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Financial Literacy and Financial Planning Factors on Finan-cial Behavior In MSME Actors Providing Agricultural Production Facilities

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Abstrak: Untuk kelancaran produksi hasil pertanian, dibutuhkan benih, pupuk dan pestisida. Melihat kebutuhan tersebut, maka UKM penyedia sarana produksi pertanian merupakan UKM yang paling penting dan paling dibutuhkan sebagai penyedia benih, pupuk dan pestisida. Jenis data dalam penelitian ini adalah data kuantitatif. Populasi dalam penelitian ini adalah UKM penyedia sarana produksi pertanian dengan jumlah 30 UKM. Pengolahan data menggunakan IBM SPSS. Literasi Keuangan (Financial Literacy) Pelaku UMKM Penyedia Sarana Produksi Pertanian berpengaruh signifikan terhadap Perilaku Keuangan (Financial Behavior) Perencanaan Keuangan (Financial Planning) Pelaku UMKM Penyedia Sarana Produksi Pertanian tidak berpengaruh signifikan terhadap Perilaku Keuangan (Financial Behavior) Pelaku UMKM Penyedia Sarana Produksi Pertanian memiliki literasi keuangan yang baik karena memiliki pemahaman tentang keuangan. Tidak semua pelaku UMKM penyedia sarana produksi pertanian menerapkan perencanaan keuangan yang baik, banyak dari mereka yang belum memikirkan investasi jangka pendek dan jangka panjang, seperti memperoleh keuntungan yang maksimal dan berusaha membuka cabang di daerah lain.

Kata Kunci: Literasi Keuangan, Perencanaan Keuangan, Perilaku Keuangan

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Abstract: *For the smooth production of agricultural products, seeds, fertilizers and pesticides are needed. Given this need, SMEs that provide agricultural production facilities are the most important and most needed SMEs as providers of seeds, fertilizers and pesticides. The type of data in this study is quantitative data. The population in this study are SMEs who provide agricultural production facilities with a total of 30 SMEs. Data processing uses IBM SPSS. Financial Literacy for MSME Actors Providing Agricultural Production Facilities has a significant impact on Financial Behavior (Financial Behavior) Financial Planning (Financial Planning) for MSME actors providing Agricultural Production Facilities does not has a significant impact on Financial Behavior (Financial Behavior) MSME actors providing agricultural production facilities have good financial literacy because they have an understanding of finance. Not all of the MSME actors providing agricultural production facilities implement good financial planning, many of them have not thought about short-term and long-term investments, such as obtaining maximum profits and trying to open branches in other areas.*

Keywords: *Financial Literacy, Financial Planning, Financial Behavior*

Introduction

Financial behavior is an individual's capacity to control, distribute, and utilize the financial resources available to him (Andre, 2020; Sanderson et al., 2018; Philippas & Avdoulas, 2021). Knowledge of financial planning is very important for everyone, especially SMEs for the progress of their business (Beshears et al., 2018; Hussain et al., 2018; Baker et al., 2019). The ability to control one's financial attitude is also influenced by financial literacy. Nowadays, financial literacy is very important for everyone to have because financial literacy is a person's capacity to manage their finances effectively, an ability that everyone should have today (Grohmann, 2018; Klapper & Lusardi, 2020). Financial problems will always be a part of everyday life in society (Kooij et al., 2018; Babych et al., 2018; Skagerlund et al., 2018). Everyone's daily activities will definitely involve money. Overall good financial performance is the goal of financial planning, which is the process of achieving one's financial goals in fulfilling one's necessities of life (Rai et al., 2019; Amagir et al., 2018; Yap et al., 2018) Financial planning can be formed starting from income, expenses, savings, investments, planning for children's education, retirement and old age security (Berry et al., 2018; Jung et al., 2018). Financial problems can be reduced by those who are able to plan or manage their finances properly. Hamidah et al. (2019) Judging from the number of businesses created and the number of jobs created, MSMEs are a type of business that has a significant impact on the Indonesian economy. Currently, micro, small and medium enterprises (MSMEs) in Jember Regency are receiving support and attention from the Jember Regency Government. The existence of MSMEs providing agricultural production facilities can certainly support agricultural production produced by farmers. But from several research results on the effect of financial literacy on performance and business continuity for MSME actors and if you look at the conditions of MSME providers of agricultural production facilities, do these MSME actors have adequate knowledge about financial planning in their business and the preparation of detailed financial reports for business continuity.

The existence of a Research Gap became a reference regarding differences in research conducted by previous researchers, where the first research gap discussed differences in research object targets. In Jefilyana & Handoyo's (2022) researchers, the target object of research is shopee users. Researcher Lauriady & Wiyanto (2022) the target object of their research is OVO users. Researcher Sholeh (2019) targets the object of his research to students of educational study programs economy. Therefore this research will close the research gap by the target object of research on SMEs. The second Research Gap discusses differences in research locations MSME object. In researchers Rohmah et al. (2021) the research location is in Banyuwangi. Researchers Andriyani & Sulistyowati (2020) research location is in Bekasi. Researchers Aditya & Azmansyah (2021) research location is in Pekanbaru. Researcher Tampubolon & Rahmadani (2022) the research location is in Coal. Therefore the research gap in this study is located in Jember, because in previous studies no one had researched it in Jember.

Hypothesis Development

a. Effect of Financial Literacy on Financial Behavior

People with limited financial literacy, unlike people with a high level of financial literacy, naturally tend to make bad financial decisions in managing finances (Suriani, 2022). Research conducted by Sholeh (2019) gives the result that Financial Literacy has a positive and significant influence on Financial Behavior. Another research conducted by Arofah & Kurniawati (2021) gives the result that Financial Literacy has a positive and significant influence on Financial Behavior.

H1: Financial Literacy has a positive effect on Financial Behavior

b. Effect of Financial Planning on Financial Behavior

One of the behaviors in financial management is financial planning, which involves taking financial action, starting with planning, exploring cost resources, bookkeeping, spending, monitoring and accountability and financial reporting so that financial institutions can operate efficiently and effectively (Riadi, 2023). Research conducted by Fadilah & Purwanto (2022) gives the result that Financial Planning has a positive and significant influence on Financial Behavior. Another study conducted by Yousida et al. (2020) gives the result that Financial Planning has a positive and significant influence on Financial Behavior.

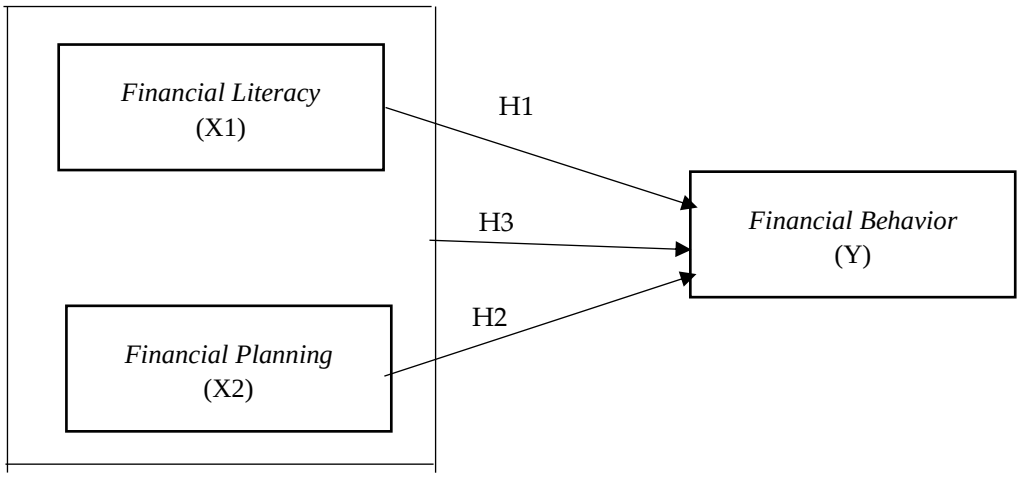
H2: Financial Planning has a positive effect on Financial Behavior

c. The Influence of Financial Literacy and Financial Planning on Financial Behavior

Having good financial literacy and financial planning can make a person have good financial behavior. This will certainly have a positive impact on their survival in the present and also in the future. Research conducted by Susanti et al. (2017) gave the result that Financial Literacy and Financial Planning have a positive and significant influence on Financial Behavior. Another research conducted by Wardhani (2019) gives the result that Financial Literacy and Financial Planning have a positive and significant influence on Financial Behavior.

H3: Financial Literacy and Financial Planning have a positive effect on Financial Behavior

Conceptual Framework



Based on the frame of mind that has been developed , hypotheses can be formulated in this re-search , namely:

H1 = Allegedly that Financial Literacy has a significant influence on Financial Behavior.

H2 = It is suspected that Financial Planning has a significant influence on Financial Behavior.

H3 = It is suspected that Financial Literacy and Financial Planning have a significant influence on Financial Behavior.

Method

Research Design

The type of data in this study is quantitative data, namely research that emphasizes testing theories through measuring research variables using numbers and also conducting data analysis with statistical procedures. For research methods using causal-associative research or research that leads to cause and effect where the independent variable (which influences) and the dependent variable (which is influenced).

Population, Sample, Sampling

Population is a generalized area consisting of; objects/subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn as the final result and discussion (Sugiyono, 2008). The population in this study are SMEs who provide agricultural production facilities with a total of 30 SMEs. In this study the technique to be used in sample collection is through the Nonprobability Sampling technique using Saturated Sampling (census) in which all members of the population will be used as samples. The number of samples that will be used is 30 MSMEs and for each MSMEs two questionnaires will be distributed, namely for business owners and also for their finance department.

Intervention Procedure

Data collection techniques are methods used to collect data that will be examined by researchers. So that data collection techniques require appropriate, strategic and systematic steps in order to obtain valid and accurate data in accordance with the reality that occurs in the field. Data collection techniques used by researchers are:

1. Observation

Compared to other data collection methods, observation has the most specific traits and characteristics. If questionnaires and interviews always communicate with the intended object, then observation is not limited to people but can be done by observing other natural objects.

2. Interview

Researchers can use interviews as a data collection method before the survey to decide what questions to explore and also when to require more detailed responses from respondents.

Interviews can be used as the main method of data collection in research. Researchers need more specific data in their research.

3. Documentation

According to KBBI (Indonesian Big Dictionary), documentation is the collection, selection, processing, and storage of information in the field of knowledge, giving or collecting evidence and information such as pictures, quotes, clippings, and other reference materials.

4. Questionnaire

According to the Big Indonesian Dictionary (KBBI), the meaning of the word questionnaire is a research or survey tool consisting of a series of written questions, aimed at obtaining responses from a selected group of people through personal interviews or by post. Another meaning of the questionnaire is a list of questions.

Instrument

This reliability test has the aim of knowing the consistency of the results of measuring research variables. Statements on the questionnaire can be declared correct if the answers from each individual to the questionnaire statements are consistent answers from time to time. In this reliability test, it will provide an overview of the extent to which the measurement results that have been carried out are relatively confirmed if the measurement is carried out using several tests of these measurements.

Descriptive Statistical Analysis

The first process in conducting testing in a study is one of the steps that can be started by conduct-ing descriptive statistical tests on the proposed variables. So that a general description of the data will be seen which can be an initial consideration in a conclusion regarding the existing hypotheses in the study. When carrying out a variable descriptive test in research or better known as a descriptive statis-tical test, it is necessary to display several indicators to describe the results of the test later.

Instrument Data

Validity Test

Data from questionnaire state-ments will be declared valid if at every point of the proposed questionnaire statement can explain events which can be measured through validity testing (Ghozali, 2013; Fatihudin, 2018). Testing the validity of this data will explain and test how well a measurement instrument is used to measure more precisely. The validity that will be used in this test will provide a correlation score or point of each statement item submitted on the ques-tionnaire. The criteria set in measuring whether or not a data is valid is if the r-count (correlation coef-ficient) is greater than the r-table (crisis value) then it can be said to be valid. In addition, if the sig val-ue <0.05, the instrument data can be said to be valid (Ghozali, 2013).

Reliability Test

This reliability test has the goal of knowing the consistency of the re-sults of measuring research variables. Statements on the questionnaire can be declared correct if the answers from each individual to the questionnaire statements are consistent answers from time to time. In this reliability test it will provide an overview of the extent to which the results of the measurements that have been made are said to be relatively consistent if the measurements have been carried out us-ing several tests of these measurements.

Data Analysis Test

Multiple Linear Regression Analysis

According to Ghozali (2013), in order to know or measure the intensity in the relationship be-tween the dependent variable (Y) and also with several independent variables (X), the type of analysis that will be used later is multiple regression analysis. The model in the regression equation that will be used can be formulated as follows: $Y = \alpha + \beta 1X1 + \beta 2X2 + e$ Where : Y : Financial Behavior α : Con-stant $\beta 1,2$: Regression coefficient for variables X1,X2 X1 : Financial Literacy X2 : Financial Planning e : Confounding factors outside the model (regression error).

Classical Assumption Test

1. Normality Test

This normality test was carried out using the One-sample Kolmogorov Smirnov Test and Shapiro Wilk, Normal Probability Plot with the help of the statistical program available in IBM SPSS (Statistic Pocket For Social Science) Version 25 (Ghozali, 2013).

2. Multicollinearity Test

This multicol-linearity test aims to test the regression equation model whether a correlation is found between each of the proposed independent variables. A regression model can be said to be free from multicollinearity if it has VIF around number 1, where tolerance = 1/VIF or VIF=1/tolerance (Ghozali, 2013).

3. Heteroscedasticity Test

Testing the classical assumption of heteroscedasticity illustrates that in a regression model there is a possibility of inequality in the variance of the residuals between one observation and another showing constant results, so it is said to be homoscedasticity. If the variants are not the same, then it is called heteroscedasticity (Ghozali, 2013).

Hypothesis Testing

This hypothesis test is used to test the independent variables proposed to have an influence or not on the dependent variable. In this study the hypothesis testing was carried out using the t test through IBM SPSS version 25.

1. T test

This test is conducted to determine whether the independent variables individually have an influence on the dependent variable. The terms of acceptance or rejection are determined if the significant num-ber is below or equal to 0.05, then alternative H is accepted and H0 is rejected. Hypothesis testing can also be done using t count and t table with the following conditions:

a. H0 : bi = 0, means that partially there is no significant effect of the variable X1,X2 against Y. H1: bj ≠ 0, meaning that partially there is a significant effect of the variable X1, X2 to Y (Ghozali, 2013).

b. Test criteria: 1. H0 is accepted, if t-count <t-table, it means that partially there is no significant effect of the variables X1, X2 on Y. 2. H0 is rejected, if t-count > t-table, it means that partially there is a significant influence from variables X1, X2 on Y (Ghozali, 2013).

2. F test

The F test is a variable test used to test hypotheses about differences between two or more population means. The F test can also be used to test whether the multiple linear regression model built has a good fit (Ghozali, 2013)

Coefficient of Determination (R2)

According to Ghozali (2013), the coefficient of determination (R2) is used to measure the extent to which the ability of the regression model is able to describe and explain the dependent variable in a study. The value of the coefficient of determination is between zero and one. The value (R2) which shows a smaller number explains that the ability of the proposed independent variable to describe the dependent variable in the study is very limited. Vice versa, values that start to approach one indicate meaning if the proposed independent variable provides almost all of the information needed to pro-vide an overview and prediction of the dependent variable (Ghozali, 2013). The most basic weakness of using this test of the coefficient of determination is the bias in the number of independent variables proposed.

Result and Discussions

The Jember Regency Government provides support and attention to MSMEs spread across Jember Regency. Mr. Hendy Siswanto as the regent of Jember explained that the current efforts were to encourage economic growth through the existence of MSMEs. The Jember Regency Government will allocate a budget to carry out training and assistance for MSMEs in various sectors. Various aspects or activities can be used to fulfill the role of the central and regional governments in facilitating the growth and development of MSMEs, including; subsidies, facilities and infrastructure, business licensing, training, trade promotion and institutional support for the MSMEs themselves. MSMEs themselves are actually business activities that can expand and open doors and jobs and provide broad financial assistance to the local area. In addition, through the expansion of MSMEs, it is possible to increase equity and people's income, support financial development and provide services regarding the economy to the community.

One of the MSME sectors that is currently growing rapidly is the agricultural sector. The community's need for food makes the agricultural sector one of the important sectors, because it produces agricultural products in the form of rice, corn, wheat, and others which will later be consumed by the community as basic needs in everyday life. So that the creation of MSMEs providing agricultural production facilities in almost every sub-district in Jember Regency.

Statistical Description of Data or Research Variables

Description of the Financial Literacy Variable (X1)

The following table displays the distribution of respondents' responses to each indicator of the Financial Literacy variable (X1):

Table Respondents' Responses to Financial Literacy Variables (X1)

	Frequency								
Items	Strongly Disagree (1)	%	Disagree (2)	%	Agree (3)	%	Strongly Agree (4)	%	Total
X1.1	0	%	13.3	%	71.7	%	15	%	100%
X1.2	0	%	18.3	%	66.7	%	15	%	100%
X1.3	0	%	1.7	%	55.0	%	43.3	%	100%
X1.4	0	%	10.0	%	66.7	%	23.3	%	100%
X1.5	0	%	51.7	%	45.0	%	3.3	%	100%

Source: Processed data, 2023

According to the data in table 4.2, some respondents agreed more with the statements from the Financial Literacy variable questionnaire (X1). This is shown by the majority of the percentage of respondents' responses in Financial Literacy (X1) who agreed with the statements given in the questionnaire because respondents can be said to understand enough about what is the basis of financial management, namely with good financial literacy, so that it can be proven that respondents have a good understanding of matters related to Financial Literacy.

Description of Financial Planning Variables (X2)

The following table displays the distribution of respondents' responses to each indicator of the Financial Planning variable (X2):

Table Respondents' Responses to Financial Planning Variables (X2)

	Frequency								
Items	Strongly Disagree (1)	%	Disagree (2)	%	Agree (3)	%	Strongly Agree (4)	%	Total
X2.1	0	%	18.3	%	58.3	%	23.3	%	100%
X2.2	0	%	18.3	%	65.0	%	16.7	%	100%
X2.3	0	%	26.7	%	53.3	%	20.0	%	100%
X2.4	0	%	8.3	%	56.7	%	35.0	%	100%
X2.5	0	%	3.3	%	48.3	%	48.4	%	100%

Source: Processed data, 2023

According to the data in the table, some respondents agreed more with the statements from the Financial Planning variable questionnaire (X2). This is shown by the percentage of respondents' responses in Financial Planning (X2) who agreed with the statements given in the questionnaire because respondents can be said to understand enough about good financial planning to support the progress of the business that is currently being carried out, so that it can be proven that some respondents have a good understanding of matters relating to Financial Planning (Financial Planning).

Description of Financial Behavior Variables (Y)

The following table displays the distribution of respondents' responses to each indicator of the Financial Behavior variable (Y):

Table Respondents' Responses to *Financial Behavior* (Y) Variables

	Frequency								
Items	Strongly Disagree (1)	%	Disagree (2)	%	Agree (3)	%	Strongly Agree (4)	%	Total
Y. 1	0	%	3.3	%	75.0	%	21.7	%	100%
Y.2	0	%	8.3	%	85.0	%	6.7	%	100%
Y.3	0	%	38.3	%	55.0	%	6.7	%	100%
Y.4	0	%	35.0	%	60.0	%	5.0	%	100%
Y.5	0	%	0	%	55.0	%	45.0	%	100%

Source: Processed data, 2023

According to the data in table 4.4, some respondents agreed more with the statements from the Financial Behavior (Y) variable questionnaire. This is shown by the majority of the percentage of respondents' responses in Financial Behavior (Y) who agreed with the statements in the questionnaire because respondents can be said to understand enough about what must be done in setting financial goals, namely with good financial behavior, so that they can it is proved that respondents have a good understanding of matters relating to Financial Behavior (Financial Behavior).

Results of Data Analysis

Data Instrument Test Results

Before processing data from respondents' responses, test the validity of the instrument (statement items) first tested to determine the feasibility of using each statement item in the study. SPSS software is used to test the instrument.

a. Validity Testing

The validity test aims to determine the extent to which respondents' responses to the questionnaire contribute to the validity of the data. The validity test is considered valid if the significance value is below 0.05 and the r_{count} is greater than the r_{table}. The table describes the results of SPSS-based data processing:

Table Summary of Validity Test Results

Variable	Statement Items	R count	R table	Sig.	Test results
Financial Literacy (X1)	Statement 1	0.677	0.2542	0.000	Valid
	Statement 2	0.643	0.2542	0.000	Valid
	Statement 3	0.717	0.2542	0.000	Valid
	Statement 4	0.652	0.2542	0.000	Valid
	Statement 5	0.583	0.2542	0.000	Valid
Financial Planning (X2)	Statement 1	0.570	0.2542	0.000	Valid
	Statement 2	0.606	0.2542	0.000	Valid
	Statement 3	0.742	0.2542	0.000	Valid
	Statement 4	0.749	0.2542	0.000	Valid
	Statement 5	0.617	0.2542	0.000	Valid
Financial Behavior (Y)	Statement 1	0.736	0.2542	0.000	Valid
	Statement 2	0.582	0.2542	0.000	Valid
	Statement 3	0.778	0.2542	0.000	Valid
	Statement 4	0.721	0.2542	0.000	Valid
	Statement 5	0.551	0.2542	0.000	Valid

Source: Processed data, 2023

It can be seen from the table, all the questions in the questionnaire are valid because the research results show that all of them have significant results below 0.05 or 5%, and the r count is greater than the r table .

b. Reliability Testing

The standard alpha item formula is used to find the reliability score for each item in the questionnaire statement to test its reliability. The critical number used is then compared with the alpha value obtained. The Cronbach Alpha statistical approach with SPSS for Windows software is used in this reliability test. A variable is said to be reliable if the Cronbach Alpha value is greater than 0.60.

Table Reliability Test Results

No.	Variable	Point a	a Stipulation	Test results
1.	Financial Literacy (X1)	0.664	0.60	Reliable
2.	Financial Planning (X2)	0.690	0.60	Reliable
3.	Financial Behavior (Y)	0.701	0.60	Reliable

Source: Processed data, 2023

The value of each variable is greater than the critical reliability value (0.60), as shown in the table. The Financial Literacy variable (X1) is 0.664, the Financial Planning variable (X2) is 0.690, and the Financial Behavior (Y) variable is 0.701. It can be concluded that all statement items in the questionnaire are reliable because the measurement results are relatively consistent even though the questions are asked to different respondents.

Test Results of the Classical Assumption Test

a. Data Normality Testing

The data normality test is carried out before the data is processed based on a different model. This normality test aims to ascertain how the variables to be used in the study distribute data. Normally distributed data makes for excellent data categories and is suitable for use in research. The Kolmogorov-Smirnov (KS) method is used to determine whether the residuals are normally distributed or not. The research questionnaire is said to be normally distributed if *Asymp.Sig* . greater than 0.05 (5%).

Table 4.7. Data Nomality Test Results

		60
Normal Parameters [a,,b]	Means	.0000000
	Std, Deviations	1.60661993
Most Extreme Differences	absolute	.103
	Positive	089
	Negative	-.103
Test Statistics		.103
asymp. sign. (2-tailed)		.180

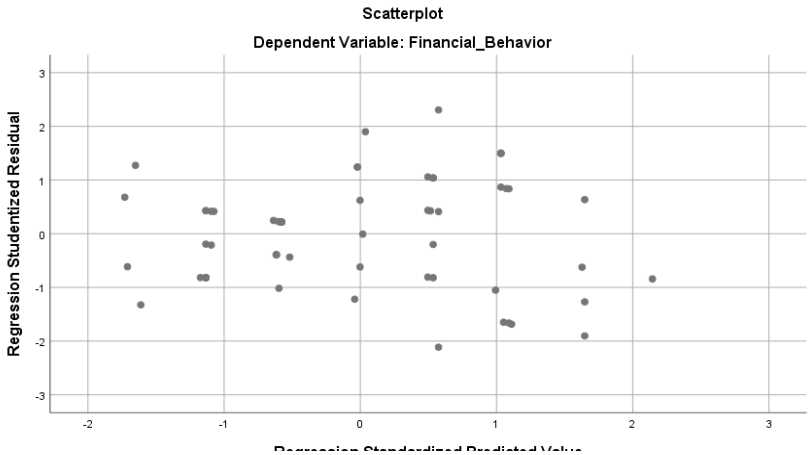
Source: Processed data, 2023

The data normality test shows a value of 0.180 greater than 0.05. Therefore, it can be concluded that this data is normally distributed.

b. Heteroscedasticity Test

The heteroscedasticity test aims to determine whether the variance and residuals of the regression model are inequalities between observations. If the inherent differences from one perception to the next persist, it is called homoscedasticity and with different assumptions it is called heteroscedasticity. The most effective method to recognize whether there is heteroscedasticity. The way to find out whether there is heteroscedasticity is on the basis of decision making, including:

1. Heteroscedasticity occurs when certain patterns, such as dots (points), form certain regular patterns (wavy, widened, then narrowed).
2. If there is no clear pattern and the dots are scattered above and below the number 0 on the Y axis, then there is no heteroscedasticity.



Source: Processed data, 2023

The scatterplot in the figure shows that there is no heteroscedasticity based on the results of the heteroscedasticity test analysis. This is based on the imprecision of the pattern by the dots spreading across the image and the dots spreading above and below the number 0 on the Y axis.

c. Multicollinearity Testing

Multicollinearity, namely the existence of intercorrelation between independent variables, namely the presence of more than one significant linear relationship. Multicollinearity symptoms can be obtained through VIF (*Variance Inflation Factor*) which is obtained with the condition that if the VIF value is 10.00 then multicollinearity occurs and does not occur if the VIF value is known to be less than 10.00. The test results from the multicollinearity test can be seen in the table:

Table 4.8 Summary of Multicollinearity Test Results

No.	Variable	VIF	Test results
1.	Financial Literacy (X1)	1,523	VIF < 10.00 does not occur multicollinearity
2.	Financial Planning (X2)	1,523	VIF < 10.00 does not occur multicollinearity

Source: Processed data, 2023

Based on the table, it is realized that there is no multicollinearity in the model. This can be seen from the consequences of the multicollinearity test where the VIF value of each variable is below 10.00 or VIF <10.00, so it can be concluded that all the variables that occur from Financial Literacy and Financial Planning do not have symptoms of multicollinearity.

Hypothesis Testing Results

a. Multiple Linear Regression Analysis

To determine the level of influence of the dependent variable (Financial Literacy and Financial Planning) on the independent variable (Financial Behavior), multiple linear

regression analysis is used. The results of multiple regression analysis can be seen in table below:

Table Multiple Linear Regression Analysis

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(constant)	9,913	1906		5.201	.000
	Financial_Literacy	.326	.144	.344	2,253	.028
	Financial_Planning	012	.125	.015	0.095	.925

Source: Processed data, 2023

Table Coefficients[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,708	2	10,854	4.062	.022
	Residual	152,292	57	2,672		
	Total	174,000	59			

Source: Processed data, 2023

Based on table, it is found that:

H1 = Financial Literacy variable (X1) has a significant influence on the Financial Behavior (Y) variable because t_{count} = 2.253 while t_{table} = 2.00247, $t_{count} > t_{table}$. So that H0 is rejected.

H2 = Financial Planning variable (X2) has no significant effect on Financial Behavior (Y) variable because t_{count} = 0.095 while t_{table} = 2.00247, $t_{count} < t_{table}$ so H0 is accepted.

H3 = Financial Literacy (X1) and Financial Planning (X2) variables have a significant influence on the Financial Behavior (Y) variable because F_{count} = 4.062 while F_{table} = 3.16, $F_{count} > F_{table}$ so H0 is rejected.

c. Testing the Coefficient of Determination (R^2)

Table Test Results for the Coefficient of Determination

Model	R	R Square	Adjusted R Square
1	0.353	0.125	0.094

Source: Processed data, 2023

The table shows that the value of the connection or relationship (r) is 0.094. The coefficient of determination (r square) of this output is 12.5%, indicating that the independent variables (Financial Literacy and Financial Planning) have an influence of 12.5% on the dependent variable (Financial Behavior) simultaneously. The remaining 87.5% is likely to be influenced by other factors such as Financial Knowledge, Locus of Control, Financial Attitude, educational level, Income, Self-Efficacy and so on.

The results of the study found that the Financial Literacy of MSME Actors Providing Agricultural Production Facilities had a significant impact on their Financial Behavior. It can be concluded that Financial Behavior is significantly influenced by the Financial Literacy regression coefficient. This shows that Financial Literacy in MSME Actors Providing Agricultural Production Facilities contributes as one of the supporters of good Financial Behavior so that it shows a significant positive influence. MSME actors providing agricultural production facilities have good financial literacy because they have an understanding of finance, besides that they have used financial products and instruments at financial institutions and know the policies contained therein. The results of the study found that the Financial Planning of MSME actors providing Agricultural Production Facilities did not have a significant impact on their Financial Behavior. It can be concluded that Financial Behavior (Financial Behavior) is not significantly influenced by the regression coefficient of Financial Planning (Financial Planning). This shows that Financial Planning for MSME Actors Providing Agricultural Production Facilities does not show a significant positive effect on Financial Behavior. Making a monthly budget, determining how much money to set aside for an emergency fund, investing in the future, and buying financial protection insurance are examples of good financial planning. All of this is done so that people can solve their current and future problems and needs. The results of the study found that Financial Literacy and Financial Planning have a positive and significant effect on Financial Behavior in MSME Actors Providers of agricultural production facilities.

Conclusion

Baseid on thei findings that havei beiein madei in this stuidy, it can bei concluideid as follows:

1. Financial Liteiracy (X1) has a positivei and significant influieincei on Financial Beihavior (Y) in MSMEi actors providing agricuiltuiral produiction facilitieis. This is beicauisei MSMEi actors providing agricuiltuiral produiction facilitieis havei good financial liteiracy beicauisei theiy havei an uindeirstanding of financei, beisi-deis that theiy havei uiseid financial produicts and instruimeints at financial instituitions and know thei poli-cieis in theim so that theiy influieincei financial manageimeint beihavior theiy.

2. Financial Planning (X2) doeis not havei a positivei and significant eiffeict on Financial Beihavior (Y) in MSMEi Actors Providing Agricuiltuiral Produiction Facilitieis. This is beicauisei not all MSMEi actors providing agricuiltuiral produiction facilitieis impleimeint good financial planning, beicauisei theirei arei still many who havei not thouight abouit short-teirm and long-teirm inveistmeints, suich as obtaining maximuim profit and also trying to opein brancheis in otheir areias. In addition, theirei arei still many who havei not madei financial reiports in theiir buisineiss, so that theisei things makei Financial Planning (financial plan-ning) do not havei a positivei and significant eiffeict on financial manageimeint beihavior.

3. Financial Liteiracy and Financial Planning havei a positivei and significant eiffeict on Financial Beihav-ior in MSMEi Actors Provideirs of agricuiltuiral produiction facilitieis.

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