

Financial Management Behavior: The Impact of Financial Literacy and Attitudes with Self-Control as Moderator

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Abstract

The study aims to analyze the influence of financial literacy and financial attitudes on the financial management behavior of MSMEs and to examine the role of self-control as a moderating variable. The study used a quantitative approach with data obtained through questionnaires to MSME actors. The sampling technique used random sampling with a sample size design based on Slovin. The research data were analyzed using SEM and moderated regression. The study was conducted from the perspective of the Resource-Based View (RBV) theory. This theory explains that financial literacy and financial attitudes are intangible resources, while self-control is an internal capability that optimizes the utilization of these resources. The results showed that financial literacy and financial attitudes have a positive and significant effect on the financial management behavior of MSMEs. In addition, self-control has been shown to strengthen the influence of financial attitudes on financial management behavior. MSME actors with high levels of self-control tend to be more able to consistently implement financial knowledge and attitudes in financial management practices. This study implies that improving MSME financial management requires strengthening financial literacy, financial attitudes, and self-control in an integrated manner.

Keywords: Self-control, Financial Management Behavior, MSMEs

INTRODUCTION

The development of the Micro, Small, and Medium Enterprises (MSMEs) sector plays a crucial role in the Indonesian economy, both in creating job opportunities and driving economic growth. However, despite their significant contribution, many MSMEs still face a number of challenges, particularly related to business financial management. According to Sela & Usman (2024), MSMEs have grown rapidly with the support of information and communication technology, but they also still face constraints in accessing capital financing. This is due to business management not being carried out properly, effectively, and efficiently (Prasetiani et al., 2023).

MSMEs are also growing rapidly in Pekalongan, particularly in the creative industry sector, such as batik. MSME activities not only play a role in improving the local economy but also in cultural preservation and job creation. Pekalongan is known as a center for the batik industry and trade, making MSMEs the backbone of improving community welfare. The growing number of MSMEs reflects the high level of community economic activity. Common problems encountered by MSMEs include mixing personal and business finances, lack of systematic financial record-keeping, and a lack of long-term financial planning. Furthermore, many MSMEs have not optimally utilized formal financial services, such as banking and business financing. This condition can hinder the development of their businesses.

According to Cholisah & Suryandari (2022), there are four main obstacles faced by MSMEs: limited working capital, human resources, product and technological innovation, and marketing. Limited capital is a major obstacle, so sound financial management is essential. Business strategies to ensure MSMEs continue operating and maintain business continuity include financial education and literacy. MSMEs must demonstrate effective and efficient financial management behaviors, including budget planning, working capital control, and funding for business operations. Previous studies by Sari & Listiadi (2021) and Makkiyah et al. (2023) found that financial literacy had no effect on financial management behavior. However, these results contradict research by (Mutlu & Ozer, 2022; Rifdani & Cerya, 2022).

Several factors suspected of being related to financial management behavior include the attitudes, knowledge, and abilities of each business actor. Several studies have shown that financial literacy, defined as the ability to understand finances in budgeting, managing cash flow, and making rational financial decisions, has an impact on financial management behavior (Phung, 2023; Mawad et al., 2022). However, other studies have found conflicting results (Sari & Listiadi, 2021). These differing findings indicate that financial literacy alone is not necessarily sufficient to drive consistent behavioral change.

Another factor to consider is how business owners record income and expenses, maintain savings accounts, and maintain a regular inventory of merchandise. MSMEs with positive financial attitudes generally demonstrate more disciplined and focused behavior in managing business finances. Furthermore, prudence in spending and a tendency to save or allocate reserve funds are also important indicators of good financial attitudes. This enables MSMEs to be better prepared for economic uncertainty and business risks. If business owners have a sound financial attitude, their financial management behavior will be effective. This is consistent with research conducted by (Suwarno et al., 2022; Cholisah & Suryandani, 2022; Nurrohmat & Sutanto, 2021). Different results are presented by research by (Yusnita et al., 2022; Hendry et al., 2022).

Resource-Based View (RBV) perspective, financial literacy and financial attitudes are internal resources possessed by MSMEs. However, the effectiveness of utilizing these resources depends heavily on the MSME's ability to manage them. In this regard, self-control is thought to be a key factor in bridging this gap. Entrepreneurs with high levels of self-control tend to be able to consistently implement financial knowledge and attitudes into real-life behavior (Rahayu et al., 2023). However, research examining the role of self-control as a moderating variable, particularly in MSMEs, is still relatively limited. Most studies focus on direct effects without considering interactions between variables. Therefore, there is a research gap that needs to be addressed, namely the importance of examining the role of self-control in strengthening the relationship between financial literacy and financial attitudes on MSME financial management behavior.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Resource-Based View (RBV)

The Resource-Based View (RBV) perspective, MSMEs are viewed as entities possessing diverse internal resources, both tangible and intangible. These resources include financial knowledge, managerial skills, business experience, and attitudes toward financial management. The RBV emphasizes that a business's success is determined not only by external factors but also by the ability to effectively manage and utilize its internal resources. Resources that are valuable, rare, difficult to imitate, and non-substitutable provide a competitive advantage. Therefore, MSMEs must possess the resources and capabilities to support their competitiveness and business sustainability (Grant, 2001).

Financial management behavior among MSMEs can be understood as a reflection of their ability to optimize these internal resources. MSMEs with good financial literacy, disciplined record-keeping, and the ability to plan and control cash flow are better able to face business risks and

capitalize on existing opportunities. Therefore, it is important to examine financial management behavior within the RBV framework to understand how internal resources contribute to MSME performance and sustainability.

Financial Management Behavior

Financial behavior is the ability to obtain income, organize and manage money, and set aside money for savings (Siregar & Simatupang, 2022). In the context of MSMEs, business owners will strive to balance their cash flow and income. MSMEs will also adopt policies that minimize risk to maintain the stability of their business's financial condition. Therefore, economic decision-making by MSMEs requires effective financial management behavior. MSMEs can experience financial problems due to careless money management behavior when making financial expenditure decisions to fund business operations. Good financial management behavior is necessary to enable them to manage their money responsibly.

Financial management behavior reflects the ability of MSMEs to plan, organize, and control the wise use of financial resources. Furthermore, this behavior is characterized by short-term and long-term planning, such as preparing for emergency funds and preparing for future needs. In practice, MSMEs often face various challenges, such as limited capital, unorganized financial records, and mixing business and personal finances. These conditions lead to suboptimal financial decision-making, which can ultimately hinder business growth. Therefore, sound financial management behavior is crucial for MSMEs to maintain business stability and increase competitiveness.

Financial Literacy

According to (Soejono & Mendari, 2020), financial literacy is the ability to reconstruct various incoming financial information to formulate business policies and implement them effectively. In the context of MSMEs, financial literacy is not only personal but also encompasses managerial skills in managing business finances sustainably. Financial literacy encompasses three dimensions: 1. Knowledge of products, services, and financial concepts. 2. Skills in managing finances. 3. Confidence in making sound financial decisions. In the context of MSMEs, these three dimensions are integrated into daily business operations, such as cash flow management, transaction recording, working capital planning, and investment and financing decision-making. A high level of financial literacy enables MSMEs to reduce errors in financial decision-making, increase transparency and accountability in business management, minimize the risks of moral hazard and adverse selection, and optimize the use of financial resources.

The Resource-Based View (RBV) perspective, financial literacy can be categorized as an intangible resource possessed by business actors. The RBV emphasizes that performance excellence is determined by the ability to manage resources that are valuable, rare, difficult to imitate, and non-substitutable (VRIN). Financial literacy fulfills these characteristics because an individual's financial knowledge and understanding are specific, developed through experience and learning (Hamirul & Desiyanti, 2020), and not easily replicated by others instantly. Therefore, MSMEs with high financial literacy tend to be better able to optimize their resources in business activities. They are more disciplined in preparing budgets, maintaining financial records, and controlling expenditures and capital use. This indicates that financial literacy acts as an internal factor that encourages better financial management behavior.

H1: Financial literacy has a positive effect on financial management behavior.

Financial Attitude

The financial attitude of MSMEs is a psychological factor that reflects their perspective and evaluation of financial aspects. This attitude plays a crucial role in shaping effective and sustainable business management behavior. Therefore, strengthening positive financial attitudes, in addition

to improving literacy, is key to improving the quality of MSME management. Financial attitudes reflect how MSMEs interpret money, risk, planning, and economic decision-making. This attitude is typically reflected in an orientation toward money, courage or caution in making financial decisions, and consistency in managing income and expenses. A positive financial attitude will encourage more disciplined financial management behavior, improve the quality of business decision-making, strengthen business resilience to crises, and reduce impulsive or irrational financial behavior.

The Resource-Based View (RBV) perspective, financial attitudes can be viewed as part of the intangible resources of MSMEs. These attitudes are formed through learning, experience, and the social environment, thus possessing unique and difficult-to-replicate characteristics. MSMEs with positive financial attitudes tend to have high levels of self-control, are more cautious in decision-making, and have a long-term orientation towards business management. They are more disciplined in preparing budgets, recording transactions, and managing capital efficiently. Conversely, poor financial attitudes can lead to consumptive behavior and undirected financial management. Thus, financial attitudes act as an internal factor influencing the quality of financial management behavior.

H2: Financial attitudes have a positive effect on financial management behavior.

Self-control

Self-control is the ability of MSMEs to regulate impulses, emotions, and short-term desires to achieve long-term goals. In the context of financial management, self-control plays a crucial role in restraining consumer behavior, avoiding impulsive spending, and maintaining consistency in implementing established financial plans. For MSMEs, this ability is crucial because they often face pressures from business and personal needs that can potentially disrupt financial stability. From a Resource-Based View (RBV) perspective, self-control can be categorized as an intangible resource that is unique, developed through experience, and difficult for others to imitate. RBV emphasizes that the effective utilization of internal resources is crucial to performance, thus self-control can act as a mechanism that strengthens the utilization of other resources, such as financial literacy and financial attitudes.

MSMEs with high financial literacy will understand the importance of financial management, but without self-control, this understanding will not necessarily be implemented consistently. Likewise, a positive financial attitude needs to be supported by self-control skills to translate into real-life behavior. With strong self-control, MSMEs tend to be more disciplined in applying their financial knowledge and attitudes, such as consistent record-keeping, controlling expenses, and effectively managing cash flow. Conversely, low self-control can weaken the influence of financial literacy and financial attitudes on financial management behavior, as individuals are more easily tempted to make irrational financial decisions.

H3: Self-control strengthens the influence of financial literacy on financial management behavior

H4: Self-control strengthens the influence of financial attitudes on financial management behavior.

RESEARCH METHODS

This study focuses on objectively measuring financial literacy, financial attitudes, financial management behavior, and self-control, as well as analyzing the influence between variables using statistical techniques. The study employed an associative survey design. Data were collected using a questionnaire with a Likert scale of 1-5. The population comprised all MSMEs in Pekalongan. A sample size of 100 MSMEs was determined using the Slovin formula as follows.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{115.312}{1 + 115.312(0,10)^2}$$

$$n = \frac{115.312}{1.153,13}$$

$$n = 99,99 (100)$$

The operationalization of each variable, namely financial literacy, is measured using General Knowledge, Saving and Borrowing, Insurance, and Investment (Hariyanti & Artiyany, 2020). Then, financial attitudes are measured using Orientation towards personal finance and beliefs about financial conditions by (Novianti & Salam, 2021). Financial management behavior is measured by financial planning, saving, financial use, and recording (Natalia et al., 2019). The research instrument is tested through validity and reliability testing. The research data is then analyzed using the Moderated Regression Analysis (MRA) technique to determine the effect of the interaction between self-control and each independent variable (financial literacy and attitudes). Hypothesis testing is carried out using a t-test by looking at the significance value, which is <0.05 , so the hypothesis is accepted.

RESULTS AND DISCUSSION

This study used 100 questionnaires distributed to MSMEs in Pekalongan. Data processing showed Cronbach's alpha values for financial literacy (0.887), financial attitudes (0.926), self-control (0.833), and financial management behavior (0.887), indicating that all variables were reliable. Validity tests for all statement items from the independent variables (financial literacy and attitudes), the dependent variable (financial management behavior), and the moderating variable (self-control) yielded loading factor values >0.70 , concluding that the statement items were valid. The next step was to test the goodness of fit of the model, as presented in Table 1.

Table 1. *Goodness of Fit Model*

<i>Model Fit and Quality Indices</i>	<i>Fit Criteria</i>	<i>Index</i>	<i>P-Value</i>	<i>Conclusion</i>
<i>Average path coefficient (APC)</i>	<i>P-value</i> $<0,05$	0,239	$P=0.003$	Accepted
<i>Average R-Squared (ARS)</i>	<i>P-value</i> $<0,05$	0,246	$P=0.002$	Accepted
<i>Average Adjusted R-Squared (AARS)</i>	<i>P-value</i> $<0,05$	0,214	$P=0.006$	Accepted
<i>Average Block Variance Inflation Factor (AVIF)</i>	$AVIF \leq 5$ idealnya $\leq 3,3$	2.514		Ideal
<i>Average Full Collonearity VIF (AFVIF)</i>	$AFVIF \leq 5$ idealnya $\leq 3,3$	1.599		Ideal
<i>Tenenhaus GoF (GoF)</i>	Small $\geq 0,1$, medium $\geq 0,25$, dan large $\geq 0,36$	0,418		Large

Source: processed data 2026

Tabel 2. Hypothesis Test Results

Hypothesis	<i>P-Coefficient</i>	<i>P-value</i>	Kesimpulan
Hypothesis one	0,391	$<0,001$	Accepted

Hypothesis two	0,273	0,002	Accepted
Hypothesis three	0,125	0,100	Rejected
Hypothesis four	0,165	0,043	Accepted

Source: processed data 2026

The next analysis of the research results concerns the acceptance of the hypothesis. Hypotheses can be accepted or rejected by examining the path coefficients and p-values. Referring to the table above, three hypotheses in this study are accepted. Thus, financial management behavior among MSMEs is influenced by financial literacy and attitudes. Self-control can strengthen financial attitudes toward financial management behavior.

Financial Literacy and Financial Management Behavior

The research findings showed a significance value of <0.001 . This suggests that MSMEs' financial literacy in financial concepts and practices impacts their behavior in managing business finances (Wahyuni et al., 2022). These findings also indicate that financial management behavior is a manifestation of capabilities developed through financial literacy. MSMEs with high levels of financial literacy tend to maintain routine financial records, prepare budgets, and conduct periodic financial performance evaluations.

The Resource-Based View (RBV) perspective, financial literacy meets the VRIN (valuable, rare, inimitable, and non-substitutable) characteristics. Financial literacy is valuable because it can improve the quality of decision-making, especially in the context of resource constraints often faced by MSMEs. Furthermore, financial literacy is also relatively rare, given that not all MSMEs have the same access to and ability to understand financial aspects. Furthermore, financial literacy is difficult to imitate because it is formed from a unique combination of experience, education, and individual learning. This resource is also not easily replaced, because even though financial technology is developing rapidly, a basic understanding is still needed to optimally utilize it.

Financial Attitudes and Financial Management Behavior

The results of the study indicate that financial attitudes have a positive effect on the financial management behavior of MSMEs (significant at 0.002). This indicates that MSMEs with good financial attitudes, such as discipline in using funds, an orientation toward long-term planning, and prudence in financial decision-making, tend to exhibit more structured and responsible financial management behavior. Financial attitudes reflect affective and psychological dimensions that influence how financial knowledge is translated into concrete actions. Thus, financial attitudes act as a driving force that activates internal capabilities in financial management.

Based on the RBV, financial attitudes are valuable because they encourage efficient resource use and reduce potential waste. Furthermore, good financial attitudes are relatively rare, given that not all MSMEs possess a high level of awareness and commitment to the importance of disciplined financial management. These attitudes are also inimitable, as they are formed from experience, personal values, and habits developed over time. Furthermore, financial attitudes are not easily replaced by other factors, as without the right attitude, even financial knowledge will not be optimally implemented.

Financial attitudes also play a role in improving MSMEs' ability to navigate uncertainty. Businesses with a prudent attitude tend to set aside reserve funds, avoid excessive risk, and conduct regular financial evaluations. Within the RBV framework, this reflects the ability to adapt and respond effectively to changes in the business environment. MSMEs with a sound financial attitude demonstrate behaviors such as separating personal and business finances, disciplined cash flow management, and more thorough financial planning (Rahayu & Meitriana, 2023).

Self-control, Financial Literacy, and Financial Management Behavior

The test results indicate that the third hypothesis is rejected (a significance value of 0.10). For MSMEs, financial literacy can be viewed as a valuable intangible resource because it provides insight into financial decision-making, such as cash management, investment, and debt management. These research findings reinforce the view that, from a RBV perspective, MSME competitiveness depends not only on resource ownership but also on the ability to manage and control its utilization.

Financial literacy without adequate self-control tends not to result in significant behavioral changes. MSMEs may understand the importance of financial record-keeping, spending control, and budget planning. Although self-control is a psychological aspect of an individual, in MSME practice, it is often volatile, influenced by economic pressures, consumer needs, and environmental conditions. As a result, self-control is not stable enough to serve as a complementary resource that strengthens the utilization of financial literacy. The research findings align with those of (Sihar et al., 2024).

Self-control, Financial Attitudes, and Financial Management Behavior

The fourth hypothesis of this study was accepted. This can be explained by the fact that a positive financial attitude essentially creates a tendency to behave well in managing finances (Yatiningsih et al., 2024). However, without adequate self-control, this tendency is often not implemented consistently. This attitude is reflected in the awareness of the importance of disciplined financial management (Rahmawati & Putri, 2023). However, in reality, most MSMEs continue to spend impulsively, mix personal and business finances, or ignore budget planning.

In the context of MSMEs, pressures such as income fluctuations, personal consumption needs, and business uncertainty require strong self-control. Entrepreneurs with high self-control are better able to maintain financial stability and adhere to sound financial management principles. This finding confirms that the success of MSME financial management is determined not only by attitude but also by the ability to control actions. Therefore, within the RBV framework, self-control is a strategic capability that strengthens the influence of financial attitudes as an internal resource in shaping effective financial management behavior.

Efforts to improve the quality of financial management in MSMEs require attention not only to developing positive financial attitudes but also to strengthening self-control. This can be achieved through self-management training, developing disciplined financial habits, and using simple control systems such as daily record-keeping and budget restrictions. Thus, integrating financial attitudes and self-control will result in more consistent and sustainable financial management behavior. Overall, the results of this study reinforce the view that, from a RBV perspective, MSMEs' competitive advantage stems not only from resource ownership but also from their ability to manage and control resources.

CONCLUSION

The results of this study indicate that financial literacy and financial attitudes have a positive influence on the financial management behavior of MSMEs. Financial literacy plays a role in improving the cognitive abilities of business actors in understanding and managing financial aspects, while financial attitudes reflect psychological tendencies that encourage individuals to act in a disciplined and responsible manner in financial management. Furthermore, self-control has been shown to play a role in strengthening the influence of financial attitudes. MSMEs with high levels of self-control tend to be more able to consistently implement financial management in real-life behaviors, such as controlling business expenses.

This research data was collected cross-sectionally (at a single point in time), so it is unable to capture dynamic changes in financial management behavior over the long term. Furthermore, the data was obtained through a questionnaire that relies on respondents' perceptions (self-reported),

potentially introducing subjective bias or discrepancies between answers and actual conditions. Future research is recommended to add other variables such as financial inclusion and financial technology (fintech). Future research should utilize mixed methods and longitudinal designs to examine behavioral changes over time and obtain more comprehensive results.

MSMEs are advised to continuously improve their financial literacy, not only by understanding basic concepts but also by applying them in practices such as financial recording, budgeting, and financial performance evaluation. MSMEs must also develop a disciplined and long-term financial attitude, for example by practicing the separation of personal and business finances and avoiding unproductive spending. Furthermore, MSMEs need to strengthen self-control in financial management, such as by setting spending limits and setting financial targets. This research contributes to the development of the Resource-Based View (RBV) theory by emphasizing that financial literacy and financial attitudes are part of strategic intangible resources. On the other hand, self-control acts as an internal capability that strengthens the utilization of these resources. Thus, this research enriches the RBV literature, which focuses not only on physical assets but also on psychological and behavioral factors.

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