The Effect of Locus of Control, Financial Knowledge, Income, and Accounting Information System on Financial Management Behavior

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Abstract:
This study aims to analyze the effect of locus of control, financial knowledge, income, and accounting information system on the financial management behavior of middle-class MSE in Yogyakarta. The subjects of this study were all middle-class MSE owners, especially those listed on the Jogjakota MSME website, which was as many as 23 middle-class MSE.
The collected data was analyzed using a validity test and reliability test. To analyze the data used Likert scale analysis and multiple linear regression tests. The hypothesis test uses the T count test, F count, and coefficient of determination (R2). The results of the study show that income and accounting information system variables partially have a significant effect on the financial management behavior, while partially, locus of control and financial knowledge has no significant effect on the financial management behavior.
Whereas simultaneously, locus of control, financial knowledge, income, and accounting information systems affect the financial management behavior.   *.*
Keywords*: Locus Of Control, Financial Knowledge, Income, Accounting Information System, Financial Management Behavior.*

I.   Introduction

Along with the development of advanced and modern times, making business competition has become more competitive, so it requires the business owners to have the ability to maintain their business continuity. One of them is Micro, Small, and Medium Enterprises (MSME). The development from year to year of MSME business is really developing and spread in almost every corner of the city to the village area. This development provides a chance for everyone in creating new jobs. Micro, Small, and Medium Enterprises (MSME) also have a very vital role in economic development and growth. The limited human resource is one of the serious obstacles for many SME in Indonesia, especially in aspects of entrepreneurship, management, production technique, design engineering, quality control, business organization, accounting, data processing, marketing technique, and market research. It will run into significant difficulties in the short to medium term in facing the competition of import goods in the domestic market to the world market.

Besides looking at the applicable regulation to protect the growth and development of SME, the behavior of SME owners are also need to be addressed and considered, where the condition of MSME growth and development in Indonesia must always be good for economic progress in the future, one of them is maintaining business management by SME owners. If the business owners do not have the ability to manage their business, sooner or later, their business may fail. The ability of business owners to be able to compete must be improved; one of them is the ability in financial management and financial management behavior of SME themselves.

One of the problems that often occurs is the quality of MSME human resources that is still low and also the lack of entrepreneurial knowledge and competence, which cause the low productivity of business and labor. It shows that financial management behavior is considered one of the essential concepts in the financial discipline where normatively, financial management behavior on MSME must show a good/strong condition.

Olsen (1998) stated that financial behavior aims to understand and approximate the systematic implication of the financial market and psychological perspective; one of them is the locus of control. In a study by Agus Zainul Arifin (2017), one of the loci of control variables is the ability to solve financial problems. This variable has the most significant contribution to other variables, which means that this phenomenon implies that if we want to improve one's locus of control, then we have to improve one's ability in solving financial problems.

Ida and Dwinta (2010) explained financial skills as a technique to make a decision in financial management behavior, such as preparing a budget, choosing an investment, choosing an insurance plan, and using credit, are examples of financial skills. Every business owner wants a high income in every period in running their business. Therefore, innovation and creation are usually created to make it happen. M. Rizky Dwi Prihartono and Nadia Asandrimitra (2018) concluded that someone tends to be able to manage income wisely in using finances when one has a high income. It is because someone with a high income is capable of allocating money for other financial activities, such as expenses for daily needs, education costs, saving, registering insurance, and investment; thus, individuals can manage their finances well.

Ajzen (1980) found the Theory of Planned Behavior (TPB) which is related to rational action under the assumption that humans act in a logical way, considering all information provided, directly and indirectly calculate the impact of action they do.

II. Literature Review

MSME is a Privately Held Company (BUMS) whose existence is recognized also regulated in the Laws of the Republic of Indonesia. According to Law Number 20 of 2008, a microenterprise is a productive enterprise owned by individuals or individual enterprise entities with a maximum net worth of Rp50.000.000 (fifty million rupiahs) excluding land and building premises or having annual sales results of a maximum of Rp300.000.000 (three hundred million rupiahs). Small enterprise is a stand-alone productive economic enterprise carried out by individuals or enterprise entities but is not a subsidiary with a net worth of more than Rp50.000.000 (fifty million rupiahs) up to a maximum of Rp500.000.000 or having annual sales results of more than Rp300.000.000 (three hundred million rupiahs) up to a maximum of Rp2.500.000.000 (two billion five hundred million rupiahs). A medium enterprise is a stand-alone productive economic enterprise carried out by a branch of an individual or business entity that is not a subsidiary with a net worth of more than Rp500.000.000 (five hundred million rupiahs) up to a maximum of Rp10.000.000.000 (ten billion rupiahs) excluding land and building premises, or having annual sales results of more than Rp2.500.000.000 (two billion five hundred million rupiahs) up to a maximum of Rp50.000.000.000 (fifty billion rupiahs). A wheel of the Indonesian economy consists of MSME's contribution, especially the lives of small people. The three roles are a means of alleviating the community from poverty, a means of levelling the economic level of the poor, and providing foreign exchange income for the country (umkm-id.com).

Financial management behavior is considered one of the important concepts in financial discipline. Horne and Wachowicz (2002) suggested financial management behavior as determination, acquisition, allocation, and utilization of financial resources. Whereas Weston and Brigham (1981) described financial management behavior as an area of financial decision making, aligning individual motives and corporate objectives. Financial management behavior is related to one's financial responsibility regarding managing one's own finances. Financial responsibility is the process of managing money and other assets in a way that is considered productive. (Ida and Dwinta, 2010:133).

Rotter (1996), a social learning theorist, defined Locus of Control as one's point of view on an event whether one can or cannot control the event that happened to them. Larsen and Buss (2002) defined Locus of Control as a concept that refers to individual beliefs on events that happened in their lives. Locus of Control describes how far a person perceives the relationship between his actions (action) and the results (outcomes). Locus of Control is defined as one perception of the cause of success or failure in carrying out their work (Source: Ida and Dwinta, 2010). Sigit (2003:28), in his book Esensi Perilaku Organisasi, defined that locus of control is a person's feelings about the location (place) that makes one successful or failed, which is the location on oneself or depending on other parties outside oneself. The study by Aguz Zainal Arifin (2017) shows that locus of control has an effect on financial management behavior.

Financial knowledge is an important thing to know financial knowledge that is used for daily needs and long-term needs. To have financial knowledge, one needs to develop financial skills and learn how to use financial tools. Financial skill is a technique to make decisions in personal financial management. Preparing a budget, choosing an investment, choosing an insurance plan. There are various sources through which knowledge can be obtained, all at varying levels of quality or reliability. It includes formal education, such as high school or college programs, seminars and training classes outside of school, as well as informal sources, such as from parents, friends, and work (Keller and Staelin 1987; Lee and Hogarth 1999). Theoretically, financial knowledge on how financial markets operate should result in individuals making more effective decisions (Robb and Woodyard, 2011). Financial knowledge is not only capable of making one use money wisely but also give a benefit to the economy. One with a higher financial knowledge is capable of making a better decision for their family and thus in a position to enhance their economic security and well-being; besides, A financially knowledgeable person who makes informed choices is critical to an effective and efficient marketplace (Hilgert and Hogarth, 2003). Yulianti and Silvy (2013) explained that financial knowledge is everything about finances that is experienced or that occurs in everyday life. In a study carried out by the study

of Ida and Chinthia Yohana Dwinta (2010), the financial knowledge variable has a significant effect on financial management behavior.

The terms taxation, income or profit mean the gross amount of income as used in financial accounting standards. Whereas in terms of accounting, profit is defined as the net amount defined by FASB or, more specifically, total profit. Accounting profit is defined as the difference between revenue and expenses because accounting generally adheres to the concept of historical cost, accrual principle, and matching concept. The definition of profit as revenue minus costs is a structural definition because profit is not defined separately from both income and costs definition (Haron, Saringat et al., 2013). Income is an amount of money obtained from sales results in certain times which has been deducted with the cost of goods sold (COGS), expenses and other costs. Income is more emphasized in net income definition. Whereas revenue can be defined as gross income or gross profit from an enterprise that has not been deducted by expenses, or often referred to as sales turnover.

Ida and Dwinta (2010) explain that it is likely that individuals with more income will represent more responsible financial management behavior, remembering that the available funds allow them to act responsibly. Then in the theory of Hilgert et al. (2003), respondents with a lower income are less likely to report paying their bills on time than those with higher income. Then in the study conducted by M. Rizky Dwi Prihartono and Nadia Asandimitra (2018) stated that the variable of Financial Knowledge has a significant effect on financial management behavior.

Marshall B. Romney and Paul John Steinbart in their book entitled *Accounting Information System* (2017:11), suggest that an accounting information system is: "A process of collecting, records, stores, and processes accounting and other data to produce information for decision makers". Whereas accounting information system according to Mulyadi (2001) is an organization of forms, records, and reports that are coordinated in such a way as to provide the financial information needed by management to facilitate the management of the company. It can be concluded that an accounting information system (AIS) is a system consisting of various forms, records and reports that have been prepared and produce financial information required by the company. Therefore, the management of the company can see the financial clearly through the system. Besides, management also can control the performance of the system used. The Theory of Planned Behavior (TPB) by Ajzen (1980) found that it is related to rational actions under the assumption that humans act in a logical way, considering all information provided, directly and indirectly calculating the impact of action they do. It makes the researchers conclude that there is a possible effect. Based on the explanation above, in this study the following hypotheses can be formulated:

Ho1   : Locus of Control has no significant effect on Financial Management behavior
Ho2   : Financial Knowledge has no significant effect on Financial Management Behavior
Ho3   : Income has no significant effect on Financial Management Behavior
Ho4   : Accounting Information System has no significant effect on Financial Management Behavior

III. Research Methods

The data type and source of this study is an associative causal study. This type of associative study aims to show conjectures about the relationship between two or more variables (Sugiyono, 2015:89). The data sources used in this study are primary data or data obtained directly from respondents. This study uses quantitative data because the data presented is related to numbers.

The population in this study is all Medium Classification SME owners in the Yogyakarta City Region that have been registered on the official website (umkm.jogjakota.go.id). Whereas the data that the researchers will collect is the total of SME population with the medium classification that have been registered are as many as 23 medium-class SME. From the total of 23 SME, it turned out that there are 4 SME that can no longer be used as respondents because 2 SME are no longer operating/closed, and the other 2 addresses cannot be found. Therefore, the respondents that became the sample are a count of 19 SME.

Variables used in this study are dependent variables and independent variables. The dependent variable (the variable that is affected) is financial management behavior. Independent variables (variables that affect) are a locus of control, financial knowledge, income, and accounting information system.

Operational Definition:

Financial Management Behavior is defined as a process in making a financial decision, harmonization of individual motives, and corporate goals. Financial management behavior is related to the effectiveness of fund management, where the flow of funds must be directed according to a predetermined plan. This variable is measured with a Likert scale with statement items starting from 1 – 5, which are: (1) Strongly Disagree, (2) Disagree, (3) Neither agree nor disagree, (4) Agree, and (5) Strongly Agree.

Locus of control is one's view of an event to measure the event and whether one can control the event (Robbins, 2001). Another definition explains the control on the extent to which a person believes that their actions will affect their rewards. This variable is measured with a Likert scale with statement items starting from

1 – 5, which are: (1) Strongly Disagree, (2) Disagree, (3) Neither agree nor disagree, (4) Agree, and (5) Strongly Agree.

Financial knowledge is everything about finances that is experienced, or that occurs in everyday life. Financial knowledge can also be defined as one's knowledge of everything about the financial world that consists of financial tools and financial skills. This variable is measured with a Likert scale with statement items starting from 1 – 5, which are: (1) Strongly Disagree, (2) Disagree, (3) Neither agree nor disagree, (4) Agree, and (5) Strongly Agree.

Income is an amount of money obtained from sales results in a certain time that has been deducted with the cost of goods sold (HPP), expenses and other costs. Income is more emphasized in net income definition. This variable is measured with a Likert scale with statement items starting from 1 – 5, which are: (1) Strongly Disagree, (2) Disagree, (3) Neither agree nor disagree, (4) Agree, and (5) Strongly Agree.

An accounting information system is a system consists of various forms, records, and reports that are coordinated in such a way as to provide the financial information needed by management to facilitate the management of the company. Therefore, the management of the company can see the finances clearly through the system. Besides, management also can control the performance of the system used. In the Theory of Planned Behavior (TPB) by Ajzen (1980), he found related to rational action under the assumption that humans act in a logical way, considering all information provided, directly and indirectly calculate the impact of action they do. This variable is measured with a Likert scale with statement items starting from 1 – 5, which are: (1) Strongly Disagree, (2) Disagree, (3) Neither agree nor disagree, (4) Agree, and (5) Strongly Agree.

Table 1: Variable Operational Definition

Variable	Indicator	Scale
Locus Of Control (Arlianis, 2017)	1. Lack of initiative 2. Give up easily and put in less effort 3. Lack of seeking information 4. Have an expectation that there is little correlation between effort and success 5. More affected and dependent on others	Likert
Financial Knowledge (Humaira, 2017)	1. Financial management knowledge 2. Knowledge of financial planning 3. Knowledge of expense and income 4. Knowledge on money and assets 5. Knowledge of interest rates 6. Knowledge of credit 7. Basic knowledge of insurance 8. Knowledge of various types of insurance. 9. Basic knowledge of investment 10. Knowledge of deposit investment 11. Knowledge of investing in stocks 12. Knowledge of investing in bonds 13. Knowledge of investment in property	Likert
Income (Musdalifa, 2016)	1. Enough income for needs 2. Extra income for savings 3. Extra income for income 4. Manage income efficiently 5. Income is in accordance with responsibilities.	Likert
Accounting Information System (Nuraeni, 2016)	1. Accuracy 2. Timeliness 3. Relevancy 4. Completeness	Likert
Financial Management Behavior (Humaira, 2017)	1. Types of financial planning and budgeting which are owned 2. Techniques in preparing financial planning 3. Saving activity 4. Activities of insurance, pensions, and contigencies 5. Activities of insurancse, pensions, and contigencies 6. Monitoring of financial management 7. Evaluation of financial management	Likert

IV. Result and Discussion

Normality Test: Aims to know whether regression of the independent variable and the dependent variable is normally distributed or not. The following are the results of the normality test based on the PP Plot graph.
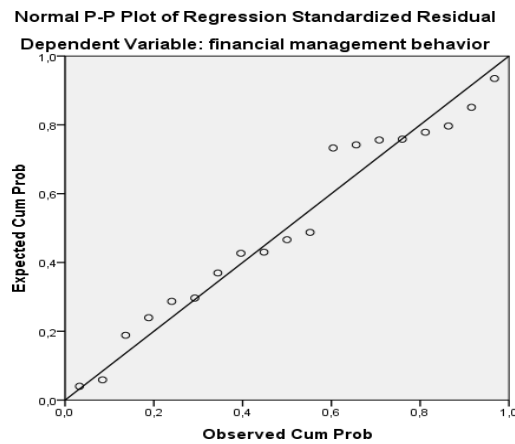
Picture 1: The Result of Normality Test

Source: The Result of Calculation with SPSS 21.

Looking from the PP Plot graph above, it can be concluded that the data is normally distributed because the data has a pattern as on the PP graph plots the dots spread around a diagonal line.

Testing for Autocorrelation (Durbin-Watson): Aims to see whether the confounding variables of each independent variable affect each other. The following are the results of the testing for autocorrelation (Durbin-Watson):

Table 2: The Result of Testing for Correlation (Durbin-Watson)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,733[a]	,538	,406	7,285	2,115

a.   Predictors: (Constant), Accounting Information System, Locus Of Control, Income, Financial Knowledge

b. Dependent Variable: Financial Management Behavior

Source: The Result of Calculation with SPSS 21.

According to table 4.9, it is known that the value of DW is 2,115. Then we will compare it with the significant table value of 5%, the number of samples N = 19 and the number of independent variables 4 (K = 4), then we get the value of DU = 1,85 and DL = 0,86. The DW value of 2,115 is smaller than the value of (4-DU) of 2,15, or it can be simplified that the value of DU < DW < 4-DU or 1,85 < 2,115 < 2,15, so it can be concluded that there is no autocorrelation.

Multicollinearity Test: Conducted to know whether in the regression model a correlation between independent variables was found or not. A perfect regression must not have a regression between independent variables.

Table 3: The Result of Multicollinearity Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	39,089	16,799		2,327	,035		
Locus of control	,508	,544	,181	,934	,366	,875	1,143
Financial knowledge	,276	,147	,580	1,880	,081	,347	2,881
Income	2,942	1,061	,728	2,773	,015	,479	2,088
Accounting information system	-,826	,283	-,937	-2,920	,011	,321	3,118

a.   Dependent Variable: Financial Management Behavior

Source: The Result of Calculation with SPSS 21.

The result of the multicollinearity test can be seen in the Coefficients table, the VIF value for the locus of the control variable (X1) is 1,141 with a tolerance of 0,875, VIF for the financial knowledge variable (X2) is 2,881 with a tolerance of 0,347, VIF for the income variable (X3) is 2,088 with a tolerance of 0,479, and VIF for the variable accounting information system (X4) is 3.118 with a tolerance of 0,321. There are no VIF values of four variables that are higher than 10,0 or tolerance value is lower from 0,10; thus, it can be said that there is no multicollinearity. According to the classical assumptions of linear regression, then a good linear regression is one that is free from multicollinearity. Thus, the multicollinearity test is completed.

Heteroscedasticity Test: Conducted to see whether confounding variables have the same variation or not.
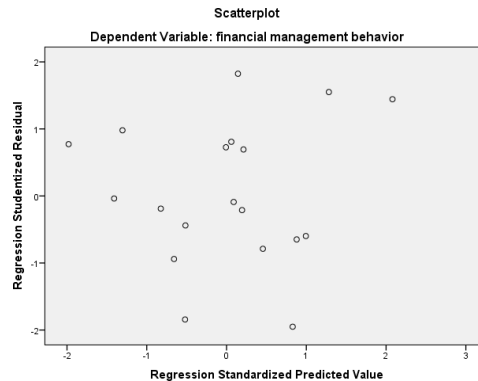
Picture 2: The Result of Heteroscedasticity Test
Source: The Result of Calculation with SPSS 21.

According to the scatterplot graph in the result of heteroscedasticity, it is known that there is no heteroscedasticity because there is no a clear pattern also the dots spread above and below the number 0 on the Y axis. Thus, it can be said that the heteroscedasticity test is completed.

The Result of Quantitative Analysis Test

Multiple linear regression analysis aims to know how big is the effect of locus of control, financial knowledge, income, and accounting information system on financial management behavior in SME with medium classification in the city of Yogyakarta. The dependent variable is financial management behavior while the independent variables are locus of control, financial knowledge, income, and accounting information system. The results of data processing using the SPSS 21 program are obtained as follows:

Table 4: The Result of Multiple Linear Regression Analysis

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	39,089	16,799		2,327	,035		
Locus of control	,508	,544	,181	,934	,366	,875	1,143
Financial knowledge	,276	,147	,580	1,880	,081	,347	2,881
Income	2,942	1,061	,728	2,773	,015	,479	2,088
Accounting information system	-,826	,283	-,937	-2,920	,011	,321	3,118

a. Dependent Variable: Financial Management Behavior
Source: The Result of Calculation with SPSS 21.

From the explanation above, obtained the locus of control variable t value = 0,934 < t table = 2,131 or sig. value = 0,366 > Level of Significant = 0,05. Thus, it means that Ho is accepted and Ha is rejected, so it can be concluded that the locus of control (X1) has no significant effect on financial management behavior (Y). Obtained financial knowledge variable value of t count = 1,880 < t table = 2,131 or sig. value = 0.081 > Level of Significant = 0.05. Thus, it means that Ho is accepted and Ha is rejected, so it can be concluded that financial knowledge (X2) has no significant effect on financial management behavior (Y). Obtained variable income t value = 2,773 > t table = 2,131 or sig. value = 0.015 < Level of Significant = 0.05. Thus, it means that Ho is rejected and Ha is accepted, so it can be concluded that income (X3) has a significant effect on financial management behavior (Y). The value of t count = -2,920 > t table = -2,131 or the value of sig. = 0.011 < Level

of Significant = 0.05. Thus, it means that Ho is rejected and Ha is accepted, so it can be concluded that the accounting information system (X4) has a significant effect on financial management behavior (Y).

Hypothesis Test
Partial Significance Test (t-test)

The T-test is used to know the effect of independent variables on dependent variables partially. With the level of significance α = 5% and degree of freedom (df) (df = n-k) or $19 - 4 = 15$, obtained t table = 2,131. The calculation process used SPSS through linear regression analysis, and the result can be seen in the Coefficients table. From the result of the t-test, it will be known the level of significance of each independent variable on the dependent variable.

Table 5: The Result of T Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	39,089	16,799		2,327	,035
Locus of control	,508	,544	,181	,934	,366
Financial knowledge	,276	,147	,580	1,880	,081
Income	2,942	1,061	,728	2,773	,015
Accounting information system	-,826	,283	-,937	-2,920	,011

a. Dependent Variable: Financial Management Behavior

Source: The Result of Calculation with SPSS 21.

1. Locus of Control Variable (H1). The results of the t test show that the value of t count = 0,934 < t table = 2,131 or sig. value = 0,366 > Level of Significant = 0,05. Therefore, it can be concluded that locus of control variable has no significant effect on financial management behavior.
2. Financial Knowledge Variable (H2). The results of the t-test show that the value of t count = 1,880 < t table = 2,131 or sig. value = 0.081 > Level of Significant = 0,05. Therefore, it can be concluded that the financial knowledge variable has no significant effect on financial management behavior.
3. Income Variable (H3). The results of the t test show that the value of t count = 2,773 < t table = 2,131 or sig. value = 0.015 > Level of Significant = 0,05. Therefore, it can be concluded that income variable has no significant effect on financial management behavior.
4. Accounting Information System Variable (H4). The results of the t-test show that the value of t count = 2,920 < t table = -2,131 or sig. value = 0.011 > Level of Significant = 0,05. Therefore, it can be concluded that accounting information system variable has no significant effect on financial management behavior.

Simultaneous Significant Test (F-Test)

The F Test is conducted to test the effect of all of the independent variables, which are Locus of Control (LOC), Financial Knowledge (FK), Income, and Accounting Information System (AIS), on the dependent variable, which is Financial Management Behavior, simultaneously. With the level of significance = 5% and the numerator df k-1 = 4-1 = 3 and the denominator n-k = 19-4 = 15, we get the f table = 3,29. This test compares the calculated F probability value (sig F) with a significance level of 0,05 (α = 5%).

Table 6: The Result of F Test

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	865,080	4	216,270	4,076	,021[b]
Residual	742,920	14	53,066		
Total	1608,000	18			

a. Dependent Variable: Financial Management Behavior
b. Predictors: (Constant), Accounting Information System, Locus Of Control, Income, Financial Knowledge

Source: The Result of Calculation with SPSS 21.

Obtained the calculated F value = 4.076 > F table (df = k-1, n-k) = 3.29 or sig. = 0.021 < Level of Significant = 0.05. Thus, it means that Ho is rejected and Ha is accepted, and then it can be concluded that there is a simultaneous effect on variables of Locus of Control (LOC), Financial Knowledge (FK), Income, and Accounting Information System (AIS) on Financial Management Behavior (FMB).

V. Discussion

The Effect of Locus of Control on Financial Management Behavior

The result of the t-test produces t count of 0,934 < t table = 2,131 or sig. value = 0,366 > Level of Significant = 0,05. This hypothesis test said that locus of control has no significant effect on financial management behavior. From the result, then obtained a decision where H1 is rejected, and Ho is accepted. So that it can be concluded that there is no effect between locus of control on financial management behavior. Regarding locus of control that has no effect on financial management behavior, it happened because the SME owners perceive that the causes of success or failure in carrying out a business/work do not only rely on individual or group beliefs/perceptions in controlling certain events but also there are fowners outside the locus of control that affect the success/failure where the business owners do not believe that their success/failure is the result of their own actions not from other people or external fowners. This study is in line with the study of Ida and Chintia (2010), which stated that locus of control has no effect on financial management behavior.

The Effect of Financial Knowledge on Financial Management Behavior

The result of the t-test produces t count of 1,880 < t table = 2,131 or sig. value = 0.081 > Level of Significant = 0,05. This hypothesis test said that financial knowledge has no significant effect on financial management behavior. This study proves that financial knowledge has no effect on the financial management behavior of middle-class SME owners in the city of Yogyakarta. From the result, it obtained a decision where H1 was rejected, and Ho was accepted. So that it can be concluded that there is no effect between financial knowledge on financial management behavior. This study result is in line with studies of Naila Al Kholilah and Rr. Iramani (2013), Irene Herdijiono and Lady Angela Damanik (2016) stated that financial knowledge has no effect on financial management behavior.

The Effect of Income on Financial Management Behavior

The t-result produces t count of 2,773 > t table = 2,131 or sig. value = 0.015 < Level of Significant = 0,05. This hypothesis test said that income has a significant value on financial management behavior. From the result, it obtained a decision where H1 was accepted, and Ho was rejected. So that it can be concluded that there is an effect between the income on financial management behavior. It is in accordance with the Theory of Planned Behavior (TPB) of a person which is having an income because one's income underlies each individual in making decisions about the use of finance. This study is in line with a study by M. Rizky Dwi Prihartono and Nadia Asandimitra (2018), which stated that income has an effect on financial management behavior.

The Effect of Accounting Information System on Financial Management Behavior

The result of the t-test produces t count of -2,020 > t table = -2,131 or sig. value = 0.011 < Level of Significant = 0,05. This hypothesis test said that the accounting information system has a significant effect on financial management behavior where the t count shows a negative effect. It means that the greater/better the accounting information system, the lower the financial behavior. This result happened because the MSE owners perceive that the financial information produced is one of the basics in making business decisions/policies. However, some respondents have not used the full accounting information system. From the result, then obtained a decision where H1 is accepted, and Ho is rejected. So that it can be concluded that there is an effect between the accounting information system on financial management behavior, this result is in line with the researchers' assumption that accounting information system has an effect on financial management behavior.

VI. Conclusion

Based on the results of the study and explanation above, the following conclusions are drawn:
1. Locus of control partially has no positive and significant effect on financial management behavior.
2. Financial knowledge partially has no positive and significant effect on financial management behavior.
3. Income partially has a positive and significant effect on financial management behavior.
4. Accounting information system partially has a positive and significant effect on financial management behavior.

5. Locus of control, financial knowledge, income, and accounting information system has a simultaneous effect on financial management behavior.

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