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THE ENTREPRENEURSHIP ABILITY AS THE KEY TO FINANCIAL MANAGEMENT

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Abstrak: Penelitian ini menginvestigasi kemampuan kewirausahaan yang terdiri dari pengetahuan keuangan, sikap keuangan, dan kepribadian keuangan terhadap perilaku manajemen keuangan di UMKM Sentra Kerajinan Gerabah Kasongan, Bantul, dengan menggunakan teori perilaku terencana sebagai kerangka teoritis. Survei dilakukan terhadap 100 pengrajin gerabah secara acak untuk mengumpulkan data. Analisis regresi linier berganda digunakan untuk menguji hubungan antara variabel-variabel pengetahuan keuangan, sikap keuangan, kepribadian keuangan, dan perilaku manajemen keuangan. Hasil menunjukkan bahwa pengetahuan keuangan, sikap keuangan, dan kepribadian keuangan berkontribusi signifikan terhadap perilaku manajemen keuangan pengrajin gerabah. Pengrajin gerabah dengan pengetahuan keuangan yang lebih baik, sikap keuangan yang positif, dan kepribadian keuangan yang proaktif cenderung memiliki praktik manajemen keuangan yang lebih baik. Temuan ini menggarisbawahi pentingnya aspek-aspek psikologis dan pengetahuan dalam membentuk perilaku keuangan, terutama dalam konteks industri mikro seperti kerajinan gerabah. Implikasi praktisnya mencakup perlunya pendekatan pendidikan keuangan yang lebih holistik yang tidak hanya fokus pada peningkatan pengetahuan tetapi juga memperhatikan pembentukan sikap dan kepribadian keuangan yang sehat. Penelitian ini memberikan landasan yang kuat bagi pengembangan strategi pendidikan dan intervensi yang bertujuan untuk meningkatkan manajemen keuangan dan kesejahteraan keuangan di kalangan pengrajin gerabah dan sektor mikro lainnya.
Kata kunci: kemampuan wirausaha, pengetahuan keuangan, sikap keuangan, kepribadian keuangan, perilaku manajemen keuangan

Abstract: This research has investigating the entrepreneurship ability consist of financial literacy, financial statement, and financial personality to financial management behavior at MSME Center of Gerabah Kasongan Handicraft, Bantul, use planned behavior theory as theoretical framework. Survey did to 100 Craftsman as randomly to collect data. Linear regression analysis use for,

testing the relation between financial literacy variables, financial statement, financial personality, and financial management behavior. The result show that financial literacy, financial statement, and financial personality has been contributing as significantly to financial management behavior of craftsman. Craftsman with better financial literacy, financial statement as positively, and financial personality as actively has better financial management practice. These findings underlined the importance of psychological aspects and knowledge to shape financial literacy, especially in small micro enterprise such gerabah handicraft. Practical implications including need financial education approach more holistic not only focus on increasing knowledge but also concern on behavior development and a healthy financial personality. This research is giving strong fundamental for developing education strategic and intervention has the purpose to increase financial management and financial welfare at craftsman and another small micro enterprise front.

Keywords: entrepreneurship ability, financial literacy, financial statement, financial personality, financial management behavior

INTRODUCTION

Micro Small, Medium, and Enterprises (MSMEs) very important to economic development, facing the challenge within fund access. Strategic such as sharing knowledge, absorptive capacity, and service innovation is very important to increase MSMEs performance (Hidayat, 2021). Beside that, the policy has a purpose to increase of competitiveness and business effectiveness that so important to MSMEs sustainable development (Husriadi et al., 2020). MSMEs has important role within economic development in Bantul, Indonesia. These companies already contribute as significantly to job creation and developing PDB in Bantul. Gerabah Kasongan Handicraft, Bantul Regency has culture value and big economic value. Innovation ability of craftsman push the importance of increasing quality of performance to keep competitiveness survival and fill market demand (Amalia & Insfianadewi, 2020). In digital era, MSMEs need to combine financial technology, financial literacy (Sari & Widodo, 2022), and intellectual capital to increase financial inclusion and to grow up business development. Multifacet approach including financial literacy, Financial behavior management, and access to financial service to increase MSMEs development.

Financial behavior management is accepting, allocating, and use of financial resources has main focus on purpose. Main challenging of financial management practice is lack of financial literacy (Rahayu & Rahmawati, 2022). Based on Husriadi et al. (2020) policy and training program did not effective could hampered by factors such as inadequate follow up, lack of understanding after training and lack of human resources to mentoring of financial management. Other challenge is problem on make financial report, difference between operations capital and profit, also perspective changes to increasing economic value of business (Yusniar Mendo et al., 2021). Beside that, lack of financial stability, capital access, competent human resources, and performance evaluation as problems of MSMEs in Indonesia (Martini et al., 2022)

Some problems of MSMEs as reflecting less of entrepreneurship skills level at the end will be affecting to financial management strategic. However understanding of

entrepreneurship already achieved, still there is research gaps as significantly affected to financial behavior management. Previous research highlighted the importance of entrepreneurship skills based on sector within influence resources allocating and risk management (De Massis et al., 2018) but still less of research about how to these ability could translating be financial decision as effectiveness and sustain (Thomas et al., 2020). Beside that, entrepreneurs series characteristic could be affecting investment decision, but there is no research as deeply about affect to financial management (Dabić et al., 2023; Somwethee et al., 2023).

Based on above phenomenon, research motivated to overcome the gap with complete previous research regarding the entrepreneurship ability as reflecting from financial literacy, financial statement, and financial personality. Entrepreneurship ability preferred to be able adopt their financial strategies to facing (De Massis et al., 2018). Entrepreneurs has entrepreneurship ability could be evaluating a risk with more effective, so that they could make smart investment decision (Dabić et al., 2023). This thing is important to financial management, because right decision can increase profitability and decrease probability of loss (Somwethee et al., 2023).

This research use MSME Center of Gerabah Kasongan Handicraft as subject, MSME subject at Kasongan not only inheriting a rich tradition of pottery crafts, but also face modern challenge within business management. Entrepreneurship ability owned by craftsmen has a role within decide how to manage financial, including budgeting, cash flow management, and make investment decision. These research could dig up financial management practice can adapt by MSMEs, as well as how they adapt the market change and consumer needs. This research not only give contribution to entrepreneurship literacy, but also give practical recommendation to enhance financial behavior management at MSME Center of Gerabah Kasongan Handicraft, which give strongest of sustainability and local economic growth.

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LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behavior

Theory of Planned Behavior describe how individual attitude, subjective norms, and behavior control was felt influence intention. Theory of planned behavior was planned to anticipation behavioral consideration. Individual behavioral consideration, consist of three variables, this one decided of behavior and according with theory of planned behavior already plan (attitude, norm, subjective, and behavior control was felt) (Ajzen, 1991). Theory of planned behavior has advantage could distinguish desired activities and not desired with identify one is belief within control what will happen as behavior consequences. Implementing of this theory on the financial management context to understand how knowledge, attitude, and financial personality to interact shape financial behavior management.

Financial literacy

Deep of financial literacy has a role as catalyst within shape their approach to manage financial resources (Aristei & Gallo, 2021). When individual has good understanding about concept, product and financial services, they preferred to involve within financial management practice as proactively. Proactive approach coming from financial literacy hope could produce result better of financial and enhancing financial welfare on the long term. Another one, financial literacy was informed can contribute to identify and mitigate financial risk mitigation. Individual has more knowledge about problem of financial will be ready to know warning signs of financial difficulties.

Financial literacy being basic strongest that hope to feel sense of confident and financial empowerment. Feeling safe and in control get reduce the pressure of financial, at the end will contribute on sense of more financial freedom. Result of previous research was showing financial literacy has positive influence to financial behavior management (Handayani et al., 2022; Humaira & Sagoro, 2018). When individual has deep understanding about concept and financial literacy, they will prefer to involve on behavior such as financial planning as comprehensive, realistic purpose, and adaptive strategic on economic changes condition. Based on first hypothesis as below:

H1: financial literacy has positive influence to financial behavior management

Financial statement

Individual statement to finance and take financial decision is playing important role to shape their approachment within manage financial resources (Sesini & Lozza, 2023). Positive mindset to involve within effective financial management practical including budgeting, saving, investment, and take right financial decision. Financial statement as positively is looking for education and financial information, on the next one to enhancing financial management skills. The availability to educate theirself show proactive approachment and empower within take financial decision. Individual with positive financial statement was preferred show financial behavior as well as finding financial education, and take right financial decision. Result of previous research show that financial statement has positive influence to financial behavior management (Handayani et al., 2022; Humaira & Sagoro, 2018; Moko et al., 2022; Ratnawati et al., 2023). Financial statement which positive could be influencing of financial behavior management to manage better financing. Based on second hypothesis as below:

H2: financial statement has positive influence to financial behavior management

Financial personality

Financial personality including overall approachment, mindset, and tend to individual behavior to financial problem (Frantz et al., 2022). This thing including risk tolerance, shopping habits, tend on financial purpose, and common attitude to money. Individual with conservative, marked by low tolerance to financial risk, probably it show carefully approachment to financial management. They tend more priority of saving, avoiding high risk investment, and very avoid to debt. The other side, individual with aggressive financial personality, to reflect high risk tolerance will catch up investment opportunity with high return and prioritize wealth accumulation rather than short term financial stability.

Individual with discipline financial personality probably show consistent compliance to budgeting and financial planning, while they has financial personality more impulsive probably experienced difficulty within suddenly shopping and difficult to join financial planning (Humaira & Sagoro, 2018; Moko et al., 2022). Beside that, financial personality has positive influence to financial planning (Huda et al., 2020). Positive personality was showing own by MSME and ability to emotion control affected positive on financial planning process. Understand financial planning enable to do financial management strategi which adjusted with tendency and individual specific preferency. Based on second hypothesis as below:

H3: financial personality has positive influence to financial behavior management

RESEARCH METHODS

On this research model is quantitative approach with using primary data. Population on this research is Micro Small Medium Enterprise (MSMEs) Center of Gerabah Kasongan Handicraft, Bantul Regency has culture value and bigger economic in context

developing of MSME in Indonesia. Sampling method on this research is sampling probability. This technique on this research is random sampling technique. Sample by randomly from different background and characteristic, so that reflecting the condition more accurately. The data was collected using a questionnaire that was distributed directly to the respondents (offline). The questionnaire assessment used a Likert scale from 1 to 5. The data was analyzed using multiple linear regression, and the data testing was done using SPSS 24.

Table 1. Variable Measurement

Variables	Indicator
Financial management practice	1. Types of financial planning and budgeting owned; 2. Techniques in preparing financial planning; 3. Saving activities; 4. Insurance activities, pensions, and unexpected expenses; 5. Investment activities, credit/debt, and bills; 6. Financial management monitoring; and 7. Financial management evaluation.
Financial literacy	1. Knowledge of financial management; 2. Knowledge of financial planning; 3. Knowledge of income and expenses; 4. Knowledge of money and assets; 5. Knowledge of interest rates; 6. Knowledge of credit; 7. Basic knowledge of insurance; 8. Knowledge of different types of insurance; 9. Basic knowledge of investment; 10. Knowledge of deposit investment; 11. Knowledge of stock investment; 12. Knowledge of bond investment; and 13. Knowledge of property investment.
Financial statement	1. Developing and adhering to a saving pattern; 2. Setting financial goals for prioritizing essential expenses; 3. Being responsible for financial well being; 4. Focus and concentration in managing finances; 5. Planning expenditures that are a priority; and 6. Planning for the future to achieve a prosperous life.
Financial personality	1. Self confidence; 2. Berani Dare to take risks; 3. Leadership; and 4. Berorientasi Future oriented.

Management accounting practice refers to the actions of an individual or organization in managing finances from a psychological and individual habit perspective. Accounting practices are measured using indicators developed by Humaira & Sagoro (2018) with 7 indicators. Financial knowledge refers to an individual's understanding of the concepts, principles, and financial practices related to various aspects of daily life (such as income management, expenses, savings, investments, and making wise financial decisions). Financial knowledge is measured using indicators developed by Humaira & Sagoro (2018) with 7 indicators. Financial attitude is the mental state, opinions, and evaluations about personal or organizational finances that are applied in attitudes. Financial attitude is measured using indicators developed by Anthony et al.

(2011) with 6 indicators. Personality refers to a set of unique characteristics possessed by an individual, formed through the interaction of innate (genetic) factors and the environment, such as family, culture, life experiences, and education. Personality reflects the consistent patterns of thinking, feeling, and behavior of an individual in various situations. Financial personality is measured using indicators developed by Humaira & Sagoro (2018) with 7 indicators.

RESULTS AND DISCUSSION

The research was conducted over four months, starting from February 2023 until June 2023. After the data was collected, only 83 questionnaires could be processed, while 17 questionnaires could not be processed. The data was then analyzed to understand the profile of Micro Small, Medium, and Enterprises (MSMEs). The next step was data quality testing (validity and reliability tests) and hypothesis testing. The respondent profile presented in Table 2 depicts the characteristics of the respondents.

Table 2. Respondent characteristics

Description		Number	Percentage (%)
Gender	Male	44	53
	Female	39	47
Age	< 25 years old	17	20.5
	26-35 years old	16	19.3
	36-45 years old	11	13.3
	46-55 years old	18	21.7
	56 years old	21	25.3
	Elementary School	19	22.9
Education	Secondary School	19	22.9
	High School	28	33.7
	Diploma/Bachelor's Degree	17	20.5

Source: Output SPSS, 2025

Table 3. Validity Test Results

FL	FS	FP	FBM
0.548*	0.566*	0.784*	0.638*
0.580*	0.671*	0.755*	0.577*
0.735*	0.681*	0.756*	0.595*
0.598*	0.690*	0.728*	0.613*
0.597*	0.669*	0.682*	0.539*
0.664*	0.583*	0.760*	0.819*
0.735*			0.819*
0.523*			
0.392*			
0.383*			
0.396*			
0.248*			
0.251*			

Note: * significance 5%

Based on Table 2, it shows that male respondents (53%) are more numerous than female respondents (47%). This indicates that the distribution of respondents in the study is relatively balanced in terms of gender. Furthermore, the age characteristics show that the majority (25.3%) are over 56 years old. This suggests that most of the

respondents are older individuals with broader knowledge and experience in financial management. Next, the respondent characteristics indicate that most respondents have a high school education level (33.7%), and the majority of the remaining respondents are elementary school graduates (22.9%) and junior high school graduates (22.9%). Only a small percentage of respondents have a bachelor's degree (20.5%), which suggests that most of the respondents have a lower level of education, potentially affecting their understanding of financial concepts and business sustainability.

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Table 4. Reliability Test Results

Variable	Cronbach's Alpha
Financial Literacy (FL)	0.760
Financial Statement (FS)	0.718
Financial Personality (FP)	0.839
Financial Behavior Management (FBM)	0.785

Source: Output SPSS, 2024

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The next test is the data quality test (validity and reliability tests). The validity test uses a significance level of < 0.05 . Based on Table 3, the questions for the financial knowledge, financial attitude, financial personality, and financial management behavior indicators show significance values < 0.05 . This indicates that the questions are suitable to be used as validity indicators. The reliability test uses a Cronbach's Alpha value > 0.70 . Based on Table 4, the variables of financial knowledge, financial attitude, financial personality, and financial management behavior show Cronbach's Alpha values > 0.70 . This indicates that the variables in this study are reliable.

Table 5. Hypothesis Test Results

Description	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	0.690	3.697		0.187	0.852
FL → FBM	0.225	0.054	0.330	4.158	0.000
FS → FBM	0.208	0.097	0.167	2.144	0.035
FP → FBM	0.542	0.075	0.573	7.202	0.000
Count	= 28.930				0.000
Adjusted R Square	= 0.505				

Note: FL: Financial literacy, FS: Financial statement, FP: Financial personality, FBM: Financial behavior management

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The hypothesis test results were obtained using multiple linear regression, and the results can be shown in Table 5. Based on the data analysis, the financial knowledge coefficient is 4.158 with a significance of 0.000, so H1 is supported. The financial attitude coefficient is 2.144 with a significance of 0.035, thus H2 is supported. Additionally, the financial personality coefficient is 7.202 with a significance of 0.000, so H3 is supported.

The results of the first hypothesis test prove that financial knowledge has a positive impact on financial management behavior. This means that the better the financial knowledge, the more it can enhance financial management behavior. This result is consistent with several studies that prove financial knowledge can improve financial management behavior (Humaira & Sagoro, 2018). Having a strong foundation in financial knowledge can help individuals and organizations make the right choices regarding budgeting, savings, and investments. A deep understanding of financial concepts, products, and services makes them more prepared to make the right decisions in managing finances. Without a basic understanding of financial concepts, it will be

difficult to manage finances effectively and make strategic decisions that will lead to long-term financial success. This knowledge empowers them to navigate various financial choices, such as investment opportunities, banking products, and insurance plans, confidently and clearly. Financial knowledge can help companies create reliable strategies. It can determine overall financial management, such as managing financial resources and managing various risks related to financial management.

The results of the second hypothesis test prove that financial attitude has a positive impact on financial management behavior. This means that the better the financial attitude, the more it can improve financial management behavior. This result aligns with several studies that prove financial attitude can improve financial management behavior (Dai et al., 2019; Humaira & Sagoro, 2018). Individuals with a positive attitude toward finances and motivated to achieve their financial goals are more likely to engage in effective financial management practices. They are more inclined to budget, save, invest, and make appropriate financial decisions. A positive financial attitude will tend to seek financial education and information, which will enhance financial management behavior skills (Asalik, Nautwima, 2022). Without a strong financial mindset, individuals may struggle to manage their finances effectively and achieve their financial goals. Developing a healthy attitude toward money and applying good financial behavior is an important step toward financial security and success. The better someone's financial attitude, the better their decisions as investors in the financial sector, as there are psychological factors like how a person behaves.

The results of the third hypothesis test prove that financial personality has a positive impact on financial management behavior. This means that the better the financial personality, the more it can enhance financial management behavior. This result aligns with several studies that prove financial personality can improve financial management behavior (Humaira & Sagoro, 2018). Personality greatly influences how a person manages their finances, such as budgeting, saving, investing, and managing financial risks. Recognizing the characteristics and tendencies of financial personality helps align financial management strategies with the company's goals. Understanding financial personality traits can help avoid risks, be more cautious in investment strategies, and tailor financial management approaches to match the strengths and weaknesses of the owner. This can lead to more effective decision-making and better financial decisions, improving financial well-being. Understanding the financial personality of the owner can lead to decisions that match their needs and protect them from financial mistakes and challenges (Didenko et al., 2023).

CONCLUSION

This study shows that entrepreneurial ability, which includes financial knowledge, attitude, and personality, plays a significant role in shaping financial management behavior in MSMEs at the Gerabah Kasongan Craft Center, Bantul. Using the theory of planned behavior as an analytical framework, it was found that artisans who have good financial knowledge, a positive attitude, and a proactive personality tend to implement better financial management practices. These findings provide deep insights into the psychological factors and knowledge that influence financial behavior at the micro level, particularly in the craft industry. The practical implications emphasize the importance of holistic financial education, which not only enhances knowledge but also develops healthy financial attitudes and personalities. This study contributes to the development of policies and intervention programs aimed at improving financial management and financial well-being among pottery artisans and other micro-sector businesses.

However, this study has some limitations. First, the sample used is limited to MSMEs in one location, so the results may not be generalizable to a broader context.

Second, this study focuses more on psychological factors and does not consider external variables, such as macroeconomic conditions or government policies, which may influence financial management. Future research is recommended to expand the sample scope to various regions and industries to gain a more comprehensive picture. Additionally, further research into the influence of external factors on financial management behavior should also be conducted. Understanding entrepreneurial ability and financial management behavior can be beneficial as more effective steps to support the long-term sustainability of micro-enterprises.

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