies and regional assets of Papua Province. The research delves into the impact of financial attitude, locus of control, and level of education on financial management behavior. The study draws on existing literature to examine the relationship between these factors and financial management behavior. The findings provide insights into the significance of these factors in shaping financial management practices within the context of regional financial autonomy. Understanding these influences is crucial for enhancing financial management policies and practices at the regional level.

Keywords: regional autonomy, government financial management, regional government financial reports, financial management.

INTRODUCTION

Since the implementation of regional autonomy until now, there have been many changes in the government structure and policies, both national and regional, including those related to regional financial management. The basic guidelines regarding fundamental changes in the financial sector are stipulated in Law Number 1 of 2022 concerning Financial Relations between the Central Government and Regional Governments. Law Number 25 of 1999 concerning the Financial Balance between the Central Government and Regional Government; Law Number 22 of 1999 concerning Regional Autonomy; Law Number 23 of 2014 concerning Regional Government; Minister of Home Affairs Regulation Number 77 of 2020 concerning regional financial management guidelines. With this change, each region will become more independent in managing regional finances and development. Government financial management has a very significant impact on a country's economy and the welfare of society. When managed well, government monetary policies can help achieve sustainable economic, social, and environmental development goals. On the other hand, inability or failure to manage government finances can result in budget deficits, increased debt, inflation, and even economic crises.

The first factor influencing financial management behavior is financial attitude; according to (Herdjiono & Damanik, 2016), attitude is defined as a state of mind, opinions, and judgments about finances. When an individual is obsessed with money, the individual will think about how to get money and how to use the money they have. The statement above aligns with studies conducted (Sarnoto et al., 2022; Syaliha et al., 2022), stating that financial attitudes positively and significantly affect financial management behavior. However, research (Lianto & Megawati Elizabeth, 2017; Sari & Anam, 2021) states that financial attitudes have an insignificant positive effect on financial management behavior. The second factor influencing financial management behavior is the Locus of control, according to Rotter (1966), which is the idea that a person can or cannot affect his destiny. As defined by (Brownell, 1981) in his work, it is the extent to which a person accepts personal responsibility for their circumstances. Situational factors include leadership, performance, interpersonal interactions, and organizational culture. One element often associated with performance, work ethic, job happiness, and self-esteem is the locus of control, which is essential because it allows a person to assess how well they control their performance by seeing how effectively they can influence the events that happen to them. The control center consists of an internal control center and an external control center. Self-efficacy and the capacity to manage one's workload are the locus of control. One of these two types of locus of control is the internal locus of control, which shows a person's perception that they are responsible for their performance on the job within the organization. Individuals with an external locus of control believe that their actions at work and the success of their duties are more influenced by external factors, such as the organization (Insyirah & Jasman, 2022).



This statement can be supported by studies (Alexander & Pamungkas, 2019; Wibowo, 2015), which state that locus of control positively and significantly affects financial behavior. Harahap et al. (2020) indicated that locus of control positively and substantially influences financial behavior. Meanwhile, research (Ida & Dwinta, 2010; Pradiningtyas & Lukiastuti, 2019) states that locus of control does not affect financial management behavior. The third factor that influences financial management behavior is the level of education; according to (Ida & Dwinta, 2010), a high level of education that each person has will make that person better at planning and managing finances with the knowledge they have. Studies can support this statement (Ida & Dwinta, 2010). The study results show that the education level influences financial management behavior in MSMEs. Regional Government Financial Reports (LKPD) are prevalent among Regents, Mayors, and Governors. This is related to the government's target: by 2025, the WTP opinion must reach 80%. The problems that prevent WTP opinions from being obtained are varied. Specifically for LKPD, it is still related to the management of cash, inventories, permanent and non-permanent investments, and the majority is due to the management of fixed assets that are not yet accountable (source: <http://www.bpkp.go.id/>). (Purwadi et al., 2018) state that the main objective in financial reporting of non-business organizations such as government units is to provide valuable information to providers and other users, both current and potential, in making rational decisions about allocating funds to the organization.

Regional financial management is carried out economically, efficiently, and effectively, using the principles of good governance to create accountable and transparent management. Regional financial management at the Papua Province BPKAD has not been carried out optimally because, up to now, there are still shortcomings that have become obstacles to realizing good financial management. Such as the lack of quality of some human resources who control regional financial management due to the lack of human resources with an accounting background, in addition to locus of control or the ability for someone to assess how well they control their performance by seeing how effectively they can influence events that occur in the region. They. Through the Papua Province BPKAD, the regional government is required to optimize regional financial management and professionally maximize public services. To produce quality regional financial reports that can run effectively, of course, human resources who understand and are competent in government accounting and regional finance in a financial management work attitude and can have the ability to assess how well they control their performance by seeing how effectively they can influence events that happened to them and the level of education possessed by qualified staff to support the quality of Regional Government Financial Reports (LKPD). What needs to be considered is the competence of local government officials involved in preparing financial reports. So far, there are still limited employees with an educational background in accounting, resulting in a lack of understanding or mastery of Regional Work Unit officials in managing regional finances properly and correctly. The results of the empirical studies, phenomena, and realities above show ambivalence in the research results. This means that the ambivalence or contradiction in the research results is a research gap (Ferdinand, 2014). This research gap can or should be developed as a research problem that needs further investigation.

Financial Attitude

Financial Attitude is our state of mind, which refers to our finances in using money, our opinions, and how we evaluate money. A person's financial attitude also influences how they manage their finances. Understanding financial attitudes will help someone know what they believe regarding their relationship with money. Someone rational and more confident in terms of economic knowledge influences more profitable financial behavior (Aminatuzzahra & Nasir, 2014)

Locus of control

Locus of control describes a person's beliefs regarding the sources determining his behavior. Locus of control is one of the factors that determine individual behavior. A person who has an internal locus of control believes that whatever happens to him, failure or success is due to his influence. People with an external locus of control assume that factors outside themselves will influence their behavior, such as fate, luck, and opportunity (Pradiningtyas & Lukiastuti, 2019). External locus of control is the tendency of a person to believe that the environment has control over the events that happen to him. How to respond to stimuli to spend money (Dasman et al., 2021). The concept of locus of control comes from Jullian Rotter's self-concept theory, which is based on social learning theory and provides

an overview of a person's beliefs regarding the basis that determines his behavior. According to (Dasman et al., 2021), there are three main terms used by Rotter in social learning theory, namely Expectations, Potential Behavior, and Reinforcing Values.

Level of education

The level of education is a condition of the level of education that a person has through formal education and is approved by the Ministry of Education as an effort to develop their potential to have religious and spiritual strength, self-control, personality, intelligence, noble morals, and the skills needed by himself, society, the nation and country (Supatmin et al., 2022). Meanwhile, according to (Supriyatna, 2020), level or level of education is a stage of education that has been determined based on the level of development of students, the goals to be achieved, and the abilities developed. Thus, it can be concluded that the level of education is the level of the formal education process that an individual has gone through, as proven by obtaining a certificate of graduation from the education process. An individual's level of education is expressed in the form of a diploma or certificate of completion of learning, which they have obtained after going through and learning several scientific materials in the curriculum at each level of education. So the higher a person's level of education, the greater their knowledge and learning experience, which directly influences their behavior in carrying out their life or work.

Financial Management Behavior

Financial management is an action taken to achieve financial goals in the future. Financial management is critical to overcoming economic, individual, family, and company economic issues. Good financial planning is an essential stage in managing personal finances. Carrying out simple research or identifying price increases for several products and services will provide an overview of several financial challenges in the future, for example, the need for education, health, housing, essential commodities, and other needs in the future, which will increase from year to year. According to (Syifa et al., 2023), Personal financial management can be interpreted as the study of the use of essential resources carried out by individuals and families to achieve financial success, which includes various activities regarding managing income, expenses, savings, protection, and investing.

METHOD

This research analyzes the factors influencing financial management behavior At the Regional Financial and Asset Management Agency (BPKAD) of Papua Province. This research model is a survey model that uses questionnaire instruments, interviews, observation, and literature study. (Sugiono, 2018) The research was conducted at the Regional Financial and Asset Management Agency of Papua Province. The research time will be planned for November to December 2023. The population in this research is 150 employees at the Papua Province Regional Financial and Asset Management Agency. The sampling technique used in this research was the Isaac and Michael formula, with a total sample of 97 people. In this research, the sampling technique used was a screened sample. This technique adds several requirements that limit respondents' compliance with the researcher's wishes. SBM Tama (2020). The samples screened were State Civil Apparatus (ASN) within the Regional Financial and Asset Management Agency (BPKD) of Papua Province, which was considered competent in this research.

RESULTS AND DISCUSSION

The results and discussion section contains the study results and analysis of the problems raised in the scientific article. The results and discussion section of the conceptual scientific article includes the concepts and discussion of the problem, the results of the analysis, and the author's critical thoughts.

The results of collecting questionnaires that respondents have responded to can be described at the distribution level and response rate as follows:

Table 1.
Distribution and Return Rates of Questionnaires

No	Note	Total
1	Distributed questionnaires	150
2	Unreturned questionnaires	12
3	Returned questionnaire	138
4	Broken questionnaire	4
5	Processed questionnaire	134
Response rate		89,33

Source: Processed primary data, 2024

Table 2.
Validity Test Results

Variable	Item	Pearson Correlation	Sig (2-Tailed)	Note
Financial Attitude (X1)	X _{1.1}	0,563	0,000	Valid
	X _{1.2}	0,800	0,000	Valid
	X _{1.3}	0,730	0,000	Valid
	X _{1.4}	0,629	0,000	Valid
	X _{1.5}	0,809	0,000	Valid
	X _{1.6}	0,704	0,000	Valid
	X _{1.7}	0,675	0,000	Valid
	X _{1.8}	0,690	0,000	Valid
Locus of control (X2)	X _{2.1}	0,823	0,000	Valid
	X _{2.2}	0,791	0,000	Valid
	X _{2.3}	0,784	0,000	Valid
	X _{2.4}	0,829	0,000	Valid
	X _{2.5}	0,712	0,000	Valid
Education Level (X3)	X _{3.1}	0,792	0,000	Valid
	X _{3.2}	0,792	0,000	Valid
	X _{3.3}	0,726	0,000	Valid
	X _{3.4}	0,775	0,000	Valid
	X _{3.5}	0,716	0,000	Valid
	X _{3.6}	0,814	0,000	Valid
	X _{3.7}	0,809	0,000	Valid
	X _{3.8}	0,714	0,000	Valid
	X _{3.9}	0,599	0,000	Valid
Performance (Y)	Y _{1.1}	0,700	0,000	Valid
	Y _{1.2}	0,781	0,000	Valid
	Y _{1.3}	0,701	0,000	Valid
	Y _{1.4}	0,576	0,000	Valid
	Y _{1.5}	0,837	0,000	Valid
	Y _{1.6}	0,626	0,000	Valid

Source: processed data, 2024

The results of testing the validity of the data above can be concluded as valid because the probability or significance level is smaller than 0.05 or 5%. Table 3 shows that all research variables have passed the reliability test because of Cronbach's Alpha (α) > 0.7. Thus, all measurement concepts for each questionnaire variable used in this research are reliable.

Table 3.
Reliability Test Results

Variable	Cronbach Alpha	Reliability Standards	Note
Financial Management Behavior (Y)	0,775	0,70	Reliable
Financial Attitude (X1)	0,771	0,70	Reliable
Locus of control (X2)	0,839	0,70	Reliable
Education Level (X3)	0,776	0,70	Reliable

Source: processed data, 2024

Table 4.
Multiple Regression Test Results

Variable	Unstandardized Coefficients (B)	t Count	Sig	Note
Constant	-4,447			
Financial Attitude (X1)	0,081	1,337	0,184	Not significant
Locus of control (X2)	0,702	6,013	0,000	Significant
Education Level (X3)	0,334	5,455	0,000	Significant
R Square	0,625			
Adjusted R Square	0,617			
T table	1,657			
F count	72,342			
F table	2,696			

Source: data processed by SPSS 23, 2024

The results of the multiple linear regression equation can be included in the equation to become

$$Y = -4,447 + 0,081X1 + 0,702X2 + 0,334X3 + \varepsilon$$

Based on the results of the partial t-test, a discussion was made regarding the research hypothesis for the partial t-test. But first, you have to find the t-table value. The formula for finding a t-table is $n-k$, or the number of respondents (n) is 79, and the number of research variables (k) is 4, meaning the t-table value is 134 ($134-4$) with a significance level of 0.05, meaning the t-table value in the t table is 1.657.

Discussion

Financial Attitudes on Financial Management Behavior

The partial test results prove that financial attitudes do not affect financial management behavior at the Regional Financial and Asset Management Agency of the Papua Provincial Government. Based on these results, it can be interpreted that the financial attitude of each employee at the Regional Financial and Asset Management Agency of the Papua Provincial Government is not good enough. Financial attitude alone is not enough to guarantee effective and efficient financial management behavior in the Regional Financial and Asset Management Agency of the Papua Provincial Government. A person's financial attitude will influence how they manage their finances. Understanding financial attitudes will help someone know what they believe regarding their relationship with money. Someone rational and confident in financial knowledge influences more profitable financial behavior (Aminatuzzahra, 2014). Papua Province BPKAD employees manage regional finances and assets the provincial government owns. For this reason, every employee within the Papua Province BPKAD must have a good financial attitude, which will help the Papua Province BPKAD to carry out its duties efficiently and transparently. However, the research results show that financial

attitudes do not influence management behavior in BPKAD Papua Province. This is in line with the results of this research, supporting the findings (Gahagho, 2021), where the findings show that the financial attitude variable does not affect the financial management behavior variable.

Locus of Control on Financial Management Behavior

The results of partial variable tests prove that locus of control positively and significantly affects financial management behavior at the Regional Financial and Asset Management Agency of the Papua Provincial Government. Based on these results, it can be interpreted that the locus of control possessed by each employee at the Regional Financial and Asset Management Agency of the Papua Provincial Government is very good. This means that each employee's locus of control in their duties and responsibilities can provide beliefs, hopes, or attitudes about the relationship between a person's behavior and its consequences. Locus of control is a psychological concept that refers to an individual's belief in the degree to which they control events and outcomes. This shows that the higher the internal locus of control that each individual has, the better the financial management that will be carried out. The influence of the internal locus of control is significant because confidence within the individual will become a strategy or plan used to prevent waste and excessive spending in financial management. The greater an individual's internal locus of control, the better their financial management behavior will be. The results of this research align with research conducted by Dwi Herlindawat (2015), which shows that internal control has a significant positive effect on financial management. A person's internal locus of control helps control finances. However, the results of this study contradict the findings of Grable, Park, and Joo (2009), which show that locus of control does not affect financial management behavior. The difference between the results of the current study and the research of Grable, Park, and Joo (2009) is possible because Korean and American respondents were used as respondents. The results of this research are also not in line with Ida and Chintya Yohana Dwinta's (2010) results, which state that locus of control does not affect financial management behavior. Differences in the results of research conducted by Ida and Cinthia Yohana (2010) using respondents who live in the city of Bandung, as well as differences in the population of respondents, used to allow for differences in research results.

Education Level on Financial Management Behavior

Based on the results of the partial test, The variable proves that the level of education has a positive and significant effect on financial management behavior at the Regional Financial and Asset Management Agency of the Papua Provincial Government. A positive and significant influence is that a good level of education in an organization or agency can influence financial management behavior for the better. The level of education has a vital role in influencing financial management behavior. The higher a person's level of education, the more excellent the opportunity for that person to obtain information regarding financial knowledge, lifestyle, and technological developments. This information will be a provision for someone to carry out good financial management. However, not everyone with this information will apply it daily, including managing family finances. This is possible because knowledge about financial management behavior is obtained from formal and non-formal education and culture in the family and surrounding environment. So, the influence of education level on financial management behavior is significant. These results indicate that respondents with a high level of education do not necessarily have good financial management behavior. Likewise, not all respondents with low education have poor financial management behavior. The results of this research align with the study conducted by Perminas Pangeran (2012), which states that the human capital factor (education) positively influences household financial attitudes toward aspects of household investment planning. This means that the higher the level of education an individual takes, the more influence it will have on financial planning in a family.

Financial Attitudes, Locus of Control, and Level of Education on Financial Management Behavior

The results of this research state that financial attitudes, locus of control, and level of education simultaneously positively and significantly affect financial management behavior at the Regional Financial and Asset Management Agency of the Papua Provincial Government. If BPKAD employees have an internal locus of control, they may feel they have power and responsibility for regional financial management. This can increase independence in making financial decisions and carrying out administrative tasks. On the other hand, individuals with an external locus of control may be more inclined to blame external factors if financial problems occur. This can reduce personal responsibility in financial management. Higher education is associated with better knowledge of financial concepts and financial management. BPKAD employees with a higher level of education may have a deeper understanding of financial policies, investment instruments, and sound financial management practices. A high level of education can improve analytical skills, problem-solving, and sound decision-making in financial management. This statement aligns with the results of studies conducted by (Wardani & Fitriyanti, 2022; Gahagho, 2021; Permadhy, 2022). The research results show that financial attitudes, locus of control, and level of education positively and significantly affect the agency's financial management behavior. Papua Province Regional Financial and Asset Management.

CONCLUSION

This study reveals that financial attitude does not influence financial management behavior in the Regional Finance and Asset Management Agency (BPKAD) of Papua Province. This shows that the financial attitude of employees is not enough to guarantee effective and efficient financial management. On the contrary, the variables of locus of control and level of education are proven to have a positive and significant influence on financial management behavior. The higher the individual's locus of control, the better their financial management behavior because individuals feel they have control over their financial decisions. In addition, a higher level of education provides a better understanding of financial concepts and more effective financial management strategies.

Academically, this study contributes to understanding the factors influencing financial management behavior, especially in local government organizations. This study confirms that psychological factors, such as locus of control, and cognitive factors, such as level of education, have an essential role in sound financial management. From a practical perspective, the results of this study can be a consideration for policymakers within the BPKAD to improve financial training and education for employees to improve the quality of regional financial management. Thus, this study emphasizes the importance of a holistic approach in improving the effectiveness of financial management in the government sector.

However, this study has several limitations, including the limited scope of respondents to BPKAD employees in Papua Province, so the results may not be generalized to other government agencies. In addition, this study has not considered other factors, such as organizational culture and work experience, which can also influence financial management behavior. For further research, it is advisable to expand the research object by involving various government agencies in multiple regions and considering other variables that can contribute to increasing the effectiveness of financial management in the public sector.

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