

Financial Literacy And Income On Interests In Saving

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Abstract

This study aims to determine the effect of financial literacy and income on the interest in saving at PT. BPR Tri Capital Investama (TCI) West Sumatra. The population in this study was the North Pariaman District Community with a total samples of 100 respondents, where the research data was obtained through a questionnaire which was then processed using an instruments test, data analysis techniques using the classical assumption test, multiple linear regression analysis, hypothesis testing and determination of the R2 coefficient. The results of the t test study shows that (1) financial literacy has no significant effect on the intention to save with a t value of $1,937 < t \text{ table } 1.98$ with a significance value of $0.056 > 0.05$, and (2) income has a significant effect on the intention to save by the calculated t value is $6.697 > 1.98$ with a significance value of $0.000 < 0.05$. The results of the f test show that (3) financial literacy and income simultaneously (together) affect the intention to save the t-count value of $6.697 > 1.98$ with a significance value of $0.000 < 0.05$. The determination of 40.1% while the remaining 59.9% is influenced by other variables than the independent variables in the study. It is hoped that the people of North Pariaman Subdistrict will be capable to increase awareness of the importance of financial literacy, and also be more proactive in studying existing financial aspects to maintain and manage finances in the future.

Keywords: Financial Literacy, Income, Interest in Saving

Abstract

This research aims to determine the influence of financial literacy and Income to Interest Save in PT. BPR Tri Capital Investama (TCI)Boast. The population in this research is the North Pariaman District Communitywith a sample size of 100 respondents, where research data was obtained through a questionnaire which is then processed using instrument tests and analysis techniques data use test assumption classic, analysis regression linear double, test hypothesis and determination of the R2 coefficient. The results of the t test research show that (1) literacy finance No influential significant to interest save with mark t count as big as $1,937 < t \text{ table } 1.98$ with mark significance as big as $0.056 > 0.05$, And

(2) income influential significant to interest save with mark t The count is $6.697 > 1.98$ with a significance value of $0.000 < 0.05$. Results test f show that (3) literacy finance And income in a way simultaneous (together) have an effect on interest in saving, the calculated t value is $6.697 > 1.98$ with mark significance as big as $0,000 < \text{from } 0.05$. Determination 40.1% whereas the rest as big as 59.9% influenced by variable other besides variable independent in study. For public Subdistrict Pariaman North is expected to be able to increase awareness of the importance of financial literacy, and also be more proactive in studying the financial aspects that exist for maintain and manage finances in period Which will come.

Say Key: Literacy Finance, Income, Interest Save

INTRODUCTION

In Indonesia, public Still Not yet fully understand in a way adequate way to optimize and use their money for activities productive (Sina, 2012) . Therefore, it is necessary to increase understanding of various financial services industries such as banking, insurance, capital markets, funds pension, institution financing, mortgage, And etc. Whereas This knowledge will help them in managing their finances with wise, use various product And service finance Which available according to (Lewis, 1993)

Moment This, individual faced on demands For practice more rational and realistic thinking in various aspects of life, including in field education religion, social, economy, And culture (Rudiatin & Ramadhan, 2018) . For example, in an economic context someone must be able to fulfill their needs need life they as well as own ability For manage And optimizing aspect financial with carefully. Matter This aim For creating financial stability, both in the current and future periods period which will be next (Laily, 2016) and (Syamsurizal et al., 2022) .

Increasing financial literacy is a positive indicator of efforts increase understanding And awareness public to issues finances, which in the end can help improve welfare financial individual and country as a whole (Karimah & Nur, 2023) .

Wrong One sector important in industry finance is banking, Banking is institution business Which gather fund from community in the form of savings, and then use these funds For give credit or do investment in various goal form main from activity banking is For increase quality community life by providing access to various financial services necessary (Lassar et al., 2000) .

In this way, banking plays a very important role in economy, helping individuals and businesses to manage their funds, finance projects, and achieve their financial goals. This is Wrong One tool main in facilitate growth economy And development one of the communities, PT. BPR Tri Capital Investama (TCI) SUMBAR stands out in service its unique financial product, namely through a savings program with a system "japuik ball". This "japuik bola" system allows the marketing team savings to pick up savings deposits directly from the customer's location. Besides Superior in the service aspect, this bank also provides financial convenience to its customers. No There is cost administration Which charged to customers, and customers will receive total savings interest of 2.5% per year, which is paid at 0.2% every month and is calculated based on balance savings Lowest in month the. Superiority final which are owned bank This is various product savings Which they offer, like Savings Public Area (Tamasda), Savings Child Nagari (TAN), and Student Savings (Tabsis).

Product savings is Wrong One type service Which offered by banking institutions. These savings products usually have various options Which can chosen by customers in accordance with need individual they can be seen in the table below

Table 1.1
Amount customers PT. BPR Tri Capital Investama (TCI) BoastYear 2018-2022

Year	Tab. Tourism	Tab. Tabsis	Tab. TAN
2018	4097 Customer	6630 Customer	4903 Customer

2019	4798 Customer	7451 Customer	5508 Customer
2020	5527 Customer	8254 Customer	5937 Customer
2021	6288 Customer	9166 Customer	6349 Customer
2022	7033 Customer	9981 Customer	6724 Customer

Source: PT. BPR Tri Capital Investama (TCI) BOAST Office Center

Based on Table 1.1, it can be seen that the number of customers with savings The largest is Student Savings (Tabsis), with a total of 9981 customers. When study criteria Savings Student (Tabsis) That Alone, can concluded that para customers in category This is student. They considered own limitations in understanding about product finance. Besides Therefore, students generally do not have a personal source of income because of them relying on pocket money given by parents they. Therefore Therefore, there may be a possibility that the money they receive is not necessarily can they save it.

The situation is different with customers in the TAMASDA and TAN categories, Which can considered as person mature. They tend own better knowledge of financial products than students, and average own income Which more tall Which they Can save it.

Even though PT. BPR Tri Capital Investama (TCI) SUMBAR has a a unique savings system, namely the "japuik bola" system in which the marketing team do taking deposit direct from location customer, No allThe public recognizes the banking products offered by PT. BPR Tri Capital Investama (TCI) SUMBAR. For this reason, it is suspected that it still is Lots inhabitant Which Not yet utilise service finance Which presented by PT. BPR Tri Capital Investama (TCI) SUMBAR. The concept of saving has been around for a long time, either by saving at the bank or at home. The purpose of saving is to save funds with Good as well as manage finance in a way wise, so that latercan give benefits in period front.

Income level is a significant influencing factor decision somebody For save. Level income Which tall allows individuals to have greater resources to save and invest. On the other hand, if a person's income is only sufficient For fulfil need base daily, so they Possible No own remainder income which can they tube.

In situation Where somebody own income Which low, save Can become more difficult, but Still Possible If There is good financial planning and right priorities. However, it is important to remember that although low income can be an obstacle, financial literacy Which Good And habit save Which wise can help individual manage their income more efficiently and create reserves fund For period front, even If in amount small. By Because That, education about literacy finance Also own role important in help individual with income low For manage finance they With better.

It seems that the research results are related to financial literacy and People's income and their interest in saving at the bank can vary, and This Possible influenced by context, method study, And characteristics respondents in each study. Some studies have found a connection positive relationship between financial literacy and interest in saving, while other research show different results.

Results research shows that literacy finance own influence positive to interest save. This Possible caused by fact that individual Which own understanding Which more Good about

finance tend more capable recognize benefit save And plan finance they with more good (Fitriarianti, nd) .

On the other hand, research (Yushita, 2017) concludes that literacy Finances do not influence the desire to save. This can be caused by factors other Which Also influence decision save, and perhaps also because the people in the study did not consider it financial literacy as a relevant factor in decision making their finances. The discrepancy in the results of these studies emphasizes its importance involves context and demographic factors in understanding how literacy finances and income influence people's financial behavior. Besides that is, further efforts to increase financial literacy and raise awareness the importance of saving may be necessary to achieve more results consistent.

That there is connection between income And interested in saving at BRI Syariah Palur Karanganyar branch. Results of this research indicates that interest in saving in Islamic banks is increasing, especially at high levels of income, as long as customers receive good service Good and have level religiosity high (Sartika, Syamsurizal, 2023) .

Meanwhile, research was conducted by Nugrahainy Siti Nur Afifah in 2020 found that students were interested in saving at the bank Sharia No influenced by income level. Matter This caused by fact that sample student in study the only own that income enough for daily consumption needs (Zakia & Marifatullah, 2023) .

LITERATURE REVIEW

1. Interest Save (Y)

Understanding Interest Save (Y)

Interest can defined as a preference, attention, interest, or pleasure in something or desire for something (Syamsurizal et al., 2021) . The potential that exists within us can be directed to matter certain For reach profit, Good as reaction internal nor external. Interest appear when We own form or a view of something that can be felt with certain feelings or rooted from personal thoughts (Putri et al., 2022) .

Save own definition Which unique And Can influenced by various factors. Saving is a necessity in storing valuable items and other things in the bank for certain purposes in personal interest (Pulungan et al., 2019) . In this context, interest in saving is a drive Which push somebody For keep the money in bank, in where Withdrawals can only be made if the stated conditions are met agreed between bank And customers. By general, interest in saving is motivation that encourages someone to be interested in something, such as work, lesson, goods, or individuals (Dur et al., 2021) .

Benefit Interest Save

It cannot be denied that saving has significant benefits life, especially in the financial aspect. It's not uncommon for us to see people with income tall Which still feel difficulty in manage their finances, and one of them can be caused by poor habits save. Although for some people saving seems difficult, if... We understand the benefits, No There is reason For No do

it. Saving is not only an activity that provides current benefits, however It is also an investment for the future, because of the funds that have been saved can utilized wisely.

2. Literacy finance (X1)

Understanding Literacy Finance

Literacy finance, is combination from knowledge, skills, and beliefs that influence a person's attitudes and behavior in order to improve their ability to make decisions finance And manage m-aspect financial they For reach welfare (Garg & Singh, 2018) .

financial literacy is an understanding of term And risk finance, as well as own Skills, motivation, And confidence For apply knowledge And understanding This in decision making wise. This is purposeful For increase well-being financial individual And public in a way whole, as well as possible they For participate in a way active in activity economics (Marcolin & Abraham, 2006) .

3. Income (X2)

Understanding Income

Wrong One method For measure well-being individual or community is by considering their income (Boyd et al., 1999) . Income public reflect level progress economy in inside. Income can defined as amount Money Which obtained by a person in a certain time period, which is influenced by type work Which executed, performance Which achieved, And amount time Which invested in the work. It can be anticipated that individuals with income more tall tend manage finance they with more responsible answered (Marlow, nd) .

RESEARCH METHOD N

Quantitative Research used in this research is presented in numbers in hypothesis testing with the independent variables being Financial Literacy and Income while the Dependent variable is Interest in saving. For a sample size of 100 respondents, research data was obtained through a questionnaire which is then processed using instrument tests and analysis techniques data use test assumption classic, analysis regression linear double, test hypothesis, determination of the coefficient R2. and t test .

RESULTS AND DISCUSSION

Results :

Test Regression Linear Multiple

Table 1.2
Results Analysis Regression Linear Multiple

Coefficients ^a						
Model	Unstandardize d Coefficient s		Standar dized Coeffi cients	Q	Sig.	CollinearityStatistics
	B	Std · Err				Tolerance VIF

			or	t				
				a				
1	(Constant)	17,014	5,461		3,116	0,002		
	Literacy Finance	0.172	0.089	0.162	1,937	0,056	0.883	1,132
	Income	1,253	0.187	0.560	6,697	0,000	0.883	1,132

Source: Data obtained SPSS, (2023)

The results of this study indicate that the resulting beta is positive for financial literacy variables (X1) and income (X2). This illustrates that The influence that X1 and X2 have on Y is positive, which means that an increase in X1 and X2 will have a positive impact on variable Y. Equality regression Which formed can be formulated as follows:

$$Y = a + b_1 X_1 + b_2 X_2$$

$$Y = 17,014 + 0.172X_1 + 1.253X_2$$

Where: Y = Interest save

A = Constant

b¹ = Financial Literacy Regression Coefficient

b² = Income Regression Coefficient

X₁ = Financial Literacy

X₂ = Litreai Income

From equality regression linear multiple in on, can explained as following:

1. The constant value (a) has a positive value of 17.014. This positive sign indicated exists influence one way between variable independent And dependent variable. That is, if all independent variables, such as literacy finances (X1) and income (X2), have a value of 0 or not experienced changes, then the value of interest in saving will remain around 17.014. This matter shows that this constant is an approximate value of interest in savingwhen No There is influence of variables changing independence.
2. The positive regression coefficient value is 0.172 for the financial literacy variable (X1) indicated exists influence one way between literacy finance And interest save. With say other, If literacy finance experience enhancement as big as 1%, so assumed that interest save Also will increase by 0.172, assuming that the independent variable other considered constant. Sign positive on coefficient This show that increases in financial literacy will have a positive impact on interest save.
3. The positive regression coefficient value is 1.253 for the income variable (X2) indicated exists influence one way between income And interest save. This means that if income increases by 1%, then it is assumed that interest in saving will also increase by 1.253, assuming that other independent variables are held constant. Sign positive on coefficient This show that increase in income will have a positive impact on interest save.

Test Hypothesis

In this research, statistical tests were carried out using the T test and F test. Test hypothesis is used to provide answer to the problem Which was proposed in Chapter 1. Specifically, the T test is used to test hypotheses in a way part, whereas test F used For test hypothesis in a way simultaneously

Table 1.3
Test results Partial (T Test)

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	17,014	5,461		3,116	0,002
	Literacy Finance	0,172	0,089	0,162	1,937	0,056
	Income	1,253	0,187	0,560	6,697	0,000

Source: data processed SPSS, (2023)

Based on Table 1.3, the partial test results using the t test show that for the financial literacy variable (X1), the t-calculated value is 1.937, which is smaller than the t-table value of 1.98 with a significance level of 0.056, Which more big than 0.05. Matter This show that No There is sufficient evidence to state that there is a significant influence of the literacy variable finance (X1) to the observed results.

Meanwhile, for the income variable (X2), the t-count value is 6.697, which is much greater than the t-table value of 1.98, with probability as big as 0,000, Which more small than 0.05. Based on results This, can it is stated that there is a significant influence of the income variable (X2) to Observed results:

H1: Based on Table 1.3, results test Partial with use test t shows that the t-count for the financial literacy variable (X1) is amounting to 1,937. This t-calculated value is smaller than the t-table value as big as 1.98, with level significance as big as 0.056, Which means that there is no significant influence from the financial literacy variable (X1) on interest in saving (Y). The results of this test are not supportive hypothesis has been proposed, which states that financial literacy has a negative and insignificant effect on interest in saving. By Because That, **Hypothesis Rejected**.

H2: Based on Table 1.3, the partial test results using the t test show that t-count For variable income (X2) is as big as 6,697. Mark t-count This more big than mark t-table Which as big as 1.98, with a significance level of 0.000, which means that there is positive and significant influence of the income variable (X2) on interest in saving (Y). The results of this test are in line with the hypothesis has been filed, stating that income has an influence positive And significant to interest save. By Because That, **Hypothesis Accepted**. Matter This show that the more tall income Which accepted by respondent, the more tall also interest save respondents the.

Test Simultaneous (F test)

Table 1.4

Results Test Simultaneous (F test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1530,490	2	765,245	32.57	000 ^b
	Residual	2282,750	97	23,534		
	Total	3813.240	99			

Source: data processed SPSS, (2023)

H3: Based on Table 1.4 And results calculation statistics with using SPSS 25, it can be seen that the F-count value is 32.517. This value is greater than the F-table value of 3.09, with levels significance is 0.000, which means the significance value is smaller than on 0.05. F-table with mark 3.09 can found on table distribution F, in column 2 (total of all variables 3 minus dependent variable 1), in row to 98 (total variable minus the number of variables bound).

Results testing This support hypothesis Which has submitted, Which states that the influence of financial literacy (X1) and income (X2) on interest in saving (Y) is positive and significant. Because F- count is greater than the F-table, with more significance levels smaller than 0.05, then **the hypothesis is accepted** . This shows that literacy finances and income together have an influence positive and significant to interest save.

Table 1.5
Results Test Determination Coefficient R2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.634 ^a	0.401	0.389	4,851

Source: Data processed SPSS, (2023)

Based on the results of the coefficient of determination test listed in Table 1.5, can observed that mark *Adjusted R-Square* as big as 0.401, Which equivalent with 40.1%. Results This show that in study This, ability variable independent has an influence of 40.1% on the dependent variable. However, 59.9% (1 - 0.401) the rest explained by other factors not included by variable independent in research This.

Discussion :

This research aims to investigate and analyze the impact of literacy finance And income to interest save in PT. BPR Tri Capital Investama (TCI) WEST WEST. This research sample consisted of 100 respondents. The data analysis method used is multiple linear regression analysis techniques with a significance level of 0.05. The data that has been collected is analyzed use software SPSS statistics version 25.

Financial literacy on interest in saving at PT. BPR Tri Capital Investama (TCI) BOAST. Results analysis data show that literacy finance (X1) No has a significant influence on interest in saving (Y) at PT. BPR Tri Capital Investama (TCI) BOAST. It means, If literacy finance a person is low, his interest in saving will not be influenced significantly. Based on results test t Which done in a way Partial to literacy finances on interest in saving, obtained a t-count value of 1.937, which is smaller than the t-table of 1.98 with a significance value of 0.056. A significance value smaller than 0.05 indicates that H1 (hypothesis study) rejected, Which means literacy finance own influence negative who does not significant to interest save.

a. The Influence of Income on Interest in Saving at PT. BPR Tri Capital Investama (TCI) BOAST

The results of data analysis show that income has a significant influence significant impact on interest in saving at PT. BPR Tri Capital Investama (TCI) BOAST. This means the higher a person's income, the higher the interest they in save. Matter This can seen from significance t influence variable income to interest save, Which own mark t-count amounting to 6.697, which is greater than the t-table value of 1.98 (sig 0.000). This indicated exists influence positive And significant between variable Income (X1) to Interest Saving (Y).

Based on the distribution in Table 4.7, respondents' answers regarding level income (TCR) it can be concluded that the majority of respondents, namely as many as 73% from total respondent, agree with statement second Which state that they own income Which part used For save.

- b.** The Influence of Financial Literacy and Income on Interest in Saving at PT. BPR Tri Capital Investama (TCI) WEST WEST . Based on results testing in a way simultaneous, found that influence between financial literacy and income on interest in saving at PT. BPR Tri Capital Investama (TCI) BOAST significant. Mark F-count as big as 32,517 greater than the F-table value of 3.09, with a significance of 0.000 or less than 0.05. This indicates that the hypothesis stated that financial literacy and income simultaneously have an influence positive and significant towards interest in saving at PT. BPR Tri Capital Investama (TCI) SUMBAR accepted. Thus, this conclusion confirms the importance of financial literacy and income in influencing individual savings interest, and encouraging necessity effort For increase literacy finance And repair income public so that more Lots person can own interest And ability to save money effective.
- c.** Financial Literacy and Income on Interest in Saving at PT. BPR Tri Capital Investama (TCI) WEST WEST . Based on results testing in a way simultaneous, found that influence between financial literacy and income on interest in saving at PT. BPR Tri Capital Investama (TCI) BOAST significant. Mark F-count as big as 32,517 greater than the F-table value of 3.09, with a significance of 0.000 or less than 0.05. This indicates that the hypothesis stated that financial literacy and income simultaneously have an influence positive and significant towards interest in saving at PT. BPR Tri Capital Investama(TCI) SUMBAR accepted .

CONCLUSION

From the discussion carried out above, researchers can draw conclusions as following:

1. Based on the results of the T test that has been carried out, it was found that the t-value calculated is 1.937, which is less than the t-table value of 1.98, with significance value of 0.056, which is greater than the significance level of 0.05, then (H0) is rejected. Thus, it can be concluded that partially, variable Literacy Finance (X1) influential negative And No significant to Interest Save (Y) in PT. BPR Tri Capital Investama (TCI) BOAST.
2. Based on results testing T test show that mark t-count as big as 6.697, which is greater than the t-table value of 1.98 , with a significance value of 0.000, which is less than 0.05. Therefore, the null hypothesis (H0) is accepted. From these results, it can be concluded that partially, the Income variable (X2) influential positive And significant to Interest

Buy (Y) in PT. BPR Tri Capital Investama (TCI) BOAST.

3. Based on the results of the F test in this research, the significance value is 0.000, which is smaller than the significance level of 0.05 . This indicates that simultaneously, the variables Financial Literacy (X1) and Income (X2) has a significant effect on Interest in Saving (Y) at PT. BPR Tri Capital Investama (TCI) BOAST
4. Based on the results of the Determination Test in this research, *the R-Square value* shows 0.401, which is equivalent to 40.1 % . Thus, you can It was concluded that the influence of all independent variables had been tested in this study explains around 40.1 % of the variation in Saving Interest (Y). The remainder, namely around 59.9 %, is likely influenced by factors other Which not explained in this model .

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