

# The Influence of Financial Knowledge, Financial Attitude and Personality on Financial Management Behavior of Contemporary Batik Craft MSMEs

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## ABSTRACT

*This study aims to analyze the influence of financial knowledge, financial attitudes, and This study aims to examine the influence of financial knowledge, financial attitudes, and personality on financial management behavior in contemporary batik craft MSMEs actors in region B. MSMEs have an important role in the local economy, but still face various challenges in effective financial management. This study uses a quantitative approach with a purposive sampling technique on 64 respondents. Data were collected through questionnaires and analyzed using multiple linear regression. The results showed that financial knowledge, financial attitudes, and personality each have a positive and significant influence on financial management behavior. The three variables also simultaneously showed a significant influence, with an adjusted R<sup>2</sup> value of 0.831, which means that this model is able to explain 83.1% of the variation in financial management behavior. These findings emphasize the importance of financial literacy, the formation of a positive attitude towards financial management, and personality traits that support strengthening the financial capabilities of MSMEs actors. This study is expected to be a reference in designing more effective and sustainable MSMEs development training and policies.*

**Keywords:** Batik MSMEs, Financial Attitudes, Financial Knowledge, Financial Management, Financial Personality

## ABSTRAK

*Penelitian ini bertujuan untuk menganalisis pengaruh pengetahuan keuangan, sikap keuangan, dan Penelitian ini bertujuan untuk mengkaji pengaruh pengetahuan keuangan, sikap keuangan, dan kepribadian terhadap perilaku manajemen keuangan pada pelaku UMKM kerajinan batik tulis kontemporer di wilayah B. UMKM memiliki peran penting dalam perekonomian lokal, namun masih menghadapi berbagai tantangan dalam pengelolaan keuangan yang efektif. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik purposive sampling terhadap 64 responden. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa pengetahuan keuangan, sikap keuangan, dan kepribadian masing-masing memiliki pengaruh positif dan signifikan terhadap perilaku manajemen keuangan. Ketiga variabel juga secara simultan menunjukkan pengaruh signifikan, dengan nilai adjusted R<sup>2</sup> sebesar 0,831, yang berarti model ini mampu menjelaskan 83,1% variasi dalam perilaku manajemen keuangan. Temuan ini menegaskan pentingnya literasi keuangan, pembentukan sikap yang positif terhadap pengelolaan keuangan, serta karakter kepribadian yang mendukung dalam memperkuat kemampuan finansial pelaku UMKM. Penelitian ini diharapkan dapat menjadi acuan dalam merancang pelatihan dan kebijakan pengembangan UMKM yang lebih efektif dan berkelanjutan.*

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## INTRODUCTION

Good financial performance is an important foundation for the sustainability of Micro, Small, and Medium Enterprises (MSMEs), especially in the contemporary batik craft sector. MSMEs in Indonesia have made significant contributions to the national economy, both in terms of increasing Gross Domestic Product (GDP) and creating jobs. According to data from the Ministry of Cooperatives and MSMEs, MSMEs contribute more than 60% of Indonesia's GDP and absorb more than 97% of the workforce in all sectors (Junaidi, 2024). The MSME sector, including contemporary batik, is also an important force in supporting regional and national economic growth. Even so, many MSME actors face various challenges in maintaining the sustainability of their businesses, and one of the biggest challenges is effective financial management. Good financial management is very important for the growth of MSMEs (Riyadi & Hadyarti, 2024). However, many MSMEs still have minimal knowledge about financial management, resulting in their financial performance being less than optimal. This is caused by various factors, such as a lack of understanding of the importance of financial planning, inability to make a budget, and minimal skills in managing cash flow and business capital. Poor financial performance has the potential to hinder business growth and can trigger various financial problems, ranging from debt accumulation to inability to maintain liquidity (Azizah & Lismawati, 2024; Lestari et al., 2025). In many cases, poor financial management is the main cause of MSME business failure.

Financial management knowledge is a crucial element that MSME actors must have to improve financial performance. Business actors who understand basic financial concepts, such as budgeting, cash flow management, and investment planning, will be better able to make the right financial decisions (Setiyati & Waruwu, 2023). This understanding allows them to manage resources more efficiently. With optimal fund allocation, MSMEs can maintain operational stability. In addition, they can also innovate in product development, such as in the contemporary batik sector which requires high creativity in producing high-value art products. This financial management knowledge is not enough if it is not balanced with a good financial attitude. Financial attitude, namely how a person views and interacts with financial aspects, greatly influences financial management behavior. A positive attitude, such as discipline in spending and commitment to preparing a budget, allows MSMEs to manage finances more effectively and efficiently. A good attitude in facing financial challenges also plays an important role in ensuring that business actors are not only able to face crises, but also dare to take measured risks to take advantage of new business opportunities. Business actors with good financial attitudes tend to be more focused on business sustainability and have long-term strategies in financial management (Lusardi & Mitchell, 2014).

In addition to knowledge and attitude, the personality of business actors also plays an important role in shaping their financial management behavior. Personality includes individual characteristics such as perseverance, self-confidence, caution, and adaptability (Ye & Yee, 2024). Persistent individuals tend to be more disciplined in financial planning and management, and are able to survive amid economic uncertainty. On the other hand, high self-confidence allows business actors to make financial decisions with confidence, including in terms of investments that can bring long-term benefits to the business. These characteristics are important for MSMEs in the contemporary batik sector that face a dynamic market, where product innovation and good cost management are the keys to success (Hamzah & Sula, 2023). Many MSME actors face the challenge of low financial management skills, such as in terms of budgeting, bookkeeping, and the use of financial tools (Njoki, 2024). This condition is often caused by a lack of awareness and the assumption that financial planning is complicated. In the contemporary batik sector, understanding the influence of financial knowledge, attitudes, and personality on

financial management behavior is very important. These behaviors include aspects such as capital management, credit use, and investment management.

A good understanding of this can help design more effective and sustainable financial management strategies for MSME actors (Atkinson & Messy, 2012; Indah & Nurhayati, 2024). This study aims to analyze the influence of financial knowledge, financial attitudes, and personality on the financial management behavior of contemporary batik MSME actors in Region B. These three factors are believed to play an important role in financial decision making, especially in the context of small businesses. Financial knowledge helps entrepreneurs understand cash flow, budgeting, and investment, while financial attitudes reflect mindsets in managing risk and expenses. Personality, such as discipline and risk-taking, also contribute to financial management strategies. This study also evaluates how these three variables simultaneously shape financial management behavior and their impact on business sustainability and growth. The results of the study are expected to provide theoretical and practical contributions, especially in improving financial literacy of MSMEs and supporting small business development policies in the batik craft sector.

## **LITERATURE REVIEW AND HYPOTHESIS**

The context of financial management, MSMEs (Micro, Small, and Medium Enterprises) play a very important role in the Indonesian economy, especially in the contemporary batik industry. The success or failure of an MSME in managing its finances is greatly influenced by several factors, including financial knowledge, financial attitudes, and the personality of the business actors. Quoted from Hikmati (2023), financial management behavior is a person's ability to organize, namely: planning, budgeting, checking, managing, controlling, searching for and storing daily financial funds and in other words, one of the efforts in forming financial behavioral character is to foster personal financial management behavior by implementing financial planning and self-control over money.

Financial knowledge is closely related to a person's financial responsibility. This includes how to measure each person's ability to understand various economic information they obtain (Lin & Bates, 2022). Financial knowledge covers everything about the financial aspects experienced in everyday life. The world of finance includes the use of financial tools and financial skills (Handayani et al., 2022; Kurniawan et al., 2025). Financial attitude is defined as a state of mind, opinion, and judgment about personal finance that is applied to attitudes (Mutasowifin & Sutisna, 2023). The indicators in this variable are orientation towards personal finance, debt philosophy, money security, and personal financial assessment (Humaira & Sagoro, 2018; Yogasnumurti et al., 2021). Personality is a systematic description of the organization of behavior. Personality is called an organization because it is not a single and separate form of behavior, but consists of many behaviors (Handayani et al., 2022). Personality is a character possessed by a person that is formed from their environment. The characteristics of an entrepreneur are self-confidence, task and results oriented, dare to take risks, have leadership, have originality and are future oriented (Ndofirepi, 2020).

In financial management of MSMEs, especially in the contemporary batik sector, factors such as financial management behavior, financial knowledge, financial attitudes, and personality play a significant role (Brahmastra & Wikartika, 2023). Each of these factors is interrelated and influences the ability of MSMEs to manage finances effectively. With a better understanding of these variables, it is hoped that business actors can improve their ability to make better financial decisions, thus having a positive impact on the sustainability of their businesses amidst dynamic economic challenges. Research on factors that influence financial management behavior has been widely conducted, especially in the MSME sector. Financial knowledge, financial attitudes, and personality are some of the variables that are often studied in the context of financial management, both at the individual and organizational levels. Previous research that focuses on the influence of these variables provides an important picture of how these three factors interact in shaping financial management behavior.

Research by Handayani et al. (2022), shows that financial knowledge and financial attitudes have a positive and significant influence on financial management behavior. There is also the influence of personality, although in some aspects the influence is negative, but overall it still influences the financial management behavior of batik MSME actors in Lampung. Humaira & Sagoro (2018), found that financial knowledge, financial attitudes, and personality each have a positive influence on the financial management behavior of MSME actors in the batik craft center of Bantul Regency. Dayanti et al. (2020), revealed that financial literacy, financial knowledge, and financial attitudes all have a positive and significant influence on the financial management behavior of MSME business actors in the fashion sector of Malang Regency. Research by Novianti & Salam (2022), concluded that the three variables—financial knowledge, financial attitudes, and personality—have a significant influence on the financial management behavior of MSME actors in Moyo Hilir. Firlir & Hidayati (2022), found that financial knowledge and personality have a positive and significant effect on financial management behavior, while financial attitudes do not show a significant effect on MSME actors in the culinary home industry in Air Putih District, Batu Bara Regency. Nasruloh (2022) strengthens previous findings by stating that financial knowledge, financial attitudes, and financial personality all influence the financial management behavior of MSME actors engaged in animal feed and fishing equipment in Kadipaten Village, Tasikmalaya Regency

In this hypothesis, Financial Knowledge is variable X1 (independent variable), while Financial Management Behavior is variable Y (dependent variable). Financial knowledge includes MSME actors' understanding of how to manage cash flow, budget, investment, and debt. This knowledge allows business actors to optimize their financial resources better. MSME actors who have adequate financial knowledge will be able to make wiser financial decisions, which ultimately improves their financial management behavior. Therefore, the higher the financial knowledge of MSME actors (X1), the better their financial management behavior (Y) is expected to be (Humaira & Sagoro, 2018).

**H1:** Financial Knowledge Has a Positive Influence on Financial Management Behavior

Financial attitude is the independent variable (X2) in this study. Financial attitudes reflect the views and beliefs of MSME actors towards financial aspects. Examples include future orientation, views on debt, and the tendency to save or invest. A positive financial attitude reflects discipline and optimism in managing finances. This has the potential to encourage better financial management behavior (Y). Therefore, good financial attitudes will have a positive influence on financial management behavior (Adiputra & Patricia, 2020).

**H2:** Financial Attitude Has a Positive Influence on Financial Management Behavior

Personality is variable X3 (independent variable), while Financial Management Behavior remains as variable Y (dependent variable). Personality refers to the internal characteristics of MSME actors, such as self-confidence, courage to take risks, and orientation towards results. In the context of MSMEs, entrepreneurs who have a proactive personality and are able to face uncertainty are more likely to manage their business finances more effectively. Traits such as leadership and innovation also play an important role in financial decision making. Therefore, MSME actors with better personalities (X3) are expected to have better financial management behavior (Y) (Humaira & Sagoro, 2018)

**H3:** Personality Has a Positive Influence on Financial Management Behavior

Financial Knowledge (X1), Financial Attitude (X2), and Personality (X3) act as independent variables, which are simultaneously expected to influence Financial Management Behavior (Y). These three independent variables are hypothesized to have a significant joint influence on the financial management behavior of MSME actors. Good financial knowledge (X1) provides a basis for decision making, a positive financial attitude (X2) strengthens financial motivation and responsibility, and an adaptive and innovative personality (X3) helps in better financial management. The combination of

these three independent variables together is expected to improve the financial management behavior (Y) of contemporary batik craft MSME actors (Humaira & Sagoro, 2018).

**H4:** Financial Knowledge, Financial Attitude, and Personality Together Have a Positive Influence on Financial Management Behavior

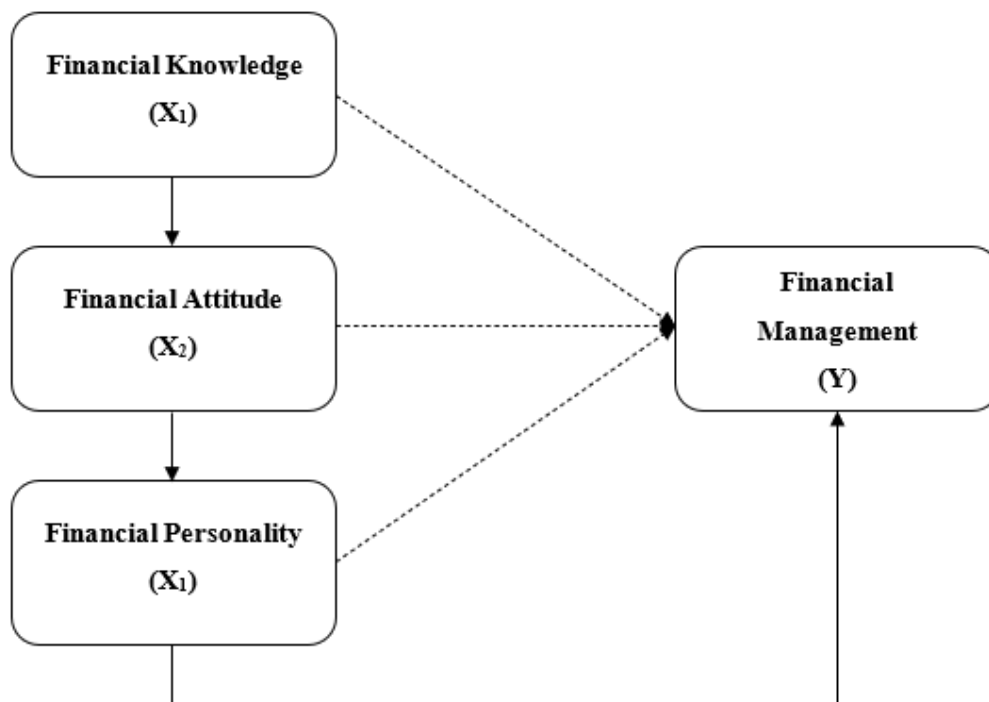


Figure 1. Research Framework

## METHODS

This research is a type of quantitative research that uses data in the form of numbers to analyze ongoing phenomena (Sugiyono, 2017). This approach is used because it focuses on actual problems and the results can be interpreted numerically. The research was conducted at Contemporary Batik UMKM. The population in this study were all Contemporary Batik UMKM actors totaling 70 business units. Sampling was carried out using the purposive sampling method, with the criteria that the business had been operating for at least three years. Based on the calculation, the number of samples used was 64 respondents. The data used were primary data collected through questionnaires. The variables in the study consisted of four independent variables, namely business actors, financial employees, types of batik businesses, and business operational activities. Each variable was measured using specific indicators, and measurements were carried out using a five-point Likert scale. The research instrument was tested for validity and reliability using the SPSS program. The validity test aims to ensure that each questionnaire item measures the intended aspect, while the reliability test ensures the consistency of the measuring instrument. Before the regression analysis was conducted, this study also involved classical assumption tests, namely normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test, to ensure that the data met the requirements of statistical analysis. The data analysis techniques used were simple linear regression and multiple linear regression with the help of SPSS version 23 software. The purpose of this analysis was to determine the effect of each independent variable on the dependent variable partially and simultaneously.

## RESULTS

This study was conducted by distributing questionnaires online to MSMEs in Region B. The distribution and collection time of the questionnaires lasted for 30 days starting

from February 1, 2025, this study obtained 64 respondents. Of the 64 questionnaire respondents. The first characteristic of the respondents in this study was categorized by gender. The sample was categorized according to male and female gender. The following is a table of respondent characteristics based on gender. Respondents from this study were then categorized by age. The research respondents were divided into ages 17-24 years, 25-39 years, 40-59 years, and over 59 years. The following is a table of respondent characteristics based on their age. Description of respondent characteristics based on their last education is presented in the following table.

**Table 1.** Descriptive Test Results

Variables	N	Min	Max	Mean	Std. Dev.
Management Behavior	64	5	25	22.39	3.322
Financial Knowledge	64	5	25	22.73	3.573
Financial Attitude	64	5	25	22.25	3.669
Financial Personality	64	6	25	22.33	3.510
Valid N (listwise)	64				

From the results of descriptive statistical analysis in table 1, the value of the management behavior variable has a minimum value of 5, a maximum value of 25, a mean value of 22.39 and a standard deviation of 3.322. The average value that is smaller than the standard deviation indicates that the management behavior variable has a small data variation. The financial knowledge variable has a minimum value of 5, and a maximum value of 25, a mean value of 22.73 and a standard deviation of 3.573. The average value that is smaller than the standard deviation indicates that the financial knowledge variable has a small data variation. The financial attitude variable has a minimum value of 5, and a maximum value of 25, a mean value of 22.25 and a standard deviation of 3669. The average value that is smaller than the standard deviation indicates that the financial attitude variable has a small data variation. The financial personality variable has a minimum value of 5, and a maximum value of 25, a mean value of 22.33 and a standard deviation of 3.510. A mean value that is smaller than the standard deviation indicates that the financial personality variable has small data variation.

**Table 2.** Validity and Reliability Test Results

Variables	R Count	R Table	Description	Cronbach Alpha	Description
Y1	0.838	0.371	Valid	0.888	Reliable
Y2	0.863	0.371	Valid		
Y3	0.627	0.371	Valid		
Y4	0.896	0.371	Valid		
Y5	0.908	0.371	Valid		
X1.1	0.868	0.371	Valid	0.909	Reliable
X1.2	0.879	0.371	Valid		
X1.3	0.795	0.371	Valid		
X1.4	0.898	0.371	Valid		
X1.5	0.858	0.371	Valid		
X2.1	0.885	0.371	Valid	0.933	Reliable
X2.2	0.858	0.371	Valid		
X2.3	0.883	0.371	Valid		
X2.4	0.920	0.371	Valid		
X2.5	0.896	0.371	Valid		
X3.1	0.885	0.371	Valid	0.895	Reliable
X3.2	0.858	0.371	Valid		
X3.3	0.883	0.371	Valid		
X3.4	0.920	0.371	Valid		
X3.5	0.896	0.371	Valid		

The results of the validity test for all items in the research questionnaire. Each item was tested by comparing the calculated r value to the r table of 0.371. All items from the dependent variable (Y1–Y5) and the independent variables (X1.1–X3.5) have a calculated r value greater than the r table. This shows that all questions in the research instrument

are in the valid category. This means that each item is able to measure the intended variable aspect accurately. Thus, the questionnaire used is suitable for data collection in this study. The reliability test in table 2 shows that this reliability measurement is in the Cronbach Alpha column > 0.60, so the results are reliable.

**Table 3.** Normality Test Results

		Un-Std. Residual	
N		64	
Normal Parameters <sup>a,b</sup>	Mean	0.000000	
	Std. Deviation	1.33126018	
Most Extreme Differences	Absolute	0.133	
	Positive	0.061	
	Negative	-0.133	
Test Statistic		0.133	
Asymp. Sig. (2-tailed)		0.006 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig	0.189 <sup>d</sup>	
	99% confidence interval	Lower Bound	0.179
		Upper Bound	0.199

Data normality test is used to determine whether the data is normally distributed. In this study, the test used is the One Sample Kolmogorov-Smirnov test. Whether or not a data distribution is normal is determined based on the level of significance of the calculated results. If the level of significance is above 0.05, the data is normally distributed, and vice versa if the level of significance of the data is not normally distributed. A number of data can be categorized as normal if they have a sample size of more than 30. This study has met these requirements because it has used a sample of 64. Table 3 shows that the significance of this study using Monte Carlo Significant is 0.189 which is above 0.06, thus the residual value is normally distributed so that the research model is stated to have met the assumption of normality.

**Table 4.** Results of Multiple Linear Regression Test, Results of t-Statistic Test and Results of Multicollinearity Test

	Un-Std. Coef. B	Un-Std. Coef. Error	Std. Coef. Beta	t	Sig.	Tolerance	VIF
(Constant)	2.464	1.145		2.152	0.035		
Financial Knowledge	0.326	0.113	0.351	2.894	0.005	0.182	5.484
Financial Attitude	0.258	0.115	0.285	2.239	0.029	0.165	6.054
Financial Personality	0.303	0.112	0.320	2.704	0.009	0.191	5.247

Multicollinearity test in table 4, is performed using Variance Inflation factor (VIF) value. The model is declared free from multicollinearity interference if it has VIF value below 10 or tolerance above 0.1. Table 4 shows the results of multicollinearity test with tolerance value above 0.1 and all VIF below 10. This shows that there is no multicollinearity interference in this study. Multiple linear regression test aims to test the effect of two or more independent variables on the dependent variable. This is done to test the first hypothesis, second hypothesis and third hypothesis. The t-test is conducted to test how each independent variable partially affects the dependent variable.

The results of the multiple linear test analysis in table 4 obtained a constant value of 2.464, meaning that if the independent variables (ease, usefulness and risk) are zero, the average interest in financial knowledge in the sample will increase by 2.464. Variable X1 produces a coefficient value of 0.326, this can be interpreted that if this variable can increase by 1 unit then variable X1 will increase by 0.326. Variable X2 produces a coefficient value of 0.258, this can be interpreted that if this variable can increase by 1 unit then the receivables turnover variable will increase by 0.258. Variable X3 produces a coefficient value of 0.303, this can be interpreted that if the risk increases by 1 unit then the debt ratio variable will increase by 0.303

The results of the t-test of the independent variable on the dependent variable in table 4 found the effect of financial knowledge on management behavior. Based on the t-test in the table above, it can be seen that this variable has a significance value of 0.005. Based on the significance value of 0.005 which is smaller than 0.06, this indicates that financial knowledge has an effect on management behavior. The effect of financial attitudes on management behavior Based on the t-test in the table above, it can be seen that the financial attitude variable has a significance value of 0.029. Based on the significance value of 0.029 is smaller than 0.06. So this shows that financial attitudes affect management behavior. The influence of financial personality on management behavior. Based on the t-test in the table above, it can be seen that the financial attitude variable has a significance value of 0.009. Based on the significance value of 0.009 is smaller than 0.06, this shows that financial attitudes affect management behavior.

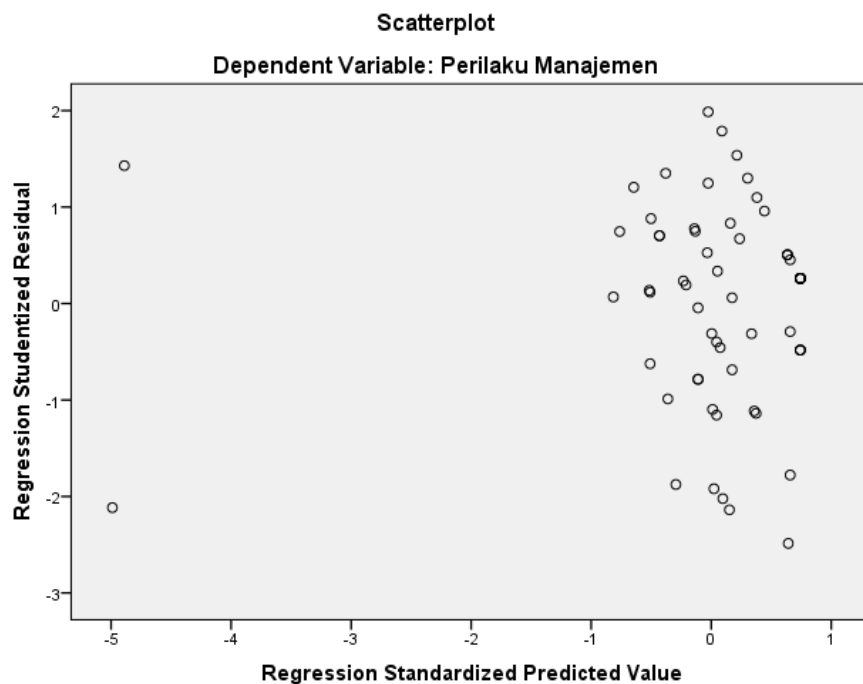


Figure 2. Scatterplot Graph

The heteroscedasticity test is carried out by creating a Scatterplot Graph between SRESID and ZPRED where heteroscedasticity disturbances will appear with certain patterns on the graph. Based on the scatterplot graph above, it can be seen that the data points are spread randomly. The distribution of points does not form a certain pattern such as a curved, narrowed, or widened pattern. This random pattern indicates that the residual variance is constant at each predicted value. Thus, there is no indication of a heteroscedasticity pattern in the regression model. This is one of the requirements for fulfilling the classical assumptions in linear regression. Therefore, it can be concluded that the regression model used does not experience heteroscedasticity disturbances.

Table 5. Results of Autocorrelation Test and Determination Coefficient (R2)

Analysis	Test
Durbin-Watson	2.110
R	0.916 <sup>a</sup>
R Square	0.839
Adjusted R Square	0.831
Std. Error of the Estimate	1.364

The autocorrelation test aims to determine whether or not there is a deviation from the classical assumption of autocorrelation, namely the correlation that occurs between the

residual in period  $t$  with the error in period  $t-1$  (previously). The testing method used is the Durbin-Watson (DW) test. In this study, the Durbin-Watson (DW) test was used to obtain the DW value, the DW table value ( $du$ ) and  $4-du$ . In measuring the regression model, a determination coefficient ( $R^2$ ) test is required. The ( $R^2$ ) test is used to measure the level of suitability or perfection of the regression model. Based on table 5, a significance of 5% with a sample size of 100 and the number of independent and dependent variables 4 ( $k = 4$ ), the Durbin Watson table will provide a  $du$  value of 1.703. The  $dw$  value (2.110) and the  $du$  value ( $1.703 = 2.110$ ) then this result can be concluded that there is no autocorrelation. Based on the results of the  $R^2$  test, the determination coefficient shows the influence of the independent variables, namely financial knowledge, financial attitudes, and financial personality on financial management behavior. Based on the  $R^2$  test, the coefficient of determination obtained an adjusted  $R^2$  value of 0.831. Thus, financial knowledge, financial attitudes, financial personality affect financial management behavior by 83.1% while 17.9% is influenced by other factors.

**Table 6.** Results of F Statistical Test

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	583.582	3	194.527	104.536	0.000 <sup>b</sup>
Residual	111.652	60	1.861		
Total	695.234	63			

The F test is conducted to determine whether the independent variables simultaneously have a significant effect on the dependent variable. Based on the table, the calculated F value is 104,536 with a significance of 0.000. The significance value is much smaller than the critical limit of 0.06. This indicates that the regression model used is appropriate to explain the relationship between variables. In other words, all independent variables simultaneously have a significant effect on the dependent variable. Therefore, the hypothesis that there is a simultaneous influence between variables can be accepted.

## DISCUSSION

From the results of the SPSS output, the hypothesis test of the financial knowledge variable has an effect on financial management behavior. This is indicated by a significance value (Sig) of 0.005 ( $<0.06$ ). These results indicate that ease has an effect on financial management behavior. The results of this study state that financial knowledge has an effect on financial management behavior. The results of this study are in line with Handayani et al. (2022), which states that financial knowledge has an effect on financial management behavior. Based on a review of previous theories and research, it can be assumed that MSME actors who have good financial knowledge, positive financial attitudes, and appropriate personalities will have better financial management behavior (Wardiansyah & Indrawati, 2021).

From the results of the SPSS output, the hypothesis test of the financial attitude variable has an effect on financial management behavior. This is indicated by a significance value (Sig) of 0.029 ( $<0.06$ ). These results indicate that financial attitudes have an effect on financial management behavior. The results of this study state that financial attitudes have an effect on financial management behavior. The results of this study are in line with Adiputra & Patricia (2020), who stated that financial attitudes influence financial management behavior. Financial attitudes reflect the views and beliefs of MSME actors towards finance, such as future orientation, views on debt, and tendencies to save or invest. Positive financial attitudes, such as discipline in financial management and optimistic views about the financial future, can encourage better financial management behavior. Thus, a good financial attitude ( $X_2$ ) will have a positive influence on financial management behavior ( $Y$ ) (Charlyvia & Rivaâ, 2023).

From the results of the SPSS output, the hypothesis test of the personality variable towards finance influences financial management behavior. This is indicated by the significance (Sig) of 0.009 ( $<0.06$ ). These results indicate that personality towards finance

has an influence on financial management behavior. The results of this study state that financial personality influences financial management behavior. The results of this study are in line with Firlil & Hidayati (2022), who state that personality towards finance influences financial management behavior (Syahrina & Moin, 2024). Personality refers to the internal characteristics of MSMEs, such as self-confidence, risk-taking, and results-oriented. In the context of MSMEs, entrepreneurs who have a proactive personality and are able to face uncertainty are more likely to manage their business finances more effectively. Traits such as leadership and innovation also play an important role in financial decision-making. Therefore, MSMEs with better personalities (X3) are expected to have better financial management behavior (Y).

## CONCLUSION

Based on the results of this study, it can be concluded that financial knowledge, financial attitudes, and personality have a significant influence on financial management behavior in contemporary batik craft MSMEs actors in region B. First, financial knowledge is proven to have a significant influence on financial management behavior. The higher the level of financial knowledge possessed, the better the behavior in managing business finances. This is supported by a significance value of 0.05. Second, financial attitudes also show a significant influence, with a significance value of 0.29, which means that a positive attitude towards finance encourages better financial management. Third, the personality of individual MSMEs actors also has an influence on financial management behavior, with a significance value of 0.09. The more positive the personality, the better the ability to manage finances. In addition, the results of this study also show an interaction between the three variables in influencing financial management behavior. This finding has important implications, including the need to increase the capacity of MSMEs actors in terms of knowledge, attitudes, and personality related to financial management. For this reason, it is recommended that training and workshops on financial management be held more often in order to improve financial literacy. In addition, it is necessary to instill a positive attitude in financial management and character building of business actors to be more disciplined, responsible, and visionary. No less important, the development of an effective and efficient financial management system needs to be carried out, such as the implementation of a simple accounting system and systematic financial planning. This study also opens up opportunities for further studies to expand theoretical understanding of financial management behavior in MSMEs in various business sectors.

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