Moderating Effect of Personality Traits on The Influence of Islamic Financial Literacy on The Implementation of Islamic Financial Planning

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Abstract. Islamic financial planning is a realization in applying maqashid sharia in terms of improving the welfare of an individual in relation to preserving faith, self, sense, posterity and wealth. This study aims to determine the effect of Islamic financial literacy reinforced by personality traits in the implementation of Islamic financial planning. This study uses purposive sampling - judgment sampling method with 138 respondents. This study also uses survey method with explanatory approach. The results of this study indicate that Islamic financial literacy has a significant predictor for Implementation of Islamic financial planning, after that conscientiousness and neuroticism have a significant effect on the relation of Islamic financial literacy with the implementation of Islamic financial planning, but other personality traits such as extroversion, agreeableness, and opennes to experience do not have significant effect on the relation of Islamic financial literacy with the implementation of Islamic financial planning.

Keyword. Islamic financial planning, Islamic financial literacy, personality traits

INTRODUCTION

Islam has regulated all activities carried out by humans, as well as in financial planning. Mukhlisin & Tamanni (2013) explain that there are four reasons why financial planning is important for a Muslim. First, life must be planned. Secondly, each family / individual has their own dreams and ideals. Third, the epidemic of the modern world that makes someone very vulnerable to being trapped in debt, so they must make an effort to avoid debt bondage. Fourth, financial planning is part of the application of Maqashid Sharia.

The importance of financial planning in each individual requires someone to plan their finances. However, according to the Deputy Commissioner for Education and Consumer Protection, Indonesian people who have carried out financial planning are only 12.90 percent (Primadhyta, 2017). This indicates that there are still many Indonesian people who have not done financial planning, even during the period of 2003-2012 the public's desire to save due to increased income (marginal propensity to save) tended to decrease, whereas in the same period the people's desire to consume (marginal propensity to consume) tended to increase (OJK, 2014).

Financial planning will have an impact on the lives of each individual if it is not done. As stated by President Director AXA Mandiri, that 80% of Indonesia's young executives are threatened with poverty in old age due to a chaotic consumptive and investment lifestyle (80% of Executives are Threatened Poor in Old Age, 2016). Based on the statement, it can be seen that a chaotic financial planning can possibly threaten individual's life economically in the future.

Coupled with the words of Allah which explains that the property owners are one of the groups ordered to do financial planning so that the group will not be destroyed, the words are as follows,
"O ye who believe! there are indeed many of the (Jewish) rabbis and the (Christian) monks devour the wealth of mankind wantonly and debar (men) from the way of Allah. They who hoard up gold and silver and spend it not in the way of Allah, unto them give tidings (O Muhammad) of a painful doom," (At-Taubah:34

According to Furi (2016), the word "they" in the above verse refers to three groups of human leaders / role models, for humans, in terms of tabiat, need Islamic scholars, worshipers and property owners. If the conditions of these three groups are damaged, then the whole human condition will be damaged too. When they focus more on earning wealth than on what is primary for Allah, then they will be punished.

In making financial planning, someone needs to have knowledge about finance or what is more often heard as financial literacy, because financially intelligent individuals tend to plan and succeed in their planning (Lusardi & Mitchell, 2011). In addition, according to Mahdzan, et al (2017), financial literacy has an impact on the choice of retirement portfolio allocation, meaning that it influences the choice of the undertaken financial planning. Financial literacy is a measure of a person's understanding on financial concepts and the ability and confidence to manage personal finance through short-term and long-term decision making planning, taking into account changes in economic conditions (Remund, 2010). In addition, personality is often regarded as the key in financial decision processes, as stated by Sina (2014), which states that each personality type has a difference in financial management, which can have implications for financial problems such as excessive debt if the finance is not managed well.

Based on the above problems, the authors formulate research problems: (1) how far the Islamic financial literacy influences the implementation of Islamic financial planning at Islamic financial institutions staff, and (2) whether or not extroversion, agreeableness, conscientiousness, neuroticism, and openness to experience moderate the influence of Islamic financial literacy on the implementation of Islamic financial planning at Islamic financial institutions staff. The purposes of this study is to determine how far the Islamic financial literacy influences the implementation of Islamic financial planning at Islamic financial institutions staff, and whether or not extroversion, agreeableness, conscientiousness, neuroticism, and openness to experience moderate the influence of Islamic financial literacy on the implementation of Islamic financial planning at Islamic financial institutions staff.

METHOD

The method applied in the data collection uses explanatory methods with quantitative approach. In addition, the research uses causality design. The objects of the research are Islamic financial literacy as an independent variable (X), personality traits as a moderating variable (Z), and the implementation of Islamic financial planning as the dependent variable (Y). The population in this study are Islamic financial institutions staff in Bandung, spesifically those independent istitutions. The sampling technique in this study is purposive sampling - judgment sampling with a sample of 138 respondents.

The data analysis techniques use multiple linear regression with t-test using hierarchical regression and the coefficient of determination test (R^2). The research is tested using the classic assumption test, namely the test for normality and heteroscedasticity. The analytical tool used in this study is SPSS Statistics 22. The aim is to study how close the influence between several independent variable and the dependent variable.

RESULTS AND DISCUSSION

Based on the results of the analysis carried out by the researchers, the descriptive analysis and interpretation of the overall data from the results or the findings in the field which include a general description of each research variable are as follows:

1. Overview of The Implementation of Islamic Financial Planning Variables

Table 1.
Distribution of Respondents Seen from the Category of Implementation of Islamic Financial Planning Variable

Range	Category	F	%
X < 15	Low	7	5,1
15 ≤ X < 25	Medium	81	58,7
X ≥ 25	Height	50	36,2
Total		138	100

Source: Research Data

The obtained information based on Table 1. above reveals that most of the samples of 138 Islamic financial institutions staff are in the medium category, which is 58.7% and those who had carried out Islamic financial planning in the high category are 36.2%. The remaining 5.1% of the staffs are still in the low category in implementing Islamic financial planning. Therefore, the whole category of the variable is still in the low level. This is due to the fact that the staffs did not invest based on sharia and did not actively participate in sharia insurance membership. Meanwhile, the staffs have set aside income for zakat, then the income earned has been considered as halal, and they also have done the inheritance rules according to sharia.

2. Overview of Islamic Financial Literacy Variable

Table 2.
Distribution of Respondents Seen from the Category of Islamic Financial Literacy Variable

Range	Category	F	%
X < 42	Low	0	0
42 ≤ X < 70	Medium	16	11,59
X ≥ 70	Height	122	88,41
Total		138	100

Source: Research Data

Based on the results of the category calculation in Table 2. above, most of the employees of Islamic financial institutions have a high level of Islamic financial literacy, only 11.59% are still in the medium category. This indicates that the employees have knowledge about institutions, products and characteristics of Islamic finance; they believes in it and they implemented their financial goals. This means that the Islamic financial institution staffs have been well-informed about Islamic finance.

3. Overview of Extroversion Variable

Table 3.
Distribution of Respondents Seen from the Category of Extroversion Variable

Range	Category	F	%
X < 18	Low	4	2,90
18 ≤ X < 30	Medium	52	37,68
X ≥ 30	Height	82	59,42
Total		133	100

Source: Research Data

Based on the calculation of the categories in Table 3. above, most of the employees of Islamic financial institutions have a high extroversion personality type which is 59.42%. This indicates that the employees are sociable, expressive and confident. This can be seen from the daily lives of the employees in meeting the customers and working together with team that requires them to have an extroversion personality type.

4. Overview of Agreeableness Variable

Table 4.
Distribution of Respondents Seen from the Category of Agreeableness Variable

Range	Category	F	%
X < 18	Low	3	2,17
18 ≤ X < 30	Medium	49	35,51
X ≥ 30	Height	86	62,32
Total		138	100

Source: Research Data

Based on the calculation results of the categories in Table 4. above, most of the employees of Islamic financial institutions have a high agreeableness personality type, which equals to 62.32%. This indicates that the employees have a good, cooperative and trustworthy personality. These characteristics can help a worker to maintain the career that is being built. Therefore, the employees must have an agreeableness type of personality to maintain their career.

5. Overview of Conscientiousness Variable

Table 5.
Distribution of Respondents Seen from the Category of Conscientiousness Variable

Range	Category	F	%
X < 15	Low	0	0
15 ≤ X < 25	Medium	47	34,06
X ≥ 25	Height	91	65,94
Total		138	100

Source: Research Data

Based on the results of the category calculation in Table 5. above, most of the employees of Islamic financial institutions have a high conscientiousness personality type which equals to 65.94%. This indicates that the employees have a responsible, reliable and well structured nature. This is very much needed by employees for the career path to be passed. With a good career, the individual will get the desired results.

6. Overview of Neuroticism Variable

Table 6.
Distribution of Respondents Viewed by Category Variables Neuroticism

Range	Category	F	%
X < 18	Low	48	34,78
18 ≤ X < 30	Medium	87	63,04
X ≥ 30	Height	3	2,18
Total		138	100

Source: Research Data

Based on the results of the category calculation in Table 6. above, most of the employees of Islamic financial institutions have a medium neuroticism type equals to 63.04%. Therefore, it can be concluded that the employees' personality can be anxious, easily upset, and depressed sometimes. This happens because being an employee means that they work under pressure, but the level is still considered reasonable.

7. Overview of Openness To Experience Variable

Table 7.
Distribution of Respondents Seen from the Category of Openness To Experience Variable

Range	Category	F	%
X < 21	Low	0	0
21 ≤ X < 35	Medium	54	39,13
X ≥ 35	Height	84	60,87
Total		138	100

Source: Research Data

Based on the results of the category calculation in Table 7. above, most of the employees of Islamic financial institutions have a high type of openness to experience personality which equals to 60.87%. Thus, it can be concluded that Islamic financial institutions staffs have high imagination, sensitivity and curiosity. In this modern era, employees must have an openness to experience personality type so that there is no information left for their career continuity.

Classic Assumption Test

The classic assumption test is done to ensure that the regression equation obtained will be accurate. The classic assumption test carried out in this study is the normality test and heterocedasticity test. Testing is done using SPSS Statistics 22, with the following results:

Normality test

Tabel 8.
Recapitulation of Normality Test Results Using Kolmogorov-Smirnov

No	*Asymp. Sig*	α	**Hasil**
1	0,2	0,05	Berdistribusi Normal

Source: Research Data

Based on the results of the normality test using kolmogorof smirnov, it can be seen that the value of asymp.sig is 0.2, it can be concluded that the model in this study can be normally distributed.
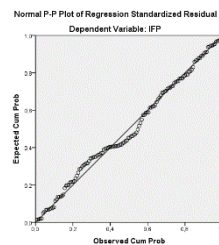

Figure 1.
Normality Test Results with Probability Plots
Source: Research Data

The results of the normality test using the probability plot method can be seen in Figure 1. Based on the probability plot method, the model can be normally distributed if the points on the image above follow the direction of the diagonal line. Therefore, it can be concluded that the model in this study is normally distributed because the points on the image follow the direction of the diagonal line.
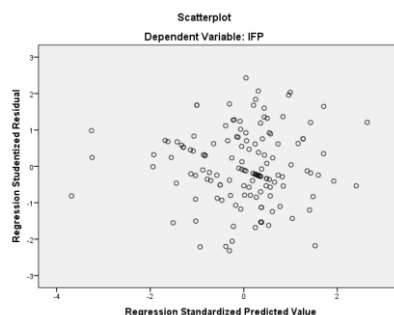
Heteroscedasticity Test

Fivgure 2.
Heteroscedasticity Test Results Using Scatterplots
Source: Research Data

Based on Figure 2. it can be seen that the points spread on the image and do not form any pattern. Therefore, it can be concluded that the model in this study is free from heterocedasticity.

Multiple Linear Regression Analysis

The results of the hierarchical regression analysis in Table 9. obtain multiple regression equations as follows:

$$Y = -95{,}819 + 1{,}441\,X - 0{,}690M_1 + 1{,}191M_2 + 2{,}022M_3 + 1{,}901M_4 + 0{,}046M_5 + 0{,}009XM_1 - 0{,}012XM_2 - 0{,}026XM_3 - 0{,}023XM_4 - 0{,}001XM_5 + \varepsilon$$

Testing the hypothesis through this t test is carried out with a significance level of 5% or 0.05 at a confidence level of 95% and the degree of freedom value (df = n-k = 138-11 = 127), thus, the t table value is 1.65694.

Table 9.
Summary of the Hierarchical Regression Analysis Results of the Personality Traits Effect on the Influence of Islamic Financial Literacy on the Implementation of Islamic Financial Planning

Model	R (p)	R^2 (*Adjusted* R^2)	R^2 Change (p)	B	SE	β	t	p
Model 1	0,356	0,127	0,127					
	(0,006)	(0,087)	(0,006)					
Constant				10,541	5,860		1,799	0,074
LKI				0,135	0,041	0,294	3,277	0,001
Extroversion				-0,031	0,101	-0,032	-0,304	0,762
Agreeableness				0,258	0,098	0,269	2,642	0,009
Conscientiousness				-0,121	0,148	-0,103	-0,813	0,418
Neuroticism				0,043	0,098	0,045	0,433	0,666
Openness To Experience				-0,064	0,087	-0,075	-0,738	0,462

Model 2	0,439	0,192	0,065					
	(0,003)	(0,122)	(0,003)					
Constant				-95,819	43,306		-2,213	0,029
LKI				1,441	0,529	3,143	2,726	0,007
Extroversion				-0,690	0,672	-0,717	-1,027	0,307
Agreeableness				1,191	0,757	1,241	1,573	0,118
Conscientiousness				2,022	1,015	1,733	1,993	0,048
Neuroticism				1,901	0,846	2,025	2,248	0,026
Openness To Experience				0,046	0,520	0,054	0,089	0,929
Interaksi 1				0,009	0,008	1,002	1,030	0,305
Interaksi 2				-0,012	0,009	-1,328	-1,245	0,215
Interaksi 3				-0,026	0,013	-2,700	-2,109	0,037
Interaksi 4				-0,023	0,010	-1,995	-2,212	0,029
Interaksi 5				-0,001	0,007	-0,203	-0,220	0,826

Source: Research Data

Hypothesis Test

1. Islamic Financial Literacy Has a Significant Effect on the Implementation of the Islamic Financial Planning

The results of the hierarchical regression analysis in Table 9. show that the value of t count is bigger than the value of t table (2.726 > 1.65694) and the significance level of the influence of Islamic financial literacy on the implementation of Islamic financial planning is $0.007 < 0.05$ which is considered significant. The values indicate that the Islamic financial literacy significantly affects the implementation of Islamic financial planning in a positive direction where the obtained coefficient value is 1.441. This means when Islamic financial literacy increases by 1 unit of calculation, the implementation of Islamic financial planning will increase by 1,441 unit of calculation with ceteris paribus as the assumption of another variable. Thus, the results of this study accept H_1 in the hypothesis since it shows that Islamic financial literacy has a significant effect on the implementation of Islamic financial planning.

This research is in line with the research conducted by Silvy & Yulianti (2013), in which their research illustrates that financial knowledge has influences towards the behavior of investment planning. This is due to the fact that in the investment planning process, an individual needs to analyze the portfolio to be prepared by considering the risks and returns that will be obtained on every investment product. Moreover, the results of a research conducted by Sobaya, et al (2016) states that financial literacy has a significant influence on financial planning, because by having good financial literacy, individuals can find out the allocation of funds needed, thus, they can make savings and even increase the value of assets.

2. Extroversion Moderates the Influence of Islamic Financial Literacy on the Implementation of the Islamic Financial Planning

Based on the results of the hierarchical regression analysis in Table 9., it shows that the regression coefficient b_2 is not significant (b_2 = -0,690 ; t = -1,027 dan p = 0,307 more than 0,05), and the regression coefficient b_7 is not significant (b_7 = 0,009; t = 1.030 and p = 0.305 more than 0.05). These numbers mean that the intercept and slope of the regression equation for the employee group of Islamic financial institutions with high extroversion personality type are the same as the group of employees of Islamic financial institutions with low extroversion personality type. Therefore, the results of this study reject H_1 in the hypothesis because it shows that the extroversion personality type does not moderate the influence of Islamic financial literacy on the implementation of Islamic financial planning.

This research is in line with the results obtained by Nga & Yien (2013), in which individuals who have high extroversion level do not influence the intention to adopt the Social Responsibility

Investment (SRI) criteria in financial decision making, and negatively affect the investment risk avoidance. However, this research is not in line with the research conducted by Brown & Taylor (2011) and Mayfield (2008), in which the results show that an individual with a high extroversion level will make him or her has the intention to do short-term investment and influence the desire to have unsecured financing but has a negative effect on the accumulation of financial assets.

3. Agreeableness Moderates the Influence of Islamic Financial Literacy on the Implementation of the Islamic Financial Planning

The results of the hierarchical regression analysis in Table 9. show that the regression coefficient b_3 is not significant ($b_3 = 1,191$; t = 1,573 dan $p = 0,118$ more than 0,05), and the regression coefficient b_8 is not significant ($b_8 = -0,012$; t = -1,245 dan $p = 0,215$ more than 0.05). These numbers reveal that the intercept and slope of the regression equation for the employee group of Islamic financial institutions with high agreeableness personality type are the same with the group of employees of Islamic financial institutions with low agreeableness personality type. So the results of this study reject H_1 in the hypothesis because it shows that the agreeableness personality type does not moderate the influence of Islamic financial literacy on the implementation of Islamic financial planning.

This research is in line with the research conducted by Mayfield (2008), in which the results of his research state that individuals with agreeableness personality types have no effect on the intention to invest. In addition, according to Nga & Yien (2013), agreeableness does not affect the risk of investments taken. However, other researchs done by Brown & Taylor (2011) and Nga & Yien (2013) are not in line with this study, in which the results argue that agreeableness has a positive influence on the accumulation of financial assets, such as ownership of national savings, but negative effect on the accumulation of financial assets in the type of stock.

4. Conscientiousness Moderates the Influence of Islamic Financial Literacy on the Implementation of the Islamic Financial Planning

The results of the hierarchical regression analysis in Table 9. show the regression coefficient b_4 is significant ($b_4 = 2,022$; t = 1,993 dan $p = 0,048$ less than 0,05), and the regression coefficient b_9 is significant ($b_9 = -0,026$; t = -2,109 dan $p = 0,037$ less than 0.05). This means that the intercept and slope of the regression equation for the employee group of Islamic financial institutions with high conscientiousness personality type are different from the group of employees of Islamic financial institutions with low conscientiousness personality type. Therefore, the results of this study accept H_1 in the hypothesis because it reveals that the conscientiousness personality type moderates the influence of Islamic financial literacy on the implementation of Islamic financial planning.

This research is in line with the research conducted by Mayfield (2008) and Nga & Yien (2013), in which they state that conscientiousness has an influence on short-term investment intentions and on investment risk taking. Nevertheless, different results are found by Brown & Taylor (2011), in which conscientiousness consistently fails to give a good influence on debt and ownership of financial assets. In addition, the variable is considered not important in influencing aspects of individual economic decision making.

5. Neuroticism Moderates the Influence of Islamic Financial Literacy on the Implementation of the Islamic Financial Planning

The results of the hierarchical regression analysis in Table 9. depict that the regression coefficient b_5 is significant ($b_5 = 1,901$; t = 2,248 dan $p = 0,026$ less than 0,05), and the regression coefficient b_{10} is significant ($b_{10} = -0,023$; t = -2,212 dan $p = 0,029$ less than 0.05). These numbers reveal that the intercept and slope of the regression equation for the employee group of Islamic financial institutions with high neuroticism personality type are different from the group of

employees of Islamic financial institutions with low neuroticism personality type. Therefore, the results of this study accept H_1 in the hypothesis because it shows the neuroticism personality type moderates the influence of Islamic financial literacy on the implementation of Islamic financial planning.

This research is in line with the research conducted by Mayfield (2008), in which neuroticism personality type has a negative effect towards the intention to invest. This is due to people with high anxiety who tend to experience more insecurities, and the investment itself is an activity with high possibility to get anxious since their assets will be played by other people. Therefore, that individuals who have a dominant level of neuroticism are not interested in investing both in short and long terms. In addition, the research conducted by Brown & Taylor (2011) and Nga & Yien (2013) reveal that neuroticism has no effect on aspects of an individual's economic decision making.

6. Openness To Experience Moderates the Influence of Islamic Financial Literacy on the Implementation of the Islamic Financial Planning

The results of the hierarchical regression analysis in Table 9. Show the regression coefficient b_6 is not significant ($b_6 = 0,046$; t = 0,089 dan $p = 0,929$ more than 0,05), and the regression coefficient b_{11} is not significant ($b_{11} = -0,001$; t = -0,220 dan $p = 0,826$ more than 0.05). This means that the intercept and slope of the regression equation for the employee group of Islamic financial institutions with high openness to experience personality type are the same with the group of employees of Islamic financial institutions with low openness to experience personality type. Therefore, the results of this study reject H_1 in the hypothesis because it shows that the openness to experience personality type does not moderate the influence of Islamic financial literacy on the implementation of Islamic financial planning.

This research is in line with the research conducted by Nga & Yien (2013), in which openness to experience has no effect on investment risk taking and intention to adopt SRI criteria into financial decision making. However, Brown & Taylor (2011) argue that openness to experience is considered to have a positive effect on the accumulation of financial assets in the form of stocks and bonds, but negatively affects short-term investments.

The Coefficient of Determination (R^2)

The results of the hierarchical regression analysis in Table 9. show that before the interaction variables enter the model, the model is able to explain the variations occurring in the implementation of Islamic financial planning by 12.7% and after the interaction variables enter the model, the ability of the model to explain variations occurring in the implementation of Islamic financial planning increases to 19.2%. In other words, the entry of interaction variables on the model can increase the R^2 value by 0.065 or 6.5% or increase adjusted R^2 from 8.7% to 12.2%. Therefore, the model 2 is more effective in explaining the phenomenon of applying Islamic financial planning when compared to model 1.

Although model 2 is considered more effective in explaining the phenomenon of the application of Islamic financial planning, the coefficient of determination in this regression model is included in the low category because it is less than 50 percent. The low value of R^2 indicates that there are variables which are not able to provide the right information to predict the application of Islamic financial planning, it is clearly seen that only two of five moderating variables can provide the right information to predict the dependent variable.

CONCLUSION

Based on the research that has been done on the Islamic financial institutions staff, it can be concluded that Islamic financial literacy affects the implementation of Islamic financial planning because a person's behavior is based on the process of cognition which structures and processes

information coming from the environment. Conscientiousness and neuroticism significantly moderate the influence of Islamic financial literacy on the implementation of Islamic financial planning, because the type of employee with high conscientiousness personality will focus more on working than others and individuals with high levels of neuroticism will have high anxiety and tend to experience more insecurities. Therefore, consientiousness and neuroticism will moderate the implementation of Islamic financial planning. In addition, the extroversion, agreeableness and openness to experience do not moderate the influence of Islamic financial literacy on the application of Islamic financial planning because these personality types do not affect the financial decisions that will be taken.

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