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ANALYSIS OF FINANCIAL LITERACY OF STUDENTS RECEIVING KIP SCHOLARSHIPS IN UNIVERSITAS MUHAMMADIYAH SURAKARTA

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Keyword

Financial Literacy, Financial Management, College KIP Scholarships

Abstract

Students as the millennial generation will encounter increasing complexity in terms of goods, services, and the financial sector. The source of student finance in this research is scholarships. The KIP (Kartu Indonesia Pintar) program in tertiary institutions also aims to break the cycle of financial limitations among economically disadvantaged families, and reduce unemployment in the future. This research will focus on students' understanding of financial literacy, then this research also aims to explore the role of financial literacy in the financial management of students receiving KIP college scholarships and the factors that influence them to implement financial literacy. This type of research is a qualitative research with an ethnographic design. Data collection techniques were carried out using interviews, observation, and documentation. The data analysis technique used in this research is using steps consisting of four activities, namely data collection, data reduction, data display, verification and confirmation of conclusions. The results showed that the understanding of financial literacy and the role of financial literacy in the financial management of KIP recipient students at the Universitas Muhammadiyah Surakarta was classified as very good and was in the Well Literate category. Then this study also shows that the factors that influence financial literacy are technological factors, parents' income, age, gender, and parents' educational level.

INTRODUCTION

Indonesia is a developing country located in the Southeast Asia region and occupies the fourth position as the most populous country in the world. The need for a balance between the large population and qualified human resources to welcome the ASEAN Economic Community (AEC). Efforts that need to be made to welcome the MEA are the need to be careful in determining the goods and services to be used, adding skills to get a job, and being able to control finances effectively. In 2019 the Financial Services Authority (OJK) conducted a survey related to financial literacy, and the results obtained from the survey proved that the financial literacy indicator was 38.03% and the financial inclusion indicator was 76.19%. This survey will then be used for additional financial literacy strategies to be better (Dewi & Rochmawati, 2020)

Rachmania & Sefudin, (2022) explained that financial literacy is knowledge and insight related to financial concepts as a skill to control finances wisely to obtain a prosperous life. Then Fitri Arianti, (2021) defines financial literacy as knowledge, skills, and beliefs that influence character and behavior in improving the quality of making choices and financial management to obtain welafare. Not only that, financial literacy also greatly supports everyone in making choices smoothly, especially regarding awareness of effective money management and savings. The more people who know about financial goods or services will greatly affect economic development.

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According to Yushita, (2017) in Waluyo & Marlina, (2020) Financial control requires planning in order to realize expectations for the present and the future. The means to realize these expectations is saving money, investing capital, or allocate funds. With good financial control, it is not tricked into an endless consumptive behavior.

According to Siegfried & Wuttke, (2021) financial literacy is a crucial goal of educational activities and interventions. However, it cannot be viewed in isolation and must take into account a number of aspects that can influence financial literacy either independently or in combination, including individual identity and sociodemographic aspects and the inability to delay gratification. The impact of increased ability to estimate finances, makes the ability to achieve goals affect the obligations and choices of individuals openly. Moreover, the necessary attitudes of individuals can be realized and influenced based on individual beliefs in managing finances (financial self-efficacy) in obtaining certain results. Therefore, knowledge and confidence in oneself in making a choice is important. (Lone & Bhat, 2022)

Sari, (2018) explains that in essence, financial decisions taken in an individual's personal life are divided into 3, namely, 1) how much money needs to be spent each period; 2) whether there is excess income and how to invest it. 3) how to use money for these needs and capital investments. According to Yushita (2017) in Waluyo & Marlina, (2020) personal financial management is divided into four dimensions, including (1) the use of money, namely efforts to distribute existing money to meet needs effectively and according to a priority scale; (2) determination of financial resources to understand and examine financial resources in other options similar to financial income sources for management; (3) management of threats or dangers, namely management of the probability of threats or dangers to be faced; (4) future design with the process of assessing future needs so that each individual can provide investment from the start. Arijianto, 2010 in Suciati, (2019) explains that one of the components that influence student financial management governance is financial literacy.

College students as millennials will encounter increasing complexity in terms of goods, services, and the financial sector. They often inevitably assume an ever-increasing monetary hazard compared to their elders. Most college students have a higher chance of making their own choices, including with financial matters. Generally, students gain knowledge from the many experiences they have gone through, but this is not enough to make them astute economic executives in this day and age. In 2007, Jorgensen stated that greater levels of monetary knowledge are associated with greater levels of salary and reserve funds. By having knowledge related to economics and finance, students can make choices for their lives, and can also be responsible for the choices they have made (Syuliswati, 2019).

(Kemendikbud, 2021) explains that the Poor and Achieving Education Cost Assistance Program or Bidikmisi which began in 2010 has shown very good results, seen by the increase in the number of beneficiaries. then in 2020 the name Bidikmisi was changed to KIP Lecture, the KIP Program in higher education also aims to break the cycle of financial limitations among economically disadvantaged families, and reduce unemployment in the future. The KIP program in higher education is needed to expand access and opportunities to study in higher education and provide a smart and highly competitive Indonesian population. Universitas Muhammadiyah Surakarta always strives to fulfill student welfare through the provision of college KIP scholarships. This is evidenced by the number of students who received KIP scholarships from 2019 to 2022.

The need for financial literacy for students is interesting to discuss and examine more deeply because it is so related to the economy. Researchers conducted research related to the understanding of financial literacy of students receiving KIP scholarships at Universitas

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Muhammadiyah Surakarta class of 2022 (second semester). The student was chosen as a respondent because the student was the youngest batch of KIP college scholarship recipients at Universitas Muhammadiyah Surakarta. The informants in this study are students who were born in 2003-2005, their generation is called the Generation of Financial Literacy. Z. Hastini et al., (2020) explain that Generation Z is a generation that has interacted with technological advances from birth. Their upbringing is even much assisted by technology and the internet. The growing technology has an impact on the ease of accessing all information on the internet including online buying and selling. Consumers can directly transact via the internet easily. The ease of buying and selling transactions makes students vulnerable to consumptive behavior. Therefore, this generation must have good financial management. Numerous research findings indicate that Indonesian society's literacy rate is still relatively low. As a result, the focus of this study will be on how well students understand financial literacy. The purpose of this study is to investigate the factors that influence students who receive KIP college scholarships to apply financial literacy and the role that financial literacy plays in their financial management.

METHOD

This research is a qualitative study with an ethnographic research design. Ahmad et al., (2022) explained that ethnographic research is research that emphasizes culture and the specificity of the people in it, namely what is the basic characteristic of a group and also what distinguishes them from other groups that rely on the involvement of researchers in communities or groups during a certain period of time in the field. Financial management is a habit of a student, for this reason in this study the researcher used the research subject of several sources who were students who received the KIP scholarship for the class of 2022 at Universitas Muhammadiyah Surakarta. The object of this research is the understanding and application of financial literacy in financial management and the factors that influence financial literacy. Universitas Muhammadiyah Surakarta was chosen as the research location because there has been no similar research located in this place, this research began from January to June 2023. The data collection in this study was carried out by direct interviews with 8 active students who were willing to become sources, these students were recipients of the KIP college scholarship from several faculties at Universitas Muhammadiyah Surakarta. then make observations, and also documentation. Then the data analysis techniques used in this research are data collection, data reduction, data display, verification and confirmation of conclusions.

RESULTS

Basic Understanding of Financial Literacy

Financial literacy knowledge is an important thing in managing finances (Financial Services Authority, 2016, in Waluyo & Marlina, (2020). Financial literacy is broken down into four categories based on interviews with eight informants: basic financial knowledge, savings and loans, insurance, and investment.

1. Basic Financial Knowledge
   Basic financial knowledge is knowledge in managing income and expenses and understanding basic financial concepts (Chen & Volpe, 1998 Waluyo & Marlina, (2020). Based on the results of interviews with informants, basic financial knowledge owned includes knowledge of financial institutions and products, basic calculations, and financial planning.

a. Financial Institutions and Products
   A financial institution is an entity engaged in finance to provide services to customers or the public (Financial Services Authority, 2016 in Waluyo & Marlina, (2020). Financial products and services are offered by formal financial services institutions that are licensed, regulated,

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and supervised by the OJK. The research findings on this variable show that 7 out of 8 informants have knowledge about formal financial institutions in Indonesia such as OJK, banks and cooperatives. 7 out of 8 informants also know the financial products and services offered by financial institutions such as savings, loans, deposits and mutual funds.

b. Basic Financial Calculations

Basic calculation is a person's ability to calculate in order to determine the financial products and services to be selected (Financial Services Authority, 2016 in Waluyo & Marlina, (2020). The research findings on this variable show that only 4 out of 8 informants have knowledge in basic financial calculations. The four informants do ordinary financial calculations such as calculating the amount of income and expenditure funds each month.

c. Financial Planning

"The process of achieving one's life goals through integrated and planned financial management" is what the Financial Planning Standards Board of Indonesia defines as financial planning (OJK, 2019). The research findings on this variable show that 7 out of 8 interviewees have knowledge about financial planning. But the informants have different plans, the first to the seventh informants do short-term financial planning by determining the budget that will be used to meet their needs every day, every week and every month. Then the first informant also did planning long term such as budgeting funds to pay for boarding every 6 months. And the second resource person and the sixth resource person do more detailed financial budgeting when going on vacation out of town.

2. Deposits and Loans

Savings are the accumulation of excess funds obtained by deliberately consuming less than income (Chen & Volpe, 1998 in Waluyo & Marlina, (2020). Bank deposits are products offered from banks to customers for depositing or investing customer money within a certain period of time (Financial Services Authority, 2016 in Waluyo & Marlina, (2020). The research findings on this variable show that 7 out of 8 interviewees have knowledge about saving funds. Then 6 out of 7 informants who have knowledge of saving these funds choose to save money at the bank according to the choice of each informant. And 1 out of 7 informants who have knowledge in saving funds chooses to save their funds in a piggy bank. The reasons why they choose to save money in a bank vary greatly, some are based on the flexibility of the bank then public trust and advice from the closest people, as well as administrative costs every month. Then the reason why one of the interviewees did not save funds in the bank was because the money could not be taken through an ATM machine.

A loan is a type of debt that can include any kind of tangible property, but it is typically more commonly associated with financial loans (Yushita, 2017 in Waluyo & Marlina, (2020). The research findings on this variable show that only 4 out of 8 informants have knowledge about borrowing funds. Meanwhile, the other 4 interviewees have never borrowed funds from institutions or individuals. The 4 informants who have knowledge about borrowing funds make financial loans to friends, siblings and parents and make returns according to the amount of funds borrowed.

3. Insurance

In general, the definition of insurance is a mechanism for transferring risk from the Insured to the Insurer by paying a premium, where if a loss occurs due to uncertainty (risk), the Insurer will provide compensation to the Insured (OJK, 2019). The results of the research on this variable show that all interviewees have knowledge of insurance institutions and products and the benefits provided, such as BPJS, ABDA, Allianz,

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Prudencial, Jiwasraya, then the service product is life insurance or health insurance. Then the informants also mentioned the benefits of insurance including to overcome future losses, for savings, and for long-term financial planning. 6 out of 8 interviewees have health insurance, whose premiums are still paid by their parents.

4. Investment
   Saving or putting money to use in order to increase earnings is called investment (Chen & Volpe, 1998 in Waluyo & Marlina, (2020). The results of research on this variable show that 7 out of 8 informants have knowledge about investment institutions and their products such as banks with mutual fund service products, and stocks. The first resource person and the third resource person have an investment with the type of Gold. Then the sixth and eighth speakers have investments in stocks and cryptocurrencies. 4 out of 8 interviewees who have investments claimed to have benefited from their investment activities. Some of the benefits include: to help meet long-term and short-term needs as well as a means to practice analyzing profits in investing, and for future provision when they want to invest on a larger scale.

The Role of Financial Literacy in Financial Management

The interview results show that financial literacy plays a role in student financial management. The role of financial literacy in financial management is in the stages of determining funds, using resources, risk management, and future planning (Waluyo & Marlina, 2020).

1. Determination of Funding Sources
   Warsono, (2010) in Waluyo & Marlina, (2020) explains that determining the source of funds is a person's ability to know and determine the source of funds. Financial literacy plays a role in financial management at the stage of determining the source of funds. All sources of funds determine the source of funds based on the income earned, then budget the income. And the fifth resource person also determines the source of funds based on the results of the evaluation of expenses in the not before.

2. Use of Funds
   Warsono, (2010) in Waluyo & Marlina, (2020) explains that the use of funds is how to allocate funds owned to meet needs appropriately. Financial literacy plays a role in financial management at the use of funds stage. All interviewees recognized that the role of financial literacy in the use of their funds is to provide a limit to the expenses that will be made. Then there is an additional role of financial literacy in the use of funds of the first, second, fourth, and sixth informants, namely being able to distinguish the priority scale of needs and desires related to financial decisions.

3. Risk Management
   Warsono, (2010) in Waluyo & Marlina, (2020) explains risk management is the management of possible risks that will be faced. Financial literacy plays a role in financial management at the risk management stage. All eight interviewees stated that they had a reserve fund for unexpected events. The reserve fund comes from the remaining or excess budget expenses combined with savings. The fifth interviewee always sets aside a reserve fund from the total income he earns each month.

4. Future Planning
   Warsono, (2010) in Waluyo & Marlina, (2020) states that future planning is done by analyzing future needs so that you can prepare finances from now on. Financial literacy plays a role in financial management at the future planning stage. 7 out of 8 informants stated that

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they have future plans that they want to realize by saving or setting aside money from now on. The first, second, and third interviewees planned for the future for college needs such as internships, KKN (Real Work Lectures), and SP (Short Semester). Then the fifth, seventh and eighth informants planned for the future for the needs after graduating from college, taking a profession and continuing their education to the Masters level. And finally, the sixth informant stated that he had plans in the future to buy a house or property.

Factors Affecting the Implementation of Financial Literacy

The factors that influence financial literacy in students receiving KIP scholarships at Universitas Muhammadiyah Surakarta are:

1. Technology
   Hastini et al., (2020) state that technological advances and the rapid flow of information via the internet have affected Generation Z's life. The following are the research findings on this variable. Based on the results of interviews with informants, it shows that technology has a role in the application of financial literacy. all informants use applications on smartphones such as m-banking and e-wallets to find out financial conditions, after knowing the financial condition of the informants, they admit that they can manage and limit their next expenses. In addition, the first informant uses smartphone applications to view educational videos related to financial literacy. Then the third and fourth informants use the notes feature on smartphones to record transactions that have been made.

2. Parents' Income
   Parents' income is also a factor that affects the financial literacy of students receiving KIP scholarships at Universitas Muhammadiyah Surakarta in managing finances, because the higher the parents' income, the lower their financial literacy. The interviewees said their income was in accordance with the income their parents earned. They also feel that if their parents' income is high, it can lead to consumptive behavior or wasteful behavior because of the large amount of income received so they tend to be lazy to make financial plans and calculations. Meanwhile, if their parents' income is middle to lower class, they will be able to make financial plans and calculations. motivated to apply financial literacy because the income they receive is relatively small and must be allocated to fulfill their daily needs properly.

3. Age
   Age is also one of the factors that influence the financial literacy of students receiving KIP scholarships at Muhammadiyah Surakarta University in managing finance, where the more experience students get, the better the financial decisions they make, Based on the results of the interview, 7 out of 8 interviewees admitted that they were able to manage finances through their experiences.

4. Gender
   The difference between men and women is one of the factors that influence the way students who receive KIP scholarships at Universitas Muhammadiyah Surakarta manage their finances, where women's financial literacy is higher than men’s. where Naturally, humans cannot be separated from their needs, this makes a difference in literacy between the needs of men and women. 7 out of 8 interviewees stated that they could clearly see that women's needs were more dominant than men's needs. Students who are well-versed in financial management will exhibit responsible financial decision-making, such as when to use credit cards, invest, and save money.

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5. Parents' Education Level
   The level of education of parents is also one of the factors for students receiving KIP scholarships at Universitas Muhammadiyah Surakarta in managing finances. 7 out of 8 interviewees also said the same when answering interview questions.

DISCUSSION

The understanding of financial literacy of students receiving KIP Lecture scholarships at Universitas Muhammadiyah Surakarta is classified as very good. This is assessed from the interviewee's response during the interview in accordance with the indicators. Students have a fairly good Basic Financial Knowledge, then students also have knowledge of savings and loans and knowledge of very good insurance, and finally students have good knowledge of investment. Not only that, the students who received the KIP Lecture scholarship at Universitas Muhammadiyah Surakarta also applied financial literacy to their financial management very well. seen from their knowledge in determining the source of funds, the use of funds, risk management, and excellent future planning.

Kurniadi et al., (2019) research is pertinent to the findings of this study, which states that Bidikmisi scholarship recipients are considered to be financially literate. The categories for financial literacy include basic personal finance knowledge, literate knowledge of financial management, and well-literate knowledge of debt and credit. Relevant to research conducted by Zainal et al., (2023) which explains that students who get KIP Lecture are able to allocate aid funds according to their needs. They prioritize costs related to college such as living costs, namely food, boarding house rent, transportation, and so on, purchasing equipment / assets to support education, purchasing books for lectures, practicum fees, purchasing credit to support education, and all costs related to education. For students who have financial resources not only from scholarships, they can have other plans, namely students can use their funds for business capital, for investment or for savings to meet future needs.

This research is also relevant to research conducted by Batizani & Questishat, (2022) which states that students have good financial knowledge and management, because they can meet their needs such as the need for education and their daily needs by managing their income every month. Then Rachmania & Sefudin, (2022) also explained that financial literacy is considered to have been effective in making student pocket money management better, its effectiveness is seen from the management of more manageable pocket money, and making the speakers' finances prosperous, this is considered to have achieved the goals and objectives of financial literacy itself.

Prayustika et al., (2020), presented the findings of a survey conducted by OJK in 2013 on the use of education to improve public finance. Based on the survey results, the financial literacy level of the Indonesian population is divided into four categories:

1. Well Literate (21.84%), confident and knowledgeable about financial services institutions and products, including features, risks and benefits, rights and responsibilities associated with financial products and services, as well as proficient in using financial products and services
2. Sufficient Literate (75.69%), having the understanding to understand the features, risks, rights, and obligations of financial products and services, as well as financial institutions and products and services.
3. Less Literate (2.06%), have limited knowledge about financial institutions, financial products and services they are less literate.

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4. Not Literate (0.41%), lack of knowledge about financial institutions and financial products and services, lack of trust in these institutions, and lack of skills in utilizing financial products and services.

The Financial Services Authority categories above can be used to draw the conclusion that informants fall into the Well Literate category. This means they have knowledge and confidence about financial services institutions and products, including the features, risks, rights, and responsibilities associated with financial products and services. and are proficient in utilizing financial services and products.

The factors that influence financial literacy in students receiving KIP scholarships at Universitas Muhammadiyah Surakarta are technology, parents' income, age, gender, and parents' education level. the first is the technology factor, based on the results of research and discussion of research conducted by Marpaung et al., (2021) the use of financial technology (fintech) applications has an effect on increasing financial literacy. Then, on the age factor as said by Ansong and Gyensare in Ramly & Fahlauddin, (2022) where a person's age indicates the amount of experience a person has gained during his lifetime including his experience in financial matters so that the more experienced his financial decision making will be even better. Then as explained by Hastings, Madrian & Skimmyhorn (2012) in Batizani & Questishat, (2022) that individual financial performance increases with experience and employment.

Next on the gender factor, women's financial literacy is higher than men's. this is also explained in Ramly & Fahlauddin, (2022) which shows that gender affects the level of financial literacy among students, and in his research it is also known that female students have a higher level of financial literacy than men. and the last factor is the level of parental education, this is also explained in Ramly & Fahlauddin, (2022) which states that parental education is a big predictor of financial literacy, meaning that parents who have a strata level of education will teach or pass down knowledge about finance to their children, especially if the parents are on the path or majoring in finance because the child's knowledge comes down from his parents.

CONCLUSION

The purpose of financial literacy is to make people understand more deeply how to manage their finances to a safe stage that makes their finances prosperous, so at this stage financial literacy has been effective in helping student financial management. The understanding of financial literacy of students receiving KIP Lecture scholarships at Universitas Muhammadiyah Surakarta is classified as very good. Students have a fairly good Basic Financial Knowledge, then students also have knowledge of savings and loans and knowledge of very good insurance, and finally students have good knowledge of investment. Not only that, the students who received the KIP Lecture scholarship at Universitas Muhammadiyah Surakarta also applied financial literacy to their financial management very well. seen from their knowledge in determining the source of funds, the use of funds, risk management, and excellent future planning. Based on the explanation of the categories from the Financial Services Authority, it can be concluded that informants fall into the Well Literate category. This means they have knowledge and confidence about financial services institutions and products, including the features, risks, rights and responsibilities associated with financial products and services. and are proficient in utilizing financial services and products.

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