

Investigation of Financial Literacy Attitudes of University Students in Terms of Some Demographic Characteristics: The Example of Muş Alparslan University Social Sciences Vocational School

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Abstract

Financial literacy enables effective planning of the financial future by accurately analyzing the current financial situation. In our country, which has a young population, high financial literacy levels of university students will make positive contributions to the country's economy. In this study; It is aimed to determine the financial literacy knowledge levels of university students. In addition, it is aimed to examine financial attitudes and behaviors, which are two important components of financial literacy, in terms of demographic characteristics. In addition, in the light of the results of the research, it is aimed to determine financial literacy training for college students and to develop strategies on the subject. The sample of the study consists of 280 university students studying in different departments of Muş Alparslan University Social Sciences Vocational School in the 2021-2022 academic year. According to the results of the study, it is seen that 41.8 % of the university students have a low level of financial literacy, 43.6 % have a medium level of financial literacy, and 14.6 % have a high level of financial literacy. In addition, it is seen that there is a significant difference in the sub-dimensions of expenditure, attitude, perception and the total score of financial literacy attitude and behavior according to financial literacy knowledge level. According to financial literacy attitude and behavior levels; A significant difference was found in the sub-dimension of expenditure according to gender and education, expenditure according to the time spent at the university, and perception according to attitude and working status. A correlation test was conducted to find the relationship between the age and financial literacy attitude, and behavior levels of students. The results revealed that there is a low-level negative significant relationship between the age of the students and the sub-dimensions of expenditure and perception.

Key Words: Financial Literacy, Financial Attitude, Financial Behavior

Üniversite Öğrencilerinin Finansal Okuryazarlık Tutumlarının Bazı Demografik Özellikler Açısından İncelenmesi: Muş Alparslan Üniversitesi Sosyal Bilimler Meslek Yüksekokulu Örneği

Öz

Finansal okuryazarlık, mevcut finansal durumun doğru analiz edilebilmesiyle finansal geleceğin etkin planlanmasını sağlamaktadır. Genç nüfusa sahip olan ülkemizde üniversite öğrencilerinin finansal okuryazarlık düzeylerinin yüksek olması ülke ekonomisine olumlu katkılar sağlayacaktır. Bu çalışmada; üniversite öğrencilerinin finansal okuryazarlık bilgi düzeylerini belirlemek, finansal okuryazarlığın iki önemli bileşeni olan finansal tutum ve davranışlarının demografik özellikler açısından incelemek, araştırmanın sonuçları ışığında yüksekokul öğrencilerine yönelik finansal okuryazarlık eğitimlerinin belirlenmesi, konuyla ilgili stratejilerin geliştirilmesi amaçlanmaktadır. Araştırmanın örneklemini 2021-2022 eğitim-öğretim yılında Muş Alparslan Üniversitesi Sosyal Bilimler Meslek Yüksekokulunun farklı bölümlerinde öğrenim gören 280 üniversite öğrencisi oluşturmaktadır. Araştırma sonuçlarına göre, üniversite öğrencilerinin % 41.8'inin düşük, % 43.6'sının orta, % 14.6'sının ise yüksek finansal okuryazarlık bilgi düzeyine sahip olduğu, finansal okuryazarlık bilgi düzeyine göre harcama, tutum, algı alt boyutlarında ve finansal okuryazarlık tutum ve davranış toplam puanında anlamlı farklılık olduğu görülmektedir. Finansal okuryazarlık tutum ve davranış düzeylerinde cinsiyet ve öğrenim görülen bölüme göre harcama, üniversitede geçirilen süreye göre harcama ve tutum, çalışma durumuna göre algı alt boyutunda anlamlı farklılık saptanmıştır. Üniversite öğrencilerinin yaşı ile finansal okuryazarlık tutum ve davranış düzeyleri arasındaki korelasyon testi bulgularına göre ise öğrencilerin yaşı ile harcama ve algı alt boyutları arasında, düşük düzeyde negatif yönlü anlamlı ilişkinin varlığı kanıtlanmaktadır.

Anahtar Kelimeler: Finansal Okuryazarlık, Finansal Tutum, Finansal Davranış


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Introduction

Worldwide conflicts, economic instability and demographic changes negatively affect the financial system of countries. Today, global power centers and economic balances are changing rapidly so it is becoming more difficult for society and individuals to adapt to these situations and to understand the complex structure of financial system correctly. With technological developments the variety and presentation of financial products and services is also changing. Digitization facilitates access to financial products and services, but it also poses many risks. Financial products and services offered out of financial institutions, misapplications in financial markets, and incorrect financial decisions undermine the economic well-being of individuals. The current financial situation of countries now requires individuals to have information about financial options. Financial literacy enables an individual to understand financial systems, to make appropriate financial decisions, and to protect himself in the financial system.

Financial literacy enables individuals to manage their budgets in the best way, to have basic concepts about the financial system, and to have knowledge on issues such as saving and investment. It is seen that individuals with a high level of financial literacy increase their saving rates and make the right financial decisions by displaying positive financial attitudes and behaviors. Financial literacy is important for the individual as well as for economic growth and sustainable development. Financial literacy, which is accepted as a basic life skill on a global scale, is considered an important element of financial stability. For this reason, financial trainings are provided by the public and private sectors in order to increase the level of financial literacy and national and international strategies are determined for financial education and development.

In order to increase the financial literacy level, first of all, it is necessary to determine the financial literacy levels of individuals, to know and evaluate the factors affecting financial attitudes and behaviors, and to create financial education contents accordingly. Financial education, financial literacy, financial attitudes and behaviors are necessary for every segment of society and these issues are important especially for young people to make the right financial decisions in the future, to provide access to financial services and economic development. It is also seen that countries that want to increase financial literacy level of society give priority to young people in this regard. Based on all these factors, in this study; It was planned and carried out in order to determine the financial literacy knowledge levels of university students and to examine their financial attitudes and behaviors (expenditure, attitude, perception, interest) in terms of demographic characteristics.

Conceptual Framework

Financial Literacy

Financial literacy is an issue that remains current in developed and developing countries. Due to the developments and changes in financial matters, there are many studies on the subject. When the studies on financial literacy are examined, it is seen that the concept of financial literacy is handled in a wide framework and has a flexible structure. For this reason, although there are basically common elements for financial literacy, it is seen that different definitions are made.

According to Miller et al. (2009), financial literacy enables consumers and investors to make informed choices, to know where to apply for financial support, to improve their financial well-being by making effective financial decisions, to comprehend financial products and services along with basic financial concepts, and to see financial risks (Miller et al., 2009). According to Vitt et al. (2000), financial literacy is the ability to interpret money and financial issues, plan for the financial future, and respond to events that affect an individual's daily financial decisions. According to the definition of the Organization for Economic Cooperation and Development [OECD], financial literacy is “*the ability of individuals to obtain information about financial products and risks in order to adapt to economic life and to have the motivation and self-confidence that will contribute to the welfare level of both the individual and the society in the financial framework*” (OECD, 2013). Bihari and Shukla (2012) define financial literacy as knowing, following and using financial resources in order to increase economic security for both himself and his family. Based on the definitions, it can be said that financial literacy is the process of transforming an individual's financial knowledge into financial skills and financial attitudes and behaviors (Holzmann, 2010).

When the financial literacy is handled as a personal management style the competencies required for the management of the individual and family budget have been determined and grouped under three components (Figure 1). These are money literacy (covering the competencies required for cash and

cashless money management), price literacy (covering the competencies required to understand the price mechanism and inflation), and budget literacy (including the competencies required for the management of personal or family budgets) (Klinsky, 2009 as cited in: Tomaskova et al., 2011).

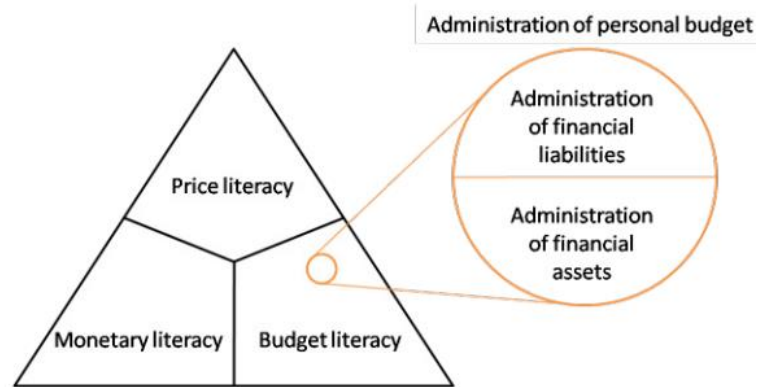


Figure 1. *The Parts of the Financial Literacy (Tomaskova et al., 2011).*

In order for individuals to be financially literate, they must have competencies such as managing their own or family budget, making a budget, setting financial targets, making the right financial decisions, creating a financial perspective, managing financial debts, and comparing different financial products or services (Tomaskova et al., 2011). Studies approach financial literacy not only from the individual but also from the family perspective. In addition, OECD, which has studies on financial literacy, frequently mentions that financial literacy is important for the individual and the family. Financial literacy is an issue that includes the both national financial system and the financial issues concerning individuals and the family, therefore it must be included in education policies (Reyes, 2006). Economists and policy makers argue that financial literacy is the key to financial well-being (Meiry & Sprenger, 2008). Thus, the conscious participation of the general public in financial markets and the correct use of financial products and services contribute to economic development.

Difficult economic conditions affect many countries negatively in different areas. The instability of the job market makes it necessary for individuals and their families to plan their future against loss of income and unpredictable events. Therefore, in order to increase the financial literacy level, governments have started to develop financial education policies along with measures to protect the financial consumer (OECD, 2013).

In today's conditions, the scope of financial products and services is gradually expanding, making it difficult for individuals to make the right financial decisions. The fact that individuals are not harmed in the financial market is closely related to the creation of financial awareness and the level of financial literacy. Financial education forms the basis of financial literacy. It is possible for individuals to make the right financial decisions by reflecting the financial knowledge they have acquired through financial education on their attitudes and behaviors. The increasing importance of financial education in recent years urges many actors to focus on financial education. In recent years, many national and international institutions and organizations (OECD, World Bank, Central Bank of the Republic of Turkey, Financial Literacy and Access Association (FODER), deposit banks, etc.) have focused on financial education and financial literacy studies in this sense.

Financial education is a process in which individuals develop their understanding of financial products and services and financial concepts, raise awareness of financial opportunities and risks, and reveal their skills to take effective measures to protect their economic well-being (OECD, 2015). Financial education has a significant impact on economic welfare, which is the degree to which individuals have economic competence and security (Goldsmith, 2000). Financial literacy education provides the knowledge, abilities and skills necessary to have information about financial services, to use financial tools correctly and to manage financial resources effectively (Mason and Wilson, 2000). In financial education, the main topics are savings, financial planning, debt and credit management, banking services and investment (Nelson and Wambugu, 2008). Studies have shown that understanding the basic principles of

budgeting and savings given within the scope of financial education increases the financial well-being of individuals in the following years (Greenspan, 2002). Studies on financial literacy and financial education indicate that financial education increases the savings rate of individuals and financial education is necessary for making the right financial decisions. (Bernheim et al., 2001; Hogarth, et al., 2004; Lusardi, 2005).

Financial Attitude and Behavior

Attitude is defined as the stance taken as a result of previous experiences towards certain events (Özkalp et al., 2013), mental tendencies towards an object, event, person or situation (Citing from Aiken, 1971; Pehlivan, 1994). On the other hand, behavior is generally expressed as everything that an individual can try and do. (Tütüncü and Küçükusta, 2008 as cited in Sarıgöl, 2015). Since the attitudes of individuals have a great influence on their behaviors, most of the studies on financial literacy deal with financial attitude and behavior together (Glasman and Dolores, 2006).

Attitude and behavior, which are important concepts for the individual and society, are accepted as the basic components of financial literacy (Atkinson & Messy, 2012; İnceođlu, 2010; Mıdık, 2018). Financial attitude is “*individuals displaying a regular financial attitude as a result of various previous experiences on issues such as using money carefully, consuming it sparingly, and saving for the future*”, and financial behavior is “*It is expressed as being able to manage their personal debts and loans, and to evaluate their investments in the short and long term*” (Banks Association of Turkey, n.d.). The fact that individuals are not optimal and rational in their financial attitudes and behaviors causes wrong investment decisions and economic losses. This trend which is seen in the basis of society causes the economy to be negatively affected (Dayı and Esmer, 2021). Positive financial attitudes and behaviors also increase financial satisfaction and well-being (Xiao, et al., 2006). Especially, financial knowledge, behavior and attitude gained at an early age play an effective role on economic welfare in the later stages of life. For this reason, it is important to determine financial attitudes and behaviors in studies that determine the level of financial literacy (Atkinson and Messy, 2012; Gökmen, 2012).

Method

Research Methodology

This study was based on the descriptive model. Descriptive studies are described as studies that try to explain any current situation on a subject (Tokay Argan et al., 2008; Erdođan, 1998).

Population and Sample

The population of the study consists of university students (902) studying in different departments of Muř Alparslan University Social Sciences Vocational School in the 2021 – 2022 academic year. While determining the sample of the study, the convenience sampling technique was adopted. Convenience sampling technique; It provides the opportunity to examine certain features of the universe in detail. In addition, this technique can provide a suitable sample when used to generate a potential study target or hypothesis (Stratton, 2021). Data were collected face to face. The sample of the study consisted of 280 university students who were found to have filled out the questionnaires correctly on the basis of voluntary participation.

Data Collection Method

In this study, a questionnaire consisting of three parts was used as the data collection method. In the first part, the demographic information of university students (age, gender, university year, employment status, economics and finance education and department) were questioned. In the second part, a 22-statement form -which is frequently used in the literature- was used to measure the financial literacy knowledge levels of university students. The correct answers given by the students were compared to the number of questions, and the data were classified as low if the calculated ratio was 0.59 and below, as medium if it was between 0.60 – 0.79, and as high financial literacy knowledge level if it was 0.80 and above (Suwanaphan, 2013). In the third part, it is aimed to determine the financial attitude and behavior levels of the students (Financial Attitude and Behavior Scale). Ethics committee decision (Muř Alparslan University Scientific Research and Publication Ethics Committee 01.04.2022, meeting number 6, decision 44) was taken before the questionnaire was administered. The statements in the scale were

evaluated by means of a five-point Likert-type intermittent scale (1 = strongly disagree – 5 = strongly agree) as a measurement level.

Financial Literacy Attitude and Behavior Scale

In this study, the "Financial Literacy Attitude and Behavior Scale" consisting of 14 items and four sub-dimensions, developed by Sarıgül (2015), was used to determine the financial attitudes and behaviors of university students. There are 4 items in the expenditure sub-dimension, 4 items in the attitude sub-dimension, 3 items in the perception sub-dimension, and 3 items in the interest sub-dimension. The spending sub-dimensions consists of the items "Shopping is very important for my happiness", "Money is for spending, not for saving", "I have difficulty controlling my expenses" and "I do not understand how I run out of money". The attitude sub-dimension consists of the following items: "There should be money in the corner for unplanned expenses", "I make weekly and monthly spending plans", "I compare prices when shopping" and "I take my financial situation into consideration when buying something". The perception sub-dimension consists of the following items: "Financial planning and budget are necessary for those who have a lot of money", "It is unnecessary to make spending plans for short periods such as daily and weekly" and "No matter what I do, there will be no change in my financial situation". The interest sub-dimension consists of the items "Monetary issues do not interest me", "I would like to receive education on finance issues" and "I watch the economic and financial news of newspapers and television". Sarıgül (2015) determined that the internal consistency coefficient for the expenditure sub-dimension was 0.78, the internal consistency coefficient for the attitude sub-dimension was 0.76, the internal consistency coefficient for the perception sub-dimension was 0.78, the internal consistency coefficient for the interest sub-dimension was 0.77, and the total internal consistency coefficient of the scale was 0.72.

Hypotheses of the Research

H_1 : There is a statistically significant difference in students' financial literacy attitude and behavior levels according to gender variable.

H_2 : There is a statistically significant difference in students' financial literacy attitude and behavior levels according to the university year variable.

H_3 : There is a statistically significant difference in students' financial literacy attitude and behavior levels according to the employment status variable.

H_4 : There is a statistically significant difference in students' financial literacy attitude and behavior levels according to the variable of getting economics and finance education.

H_5 : There is a statistically significant difference in students' financial literacy attitude and behavior levels according to the department studied at collage variable.

H_6 : There is a statistically significant positive relationship between students' age and their financial literacy attitude and behavior levels.

H_7 : There is a statistically significant difference in students' financial literacy attitude and behavior levels according to the financial literacy knowledge variable.

Data Analysis

In the analysis of the data, first descriptive statistics such as mean, standard deviation frequency/percentage, normal distribution test (Kolmogorov-Smirnov test) were performed. Since the data did not meet the assumption of normal distribution, non-parametric tests such as t-test (Mann-Withney U test), analysis of variance in multiple comparisons (Kruskal Wallis-H test) and correlation test (Spearman Correlation Test) were used to test the hypotheses. After the analysis of variance test, the Bonferroni correction method was used to prevent type I error that may arise from pairwise comparisons, which was made to determine between which categories the significant difference was. The significance level (0.05) was divided by the amount of Mann-Withney U test performed after the analysis of variance test, and the significance level was determined as 0.017 for the 3-category variables (Field, 2009). IBM SPSS 22.0 package program was used in the analysis of the data.

Findings

Under this heading, the findings obtained as a result of the analyses are given. The demographic information of the students participating in the study is presented in Table 1.

Table 1. *Statistical Distributions of Students' Demographic Characteristics*

<i>Gender</i>	<i>N</i>	<i>%</i>	<i>Years Studied at University</i>	<i>N</i>	<i>%</i>
Female	157	56.1	First Year	147	52.5
Male	123	43.9	Second Year or More	133	47.5
<i>Total</i>	<i>280</i>	<i>100.0</i>	<i>Total</i>	<i>280</i>	<i>100.0</i>
<i>Working Status</i>			<i>Status of Getting Economics and Finance Education</i>		
Yes	49	17.5	Yes	184	65.7
No	231	82.5	No	96	34.3
<i>Total</i>	<i>280</i>	<i>100.0</i>	<i>Total</i>	<i>280</i>	<i>100.0</i>
<i>Department</i>			<i>Knowledge Level of Financial Literacy</i>		
Finance, Banking and Insurance	61	21.8	Low	117	41.8
Other Departments	219	78.2	Intermediate	122	43.6
<i>Total</i>	<i>280</i>	<i>100.0</i>	High	41	14.6
<i>Age</i>			<i>Total</i>	<i>280</i>	<i>100.0</i>
Mean	21.31				
Standard Deviation	2.49				
Minimum	18.00				
Maximum	36.00				

It was determined that 56.1% of the students participating in the study were female, 43.9% were male, 52.5% of them had been studying in the first year at the university, 47.5 % of them had been studying for the second year or more. It was determined that 17.5% of the students worked in a job, 82.5 % did not work in any job, 65.7 % received economics and finance education, and 34.3 % did not receive economics and finance education. 21.8 % of the students are in Finance, Banking and Insurance department and 78.2 % are in other departments (Transportation Services, Marketing and Advertising, Office Services and Secretarial, Management and Organization, Hotel Restaurant and Catering Services, Accounting and Tax, Audio Visual Techniques and Media Production). It was determined that 41.8 % of the students had a low level of financial literacy, 43.6% of them had a medium level of financial literacy and 14.6 % of them had a high level of financial literacy. The results of the analysis for the determination of the significant difference between the level of financial attitude and behavior and financial attitude and behavior are given in Table 2.

Table 2. *Comparison of Students' Financial Literacy Attitude and Behavior Levels by Gender*

<i>Dependent Variables</i>	<i>Gender</i>	<i>N</i>	<i>Mean Rank</i>	<i>Sum of Ranks</i>	<i>U</i>	<i>p</i>
<i>Expenditure</i>	1. Female	157	152.02	23867.50	7846.500	.007
	2. Male	123	125.79	15472.50		
<i>Attitude</i>	1. Female	157	142.70	22404.50	9309.500	.605
	2. Male	123	137.69	16935.50		
<i>Perception</i>	1. Female	157	144.51	22687.50	9026.500	.345
	2. Male	123	135.39	16652.50		
<i>Interest</i>	1. Female	157	142.76	22413.00	9301.000	.595
	2. Male	123	137.63	16927.00		
<i>Scale</i>	1. Female	157	152.41	23928.00	7786.000	.005
	2. Male	123	125.30	15412.00		

*P<0,05; N (280)

As a result of the Mann-Whitney U test, which was conducted to determine whether there is a significant difference in the financial literacy attitude and behavior levels of the students according to their gender, there was no statistically significant difference in the sub-dimensions of attitude ($U = 9309.500, p > 0.05$), perception ($U = 9026.500, p > 0.05$) and interest ($U = 9301.000, p > 0.05$) according to the gender variable. However, a statistically significant difference was found in the expenditure sub-dimension ($U = 78466.500, p < 0.05$) and the total score of financial literacy attitude

and behavior ($U = 7786.000, p < 0.05$). The results of the analysis for the determination of the significant difference between the financial literacy attitude and behavior levels of the students according to the time they spent at the university are presented in Table 3.

Table 3. Comparison of Students' Financial Literacy Attitude and Behavior Levels According to the Variable of Years Studied at University

Dependent Variables	Years Studied at University	N	Mean Rank	Sum of Ranks	U	p
Expenditure	First Year	147	150.65	22145.00	8284.000	.027
	Second Year or More	133	129.29	17195.00		
Attitude	First Year	147	130.37	19194.00	8316.000	.030
	Second Year or More	133	151.47	20146.00		
Perception	First Year	147	144.05	21175.00	9254.000	.437
	Second Year or More	133	136.58	18165.00		
Interest	First Year	147	138.34	20336.50	9458.500	.636
	Second Year or More	133	142.88	19003.50		
Scale	First Year	147	145.07	21325.50	9103.500	.320
	Second Year or More	133	135.45	18014.50		

*P<0,05; N (280)

As a result of the Mann-Whitney U test, which was conducted to determine whether there is a significant difference in financial literacy attitude and behavior levels according to the duration of studentship at the university, there was no statistically significant difference in the sub-dimensions of perception ($U = 9254.000, p > 0.05$) and interest ($U = 9458.500, p > 0.05$) and the total score of financial literacy attitude and behavior ($U = 9103.500, p > 0.05$) according to the variable of duration of study. However, a statistically significant difference was found in the sub-dimensions of expenditure ($U = 8284.000, p < 0.05$) and attitude ($U = 8316.000, p < 0.05$). The analysis findings for the determination of the significant difference between the working status of the students and their financial literacy attitude and behavior levels are given in Table 4.

Table 4. Comparison of Students' Financial Literacy Attitude and Behavior Levels by Working Status Variable

Dependent Variables	Working Status	N	Mean Rank	Sum of Ranks	U	p
Expenditure	Yes	49	137.04	6715.00	5490.000	.741
	No	231	141.23	32625.00		
Attitude	Yes	49	159.04	7793.00	4751.000	.076
	No	231	136.57	31547.00		
Perception	Yes	49	118.34	5798.50	4573.500	.033
	No	231	145.20	33541.50		
Interest	Yes	49	158.26	7754.50	4789.500	.088
	No	231	136.73	31585.50		
Scale	Yes	49	140.45	6882.00	5657.000	.996
	No	231	140.51	32458.00		

*P<0,05; N (280)

As a result of the Mann-Whitney U test, which was conducted to determine whether there was a significant difference in the financial literacy attitude and behavior levels of the students according to their working status, a statistically significant difference was found in the perception sub-dimension ($U = 4573.500, p < 0.05$) according to the working status variable. However, no statistically significant difference was found in the sub-dimensions of expenditure ($U = 5490.000, p > 0.05$), attitude ($U = 4751.000, p > 0.05$), interest ($U = 4789.500, p > 0.05$) and the total score of financial literacy attitude and behavior ($U = 5657.000, p > 0.05$). The analyses for the determination of the significant difference between the economics and finance education status of the students and the financial literacy attitude and behavior levels are presented in Table 5.

Table 5. Comparison of Students' Financial Literacy Attitude and Behavior Levels According to the Variable of Receiving Economics and Finance Education

Dependent Variables	EFEAD	N	Mean Rank	Sum of Ranks	U	p
<i>Expenditure</i>	Yes	184	134.99	24838.50	7818.500	.114
	No	96	151.06	14501.50		
<i>Attitude</i>	Yes	184	144.79	26641.00	8043.000	.217
	No	96	132.28	12699.00		
<i>Perception</i>	Yes	184	139.23	25619.00	8599.000	.715
	No	96	1142.93	13721.00		
<i>Interest</i>	Yes	184	145.94	26853.00	7831.000	.116
	No	96	130.07	12487.00		
<i>Scale</i>	Yes	184	140.18	25792.50	8772.500	.926
	No	96	141.12	13547.50		

*P<0,05; N (280), EFEAD (Status of Receiving Economics and Finance Education)

The Mann-Whitney U test was conducted to determine whether there was a significant difference in the level of financial literacy attitude and behavior according to the economics and finance education status of the students. As a result of the test, no statistically significant difference was found in the sub-dimensions of expenditure ($U = 7818.500, p > 0.05$), attitude ($U = 8043.000, p > 0.05$), perception ($U = 8599.000, p > 0.05$), interest ($U = 7831.000, p > 0.05$) and the total score of financial literacy attitude and behavior ($U = 8772.500, p > 0.05$) according to the variable of receiving economics and finance education. The analyses for the determination of the significant difference between the students' education department and their financial literacy attitude and behavior levels are given in Table 6.

Table 6. Comparison of Students' Financial Literacy Attitude and Behavior Levels by Department Variable

Dependent Variables	Department	N	Mean Rank	Sum of Ranks	U	p
<i>Expenditure</i>	Banking	61	122.58	7477.50	5586.500	.050
	Others	219	145.49	31862.50		
<i>Attitude</i>	Banking	61	155.12	9462.50	5787.500	.109
	Others	219	136.43	29877.50		
<i>Perception</i>	Banking	61	135.19	8246.50	6355.500	.559
	Others	219	141.98	31093.50		
<i>Interest</i>	Banking	61	140.72	8584.00	6666.000	.981
	Others	219	140.44	30756.00		
<i>Scale</i>	Banking	61	134.22	8187.50	6296.500	.493
	Others	219	142.25	31152.50		

*P<0,05; N (280)

The Mann-Whitney U test was conducted to determine whether there was a significant difference in the financial literacy attitude and behavior levels of the students according to the department they studied. As a result of the test, a statistically significant difference was found in the expenditure sub-dimension ($U = 5586.500, p < 0.05$) according to the department variable. However, no statistically significant difference was found in the sub-dimensions of attitude ($U = 5787.500, p > 0.05$), perception ($U = 6355.500, p > 0.05$), interest ($U = 6666.000, p > 0.05$) and the total score of financial literacy attitude and behavior ($U = 6296.500, p > 0.05$). The results of the correlation test for the determination of the significant relationship between the age of the students and the financial literacy attitude and behavior levels are given in Table 7.

Table 7. Correlation Test Results Between Students' Age Variable and Financial Literacy Attitude and Behavior Levels

Dependent Variables	Age	Expenditure	Attitude	Perception	Interest
<i>Expenditure</i>	-.170**				
<i>Attitude</i>	.108	-.366**			
<i>Perception</i>	-.122*	.226**	-.074		
<i>Interest</i>	.091	-.024	.192**	.143*	
<i>Scale</i>	-.083	.527**	.307**	.593**	.507**

*P<0,05; **P<0,01; N (280)

Spearman correlation test was used to test whether there is a significant relationship between students' age and financial literacy attitude and behavior levels. As a result of the test, a statistically low-level negative significant relationship was found between the age variable of the students and the sub-dimensions of expenditure ($r = -.170$; $p < 0.01$) and perception ($r = -.122$; $p < 0.05$). However, no statistically significant relationship was found between the sub-dimensions of attitude ($r = .108$; $p > 0.05$) and interest ($r = .091$; $p > 0.05$) and the total score of financial literacy attitude and behavior ($r = -.083$; $p > 0.05$). The results of the analysis of variance for the determination of the significant difference between the financial literacy knowledge level of the students and the financial literacy attitude and behavior levels are presented in Table 8.

Table 8. Variance Analysis Results of Students' Financial Literacy Attitude and Behavior Levels According to Financial Literacy Knowledge Level Variable

	<i>Financial Literacy</i>	<i>N</i>	<i>Mean Rank</i>	<i>sd</i>	<i>x²</i>	<i>p</i>	<i>(I - J)</i>
<i>Expenditure</i>	1. Low	117	162.40				
	2. Intermediate	122	135.34	2	23.119	.001	1-2, 1-3, 2-3
	3. High	41	93.38				
<i>Attitude</i>	1. Low	117	124.81				
	2. Intermediate	122	143.33	2	12.952	.002	1-3,
	3. High	41	176.87				
<i>Perception</i>	1. Low	117	158.65				
	2. Intermediate	122	135.74	2	15.403	.001	1-3
	3. High	41	102.89				
<i>Interest</i>	1. Low	117	131.95				
	2. Intermediate	122	148.61	2	2.577	.276	
	3. High	41	140.74				
<i>Scale</i>	1. Low	117	149.66				
	2. Intermediate	122	141.58	2	6.930	.031	1-3
	3. High	41	111.15				

* $P < 0,05$; ** $P < 0,017$; N (280)

The Kruskal Wallis H test was used to test whether there was a significant difference in the financial literacy attitude and behavior levels of the students according to the financial literacy knowledge variable. As a result of the test, a statistically significant difference was found in the sub-dimensions of expenditure $x^2(sd = 2, n = 280) = 23.119, p < 0.05$, attitude $x^2(sd = 2, n = 280) = 12.952, p < 0.05$, perception $x^2(sd = 2, n = 280) = 15.403, p < 0.05$ and the total score of financial literacy attitude and behavior $x^2(sd = 2, n = 280) = 6.930, p < 0.05$ in terms of financial literacy knowledge variable. However, no statistically significant difference was found in the interest sub-dimension $x^2(sd = 2, n = 280) = 2.577, p > 0.05$.

Conclusion and Suggestions

The behaviors, financial attitudes and bad financial decisions taken by individuals who have a low level of financial literacy negatively affect the country's economy. Financial literacy is a key element for global economic development and stability and quality of life. In today's conditions, especially the increase in the financial literacy knowledge level of young people and the development of their financial skills are considered very important by policy makers (OECD, 2012; OECD, 2014). For this reason, studies carried out by many national and international institutions and organizations and actors of the financial system to determine the financial literacy levels of young people and to know the factors affecting their financial attitudes and behaviors have gained momentum. In this study, financial literacy knowledge levels of university students were determined and financial attitudes and behaviors (expenditure, attitude, perception, interest) were examined in terms of demographic characteristics. As a result of the study, it was determined that 41.8 % of the students had a low level of financial literacy, 43.6 % had a medium level of financial literacy, and 14.6 % had a high level of financial literacy. In studies conducted to determine the level of financial literacy, it is seen that the level of financial literacy is low and individuals do not have sufficient knowledge about finance (Yürük, 2023; Sönmez and Kılıç, 2020; Er, at all., 2017; Aksoylu vd., 2017; Elmas and Yılmaz, 2016).

When the financial literacy attitudes and behaviors of university students in terms of socio-demographic characteristics are examined, the sub-dimensions of expenditure, attitude, perception, interest and the total score of financial literacy attitude and behavior are as follows:

It is seen that there is a significant difference in the students' financial literacy attitude and behavior total score according to the gender variable. Within the scope of the research, H_1 hypothesis was supported based on the financial literacy attitude and behavior total score. Kocabıyık and Teker (2018) found in their study that the gender variable makes a difference on financial literacy. Additionally, a significant difference was detected in the expenditure sub-dimension. In the study conducted by Tekin Turhan (2020), the size of expenditure varies significantly between male and female students. It is seen that there is a significant difference in the financial literacy attitude and behavior levels of the students according to the gender variable in the expenditure sub-dimension and in the total score of financial literacy attitude and behavior. When the mean rank of the expenditure sub-dimension and the total score of the scale were examined, it was determined that the mean rank of female students was higher than that of male students. In other words; it can be interpreted that female students tend to spend more than male students and their financial literacy awareness attitudes are better. It is seen that there is no statistically significant difference was found in the students' financial literacy attitude and behavior total score according to the variable of duration of education at university. Therefore, H_2 hypothesis was not supported based on the financial literacy attitude and behavior total score. In their study, Barmaki and Şener (2017) found that the average score of basic money knowledge, knowledge about concepts about income, knowledge about money management, knowledge about saving and investment, knowledge about spending and borrowing did not differ significantly depending on the grade in which the students studied. In the study, it was determined that there was a significant difference in the spending and attitude sub-dimensions. A significant difference was found in the sub-dimensions of expenditure and attitude according to the variable of time spent by the students at the university. In the expenditure sub-dimension, the rank average of the students who are in their first year at the university is high, while in the attitude sub-dimension, the rank average of the students who have been studying at the university for 2 or more years is higher. It can be stated that students who are in their first year of university spend more, and there is a difference in their financial attitudes after expenditure 2 or more years at the university. It can be stated that students who have studied at the university for 1 year spend more, while students who have studied at the university for 2 or more years have different financial attitudes. According to the students' employment status variable, no statistically significant difference could be detected in the total score of financial literacy attitude and behavior. H_3 hypothesis was not supported based on the financial literacy attitude and behavior total score. It was determined that there was a significant difference only in the perception sub-dimension. The mean rank of the expenditure sub-dimension shows that the students working in any job are lower than the non-working students. It is seen that there is no significant difference in all sub-dimensions and scale total score according to the variable of students' economics and finance education status. According to the test results; It is revealed that students who receive economics and finance education and those who do not have similar thoughts about financial literacy attitudes and behaviors. Therefore, H_4 hypothesis was not supported based on the financial literacy attitude and behavior total score. According to the test results; It turns out that students who study economics and finance and those who do not receive this education have similar thoughts in terms of financial literacy attitudes and behavior. There is no statistically significant difference could be detected in the total score of financial literacy attitude and behavior according to the variable of the department in which the students study. H_5 hypothesis was not supported based on the financial literacy attitude and behavior total score. There is a significant difference only in the expenditure sub-dimension, according to the variable of the department in which the students study. The values of the mean rank of the expenditure sub-dimension show that the mean rank of the students studying in the banking department is lower than the mean rank of the students studying in other departments. It can be said that banking department students are more cautious about expenditure than students from other departments. When other studies are examined, it can be said that the main field in which students' study has an impact on their financial literacy levels (Barmaki and Şener, 2017). In Sönmez and Kılıç's (2020) studies, it is seen that the financial literacy levels of Banking and Finance students are relatively high. Kocabıyık and Teker (2018) also found in their study that students who took more finance and economics courses compared to other departments were more successful in financial matters. No statistically significant relationship could be detected between the age variable of the students and the total score of financial literacy attitude and behavior. As a result of the analysis, the existence of a low-level negative significant relationship between the age variable of the

students and the sub-dimensions of expenditure and perception. Therefore, H_6 hypothesis was not supported. When the determination coefficients between the age of the students and the sub-dimensions of expenditure and perception are calculated, it shows that a one-unit increase in the age of the students causes a low decrease of 03% in their expenditure levels and 01% in their perception levels. In the study conducted by Baltacı and Kütük (2020), it was found that as students' age increases, their financial expenses and financial perception levels decrease. In other words, we can say that as the students' age increases, their financial expenditures and financial perception levels decrease. Finally, it is concluded that there is a significant difference in the sub-dimensions of expenditure, attitude, perception and the total score of financial literacy attitude and behavior according to the variable of financial literacy knowledge level. H_7 hypothesis was supported through the financial literacy attitude and behavior total score. There is a significant difference in the expenditure sub-dimension between students with low level of financial literacy and students with medium and high level of financial literacy knowledge. In addition, there is a significant difference between students with medium level of financial literacy and students with high level of financial literacy. There is a significant difference between students with low level of financial literacy and students with high level of financial literacy in the sub-dimensions of attitude and perception. In the total score of the scale, there is a significant difference between students with low level of financial literacy and students with high level of financial literacy. The mean rank of students with low level of financial literacy is higher than the mean rank of students with medium and high level of financial literacy.

Other studies and this study (Alkaya and Yağlı, 2015; Barmaki and Şener, 2017; Coşkun 2016; Şahin, 2014; Parlak, 2020) show that university students' financial literacy knowledge level is low and moderate, and financial literacy attitudes and behaviors make a difference in terms of socio-demographic characteristics. Increasing the level of financial literacy is important in terms of both the quality of life, financial well-being of individuals and the welfare of the country's economy. Knowing the socio-demographic characteristics that affect financial attitudes and behaviors along with financial literacy plays an active role in determining financial literacy education, developing and implementing strategies.

In the light of the findings obtained from the research results; it can be suggested that strategies to increase financial awareness should be developed and implemented together with all relevant stakeholders, financial education programs that will improve the level of financial literacy should be included in curricula, to add financial literacy courses to educational programs as an elective course and financial education content should be updated according to current conditions. However, it has been observed that the recently increasing conspicuous consumption has negative effects on young people and non-necessary expenditures have increased. In this context, training should be organized for university students to inculcate conscious consumption, spending and saving habits.

Ethical Declaration

In the writing process of the study titled “*Investigation of Financial Literacy Attitudes of University Students in Terms of Some Demographic Characteristics: The Example of Mus Alparslan University Social Sciences Vocational School*”, there were followed the scientific, ethical, and citation rules; were not made any falsification on the collected data and this study was not sent to any other academic media for evaluation. In addition, permission was obtained from the Mus Alparslan University Scientific Research and Publication Ethics Committee (Date: 01/04/2022 and Decision no: 6-44) to conduct the research.

Statement of Contribution Rate of Researchers

Contribution rate statement of researchers: first author % 50, second author % 50

Declaration of Conflict

There is no potential conflict of interest in the study.

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GENİŞLETİLMİŞ ÖZET

Bireylerin bütçelerini en iyi şekilde finanse edebilmesi için finans sistemiyle ilgili temel kavramlara sahip olmanın yanı sıra tasarruf ve yatırım gibi konularda da bilgi sahibi olması gerekmektedir. Finansal okuryazarlık bireylere bu yetileri kazandırdığı gibi finansal yönden doğru kararlar verebilme becerisini sağlamaktadır. Nitekim yapılan çalışmalarda finansal okuryazarlık düzeyi yüksek olan bireylerin, olumlu finansal tutum ve davranışlar sergileyerek tasarruf oranlarını artırdıkları ve doğru finansal kararlar aldıkları görülmektedir. Sadece birey açısından önemli olmayan finansal okuryazarlık, ekonomik büyüme ve sürdürülebilir kalkınma açısından da önemlidir. Ayrıca OECD'nin finansal okuryazarlık hakkında yaptığı çalışmalarda finansal okuryazarlığın aile açısından da önemli olduğu ortaya çıkmaktadır (Reyes, 2006: 82). Hem birey hem aile hem de toplum için temel yaşam becerisi olarak kabul gören finansal okuryazarlık, finansal istikrarın önemli bir unsuru sayılmaktadır. Bu nedenle finansal okuryazarlık düzeyinin artırılması için kamu ve özel kesim tarafından finansal eğitimler verilmekte, finansal eğitim ve gelişim için ulusal ve uluslararası stratejiler belirlenmektedir. Finansal okuryazarlık oranının artırılması için kamu ve özel kesim tarafından ulusal ve uluslararası birçok kuruluş seminer, sempozyum, bildiri makale vb. çalışmalar yapmakta ve bireylerin eğitilmesine öncülük etmektedir. Böylelikle bireylerin finansal okuryazarlık düzeylerinin belirlenmesi, finansal tutum ve davranışları etkileyen unsurların bilinmesi, değerlendirilmesi ve bunlara göre finansal eğitim içeriklerinin oluşturulması tasarlanmaktadır.

Ekonomik kalkınma açısından önem teşkil eden finansal eğitim yetişkin bireylerin doğru finansal kararlar alabilmesini sağlarken genç bireylerin gelecekte doğru yönlendirilmesi ve finansal hizmetlere erişim sağlaması açısından önem arz etmektedir. Finansal okuryazarlık oranını artırmak isteyen ülkelerin bu konuda önceliği gençlere verdiği görülmektedir. Tüm bunlardan hareketle bu çalışma; üniversite öğrencilerinin finansal okuryazarlık bilgi düzeylerinin belirlenmesi, finansal tutum ve davranışlarının (harcama, tutum, algı, ilgi) demografik özellikler açısından incelenmesi amacıyla planlanmış ve yürütülmüştür. Araştırmanın evrenini, 2021-2022 eğitim-öğretim yılı Muş Alparslan Üniversitesi Sosyal Bilimler Meslek Yüksekokulu'nda öğrenim gören farklı bölümlerdeki öğrenciler (902) oluşturmaktadır. Araştırmanın örnekleme ise kolayda örnekleme tekniği ile elde edilmiştir. Kolayda örnekleme tekniği; evrenin belli özelliklerinin detaylı şekilde incelenmesine imkân sunmakta ve potansiyel bir çalışma hedefi veya hipotez oluşturmak için kullanıldığında uygun örnekleme sunabilmektedir (Lin, 1976: 164). Veriler öğrencilerle yapılan görüşmelerde yüz yüze toplanmıştır. Araştırmanın örneklemini ise gönüllü katılım esasına göre, anketleri doğru doldurduğu tespit edilen 280 üniversite öğrencisi oluşturmaktadır. Araştırmada, üç bölümden oluşan bir anket formu ile veri toplama işlemi yapılmıştır. Birinci bölümde üniversite öğrencilerinin yaş, cinsiyet, üniversite yılı, çalışma durumu, ekonomi ve finans eğitimi alma durumu ve bölüm gibi demografik bilgileri sorgulanmıştır. İkinci bölümde üniversite öğrencilerinin finansal okuryazarlık bilgi düzeylerini belirlemek için 22 ifadeli bir formdan yararlanılmıştır. Öğrencilerden elde edilen doğru cevaplar soru sayısına oranlanmış, hesaplanan oran 0.59 ve altında ise düşük, 0.60-0.79 aralığında ise orta ve 0.80 ve üzerinde ise yüksek finansal okuryazarlık bilgi düzeyine sahip olarak sınıflandırılmıştır (Suwanaphan, 2013). Üçüncü bölümde ise öğrencilerin finansal tutum ve davranış düzeylerinin tespiti için Finansal Okuryazarlık Tutum ve Davranış Ölçeği (Sarıgül, 2015) kullanılmıştır. Bu ölçek 14 madde ve dört alt boyuttan oluşmaktadır. Sarıgül (2015) yaptığı araştırmada, harcama alt boyutu iç tutarlılık katsayısını .78, tutum alt boyutu iç tutarlılık katsayısını .76, algı alt boyutu iç tutarlılık katsayısını .78, ilgi alt boyutu iç tutarlılık katsayısını .77 ve ölçeğin toplam iç tutarlılık katsayısını ise .72 olarak tespit etmiştir. Araştırma bulgularına göre öğrencilerin % 14.6'sının yüksek düzeyde, % 43.6'sının orta düzeyde % 41.8'inin ise düşük düzeyde finansal okuryazarlık bilgisine sahip olduğu ortaya çıkmıştır. Öğrencilerin finansal okuryazarlık tutum ve davranış düzeylerinde, cinsiyet değişkenine göre, harcama alt boyutu ile finansal okuryazarlık tutum ve davranış toplam puanında, anlamlı farklılık olduğu bir başka ifadeyle, kadın öğrencilerin erkek öğrencilere nazaran, daha fazla harcama eğiliminde oldukları ve finansal okuryazarlık farkındalık tutumlarının daha iyi olduğu yorumu yapılabilir. Öğrencilerin üniversitede geçirdiği süre değişkenine göre, harcama ve tutum alt boyutlarında, anlamlı farklılık olduğu tespit edilmiştir. Üniversitede 1. yılında olan öğrencilerin daha fazla harcama yaptıkları, üniversitede 2 veya daha fazla süre geçiren öğrencilerin ise finansal tutumlarında farklılık olduğu ifade edilebilir. Öğrencilerin çalışma durumu değişkenine göre, sadece algı alt boyutunda anlamlı farklılığın olduğu saptanmıştır. Harcama alt boyutuna ait sıra ortalamaları herhangi bir işte çalışan öğrencilerin çalışmayan öğrencilere nazaran daha düşük olduğunu göstermektedir. Öğrencilerin ekonomi ve finans eğitimi alma durumu değişkenine göre, tüm alt boyutlarda ve ölçek toplam puanında anlamlı farklılık olmadığı görülmektedir. Test sonuçlarına göre; ekonomi ve finans eğitimi alan öğrenciler ile bu eğitimi almayan öğrencilerin finansal okuryazarlık tutum ve davranış noktasında benzer düşüncelere sahip olduğu ve benzer harcamalar yaptığı ortaya çıkmaktadır. Öğrencilerin öğrenim gördükleri bölüm değişkenine göre, yalnızca harcama alt boyutunda, anlamlı farklılığın varlığı saptanmıştır. Bankacılık bölümü öğrencileri, diğer bölümlerdeki öğrencilerden harcama konusunda daha ihtiyatlı davranmaktadır denilebilir. Öğrencilerin yaş değişkeni ile harcama ve algı alt boyutları arasında, düşük düzeyde negatif yönlü anlamlı ilişkinin varlığı analiz sonucunda kanıtlanmaktadır. Bir başka ifadeyle öğrencilerin yaşı arttıkça, finansal harcamalarının ve finansal algı düzeylerinin azaldığını söyleyebiliriz. Son olarak finansal okuryazarlık bilgi düzeyi değişkenine göre, harcama, tutum, algı alt boyutlarında ve finansal okuryazarlık tutum ve davranış toplam puanında anlamlı farklılık olduğu sonucuna varılmaktadır. Harcama alt boyutunda, düşük düzeyde finansal okuryazarlık bilgisine sahip öğrenciler ile orta ve yüksek düzeyde finansal okuryazarlık bilgisine sahip öğrenciler arasında anlamlı farklılık bulunmaktadır. Ayrıca orta düzeyde finansal okuryazarlık bilgisine sahip öğrenciler ile yüksek düzeyde finansal okuryazarlık bilgisine sahip öğrenciler arasında anlamlı farklılık bulunmaktadır. Tutum ve algı alt boyutlarında düşük düzeyde finansal okuryazarlık bilgisine sahip öğrenciler ile yüksek düzeyde finansal okuryazarlık bilgisine sahip öğrenciler arasında anlamlı fark bulunmaktadır. Ölçek toplam puanında düşük düzeyde finansal okuryazarlık bilgisine sahip öğrenciler ile yüksek düzeyde finansal okuryazarlık bilgisine sahip öğrenciler arasında anlamlı farklılık vardır. Düşük düzeyde finansal okuryazarlık bilgisine sahip öğrencilerin sıra ortalaması, orta düzeyde ve yüksek düzeyde finansal okuryazarlık bilgisine sahip öğrencilerin sıra ortalamasından daha yüksektir.