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The Effect Of Trust, Locus Of Control, Type A Personality, Financial Literacy And Financial Attitude On Individuals' Financial Behavior

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ABSTRACT

The data of the study were collected through a questionnaire applied to 1347 volunteers. Explanatory factor analysis was applied to examine the factor structure and confirmatory factor analysis was performed to confirm the new factor structure. Structural equation modeling was used for hypothesis testing. Changes in information technologies, economic and political developments have led to changes in the financial behavior of individuals. For this reason, it is important to examine the factors that affect the financial decisions of individuals and the financial behaviors that affect their welfare levels. In this study, it is aimed to examine the effects of trust, locus of control and type a personality factor in relation to financial behaviors.

According to the analysis results, trust, financial literacy, and financial attitude have a significant impact on the financial behavior of individuals. These findings highlight the importance of financial literacy, followed by financial attitude and trust variables, in explaining financial behaviors.

The research contributes to the literature in terms of presenting findings on the factors affecting financial behaviors, which are important to examine in the context of personal finance. In addition to the findings supporting the existing literature, the effect of locus of control, which was determined in previous studies, on financial behavior could not be determined with the effect of other variables examined in this study. The effect of the type a personality on the financial behavior of individuals was not found.

Key words: Financial Behavior, Trust, Locus Of Control, Type A Personality, Financial Literacy, Financial Attitude.

1. INTRODUCTION

Personal finance studies conducted on individuals around the world show that the targeted outputs are not achieved. Although the financial literacy level of wealthy and highly educated individuals using financial services is higher, the fact that only one out of every 3 individuals has a command of simple financial concepts brings individuals face to face with financial problems (Klapper et al, 2015).

Many studies in the literature do not take into account the subjectivity of individuals and consider demographic and socioeconomic factors to assess financial behaviors. From this point, the research deals with psychological and cognitive factors in determining the financial behaviors of individuals under the perspective of personal finance.

Financial decisions made by individuals in daily life, financial well-being levels are effective. Directing the investments to the right investment tools, making the right decision in matters related to expenditure, savings and money management should be evaluated in the axis of return and cost.

Trust, locus of control, and type A personality characteristics are the internal factors that should be focused on for the individual investor to display responsible financial behavior. Financial institutions and investment advisors need to know their customers well, guide them and create systems to ensure this, in terms of increasing the return level of investors and minimizing losses. The research focuses on the role of trust, locus of control and type a personality dimension in explaining the financial behaviors of individuals. In the research, the data were analyzed through the structural equation model. It is seen that structural equation modeling is frequently used as a data analysis technique in studies in the field of social sciences. As a result of the analysis, trust, financial literacy and financial attitude showed a significant effect on financial behavior, but locus of control and type a personality did not have a significant effect on financial behavior.

The research consists of five parts. The first part includes the introduction, purpose and scope of the research. In the second part, literature review was made. In the third chapter, information is given about the research model and hypotheses. In the fourth chapter, findings are included. The last part is the part where the research findings are discussed and interpreted and the research results are presented.

2. LITERATURE STUDY

2.1. Financial Behavior

Financial behavior can generally be considered of as the ability of individuals to monitor their financial status, shop carefully, manage their savings and investments, personal debts and loans, and evaluate their investments (Alkaya and Yagli, 2015). It has been reported that financial information and locus of control have an effect on financial behavior, but income does not have this effect (Arifin, 2017).

The types of financial products an individual has, their commitment to financial products, and the management of their financial resources can determine how financially responsible they are. This inference can lead to better financial results for the individual as indicators of budgeting, expenditure control and responsible financial behavior (Perry and Morris, 2005).

2.2. Trust

Trust is a trait synthesized through an individual's experiences, personality traits, and culture (Mayer et al., 1995). In a financial context, trust can be expressed as the trust individuals have in the financial service providers sector, financial intermediaries, finance professionals, financial markets, financial institutions, goverment and banks. In the study, Olsen (2012) stated that although it has not been investigated regarding financial behaviors, economic decisions that do not include a certain degree of trust cannot be in question. Various situational factors such as recession periods in the economy, financial crises, the risk of divorce that individuals may face, deterioration in health and unemployment of relatives affect savings and financial behaviors (Magendans et al., 2016).

2.3. Locus of Control

Locus of control as a personality variable is widely discussed in the personal finance literature. Locus of control, which plays an important role in the explanation of individuals' financial behaviors, also has a moderating effect between financial literacy and financial behaviors (Perry and Morris; 2005). Locus of control represents the degree to which an individual relates the outcomes of events to external factors (luck, fate) or to one's own actions. While individuals who believe that everything is under their control and attribute everything that happens to them to their own work and success are individuals with an internal locus of control. On the other hand, individuals who attribute events to external factors such as luck are individuals with external locus of control. Individuals with an internally controlled were found to be more motivated and more willing to engage in financial behavior with greater responsibility (Perry and Morris, 2005).

2.4. A Type Personality

There are studies in the literature showing that individuals with type a personality who tend to be ambitious, aggressive, competitive and impatient are positively associated with financial risk tolerance. Carducci and Wong (1998) stated in their study that individuals with type a personality are more risk tolerant than individuals with type b personality. In addition, Grable (2000) confirmed that individuals with type a personality are willing to take more risks than individuals with type b personality.

2.5. Financial Literacy

Financial literacy is a topic that has been on the agenda of policy makers, economists and academics in recent years and keeps its up-to-date. The reasons for governments to increase financial education are low savings rates, increases in credit and credit card debts (Bernheim et al., 2001).

Financial literacy explained as the level of competence consisting of three main components such as financial knowledge, financial attitude and financial behavior (Potrich et al., 2016). Researches on financial literacy are studies on determining the financial literacy levels of individuals (Bernheim and Garrett, 2003; Chen et al., 1998; Fettahoğlu, 2015; Lusardi, 2008a; Lusardi and Mitchell, 2014). When the financial literacy difference between girls and boys is examined, the authors stated that family, especially mother and socio-cultural environment are effective in this distinction (Bottazi and Lusardi, 2021).

2.6. Financial Attitude

Attitude is a concept that develops and shows continuity towards behaviors. Financial attitude is the reaction of individuals in relation to financial products and services. Financial attitude activates individuals' short and long-term financial behaviors (Gönen and Özmete, 2007).

In a study on financial attitude, it was determined that individuals' financial literacy levels are low. In this context, negative credit card usage habits, savings tendencies, inability to tolerate a decrease in income, absence of long-term financial planning habits, unwillingness to take risks have emerged as important deficiencies in terms of financial attitude and behavior (Er and Çetintaş, 2018).

3. METHODOLOGY

3.1. The Research Model and Hypotheses

The research aims to examine the role of trust, locus of control, type a personality, financial literacy, and financial attitude on financial behavior of individuals. The research hypotheses are as follows and illustrated in figure 1.

H1: Trust positively affects the financial behavior of individuals.

H2: Locus of control positively affects the financial behavior of individuals.

H3: Type a personality positively affects the financial behaviors of individuals.

H4: Financial literacy affects individuals' financial behaviors positively.

H5: Financial attitude positively affects the financial behavior of individuals.

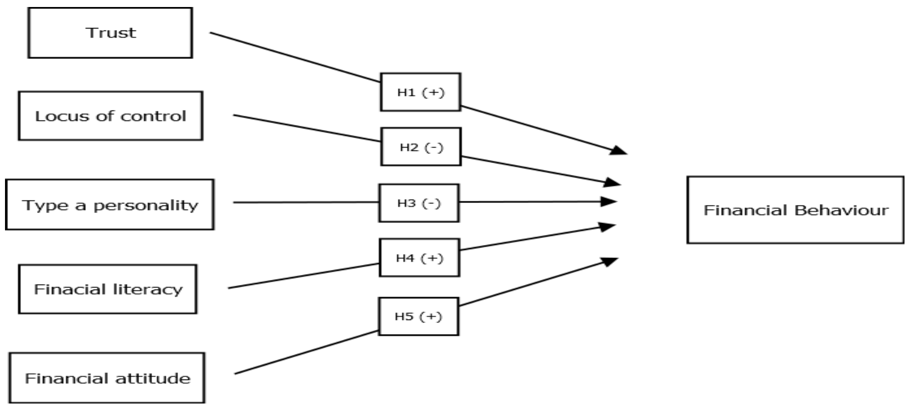

Figure 1. The research model

3.2. Measurement of the Variables

The variables of the study, which are widely used in the literature, were adapted to the research by testing their validity and reliability. The scales used in the research are as follows. Gefen, Karahanna and Straub (2003) for the variable of trust, Perry and Morris, (2005) to measure the locus of control, Mudrack, (1999) for Type A personality traits, Thung et al.,(2012) and Sarıgül, (2015) for financial literacy, Potrich et al., (2016), Dew and Xiao,(2011) to measure financial behavior were used. Exploratory factor analysis was maden to see on which factors these scale expressions were collected.

3.3. Data Collection

Research data were collected through a questionnaire using a simple random sampling method. A five-point Likert scale was used in the questionnaire. Reliability analysis was applied to the variables used in the study. Evaluations were made according to the Cronbach Alpha Coefficient. As can be seen in Table 1, the scale expressions used in the study are presented. AMOS 21 and SPSS 21 were used of the research data. SEM was used to test the research hypotheses.

Data were obtained from 1347 volunteers over the age of 18 with financial independent individuals in Turkey. The majority of the participants are business owners, managers, employees, academics and teachers consists of retirees. The descriptive statistics of the sample showed that 43.5% of the participants determined that women and 56.5% were men, 44% had a bachelor's degree and were between the ages of 25-50, and 66% were married and 34% were single.

4. RESULTS

4.1 Exploratory Factor Analysis, Validity And Reliability

In this study, exploratory factor analysis (EFA) was performed for the scale validity of the variables and Pearson correlation analysis was used for the relationships between the variables. The analysis of the research was carried out by using structural equation modeling. While developing the scale in the research, some expressions of the scales were adapted. In this context, 6 factors and factor loads determined after factor analysis are shown in Table 1. Factor loadings, Cronbach's alpha, AVE, CR and KMO values. Since the Cronbach alpha values of the factors in Table 1 are mostly between 0.70 and 0.90, they are accepted in terms of internal consistency (Nunnally & Bernstein, 1994). For convergent validity, an AVE value of 0.50 or higher means that it is sufficient for convergent validity (Fornell & Larcker, 1981). According to Table 1; all factors have AVE values above 0.50 and CR values of all factors are greater than AVE values. Table 2 shows the mean, standard deviation and correlation analyzes of the variables. It has been determined that the trust variable does not have a significant relationship with financial literacy and financial behaviors. The relationship between trust and locus of control was significant at the p:0.005 significance level. The bilateral relations of the other variables with each other were found to be significant at the p:0.001 significance level.

Table 1. Factor Loadings, Cronbach's Alpha, AVE, CR and KMO

Items	**Trust**	**Locus of control**	**A type personalit**	**Financial literacy**	**Financial attitude**	**Financial behavior**
In line with past experimentation, I think financial institutions and the market are reliable.	.846					
In line with past experimentation, I think financial institutions and the market are not opportunistic.	.754					
In line with past experimentation, I think financial institutions and the market are honest.	.884					
In line with past experimentation, I find financial institutions and the market reliable.	.878					
No one can push me around.		.571				
I have the power to change the important things in my life.		.774				
I can do anything I put my mind to.		.788				
What happens to me in life depends on me.		.670				
I can struggle life problems		.752				
I'm in control.		.744				
I often experience time pressure			.871			
I often feel time pressure.			.921			
Outside of my working hours, I think about my job.			.523			
When purchasing a product or service, I pay attention to the price/performance ratio.				.628		
When purchasing a product or service, I compare prices.				.493		
I aim to spend less than my income in order to save money.				.494		
I know what a change in inflation and interest rates means.				.951		
I am knowledgeable about financial products.				.978		
I consider my income and my budget when I spend.				.539		
It is important to control monthly expenses.					.837	
It is important to plan for the future financially.					.918	
It is important to save money on a monthly basis.					.942	
Managing my money today is important to my future.					.924	
I find it important to have and follow a monthly expense plan.					.832	
When making installments, I find it important to compare current loan offers.					.554	
I set long-term financial goals for my spending.						.535
I check my credit card statement for possible errors and debts.						.579
I save money monthly.						.997
Before making big purchases, I analyze my financial situation.						.585
I keep my expenses under control.						.763
I plan my financial future.						.807
I save money.						.976
Cronbach's Alpha Values	**.860**	**.816**	**.698**	**.879**	**.905**	**.887**
AVE	**.709**	**.512**	**.627**	**.505**	**.714**	**.592**
CR	**.907**	**.838**	**.827**	**.849**	**.936**	**.906**
KMO	**.916**					

Table 2. Correlations

	Finliteracy	Finbehav	Locusofcontrol	Atype	Trust	Finattitude	Mean	Standard Deviation
finliteracy	1						3,926	0,76529
finbehav	,648**	1					3,883	0,74199
locusofcontrol	,311**	,315**	1				3,775	0,73977
atype	,116**	,152**	,217**	1			3,356	0,99462
trust	-0,037	-0,016	,068*	,104**	1		4,026	0,72525
finattitude	,589**	,607**	,355**	,170**	-,084**	1	2,54	0,94127

4.2 Confirmatory Factor Analysis

EFA was used in the study to reveal the factor structure of the scale. Then, confirmatory factor analysis (CFA) was actualized to confirm this new factor structure. CFA is a widely used analysis for testing latent variables (Tabachnick & Fidell, 2013). To use SEM, the assumption of normal distribution must be satisfied in this study. The skewness and kurtosis method was performed to to determine whether it has a normal distribution (Hair et al., 2014). Kline (2011) stated that the skewness values of each variable should be less than 3 and the kurtosis values should be less than 10. As can be seen from Annex 1, the research the skewness and kurtosis values of the scale expressions show that the scale expressions are normally distributed

In CFA, the most commonly used indices to evaluate the fit of the model are: normed chi-square, which has an Absolute Fit Index with approximately the mean root profit; approximate root mean square error (RMSEA); Goodness of Fit Index (GFI); Adjusted Goodness of Fit Index (AGFI) and the Comparative Fit Index (CFI).

(1) X2/df < 3.0 (Kline, 2005; Hair et al., 2006)

(2) GFI, TLI, CFI and IFI > 0.90 (Hair et al., 2006)

(3) RMSEA < 0.08 (Hair et al., 2006)

As a result of CFA performed to evaluate the validity of the study, it was determined that the measurement model showed a good fit: X2/df = 2.975, CFI = 0.962, IFI = 0.962, NFI = 0.944, RMSEA= 0.040.

4.3. Direct Effects

Structural equation modeling was applied to reveal the direct effects. The good fit indices identified for direct effects are as follows: (X2/df = 2.755, IFI = 0.966, CFI = 0.966, NFI = 0.948, RMSEA= 0.038). According to Table 3, the model estimates of the sample are explained. The results of the direct effect hypotheses are also seen in this table. According to the results, trust, financial literacy, financial attitude variables have been found that have positive effects on financial behavior. According to this, H1, H4 and H5 hypotheses are supported. On the other hand, hypotheses H2 and H3 are not supported. According to Table 3, the variable of financial literacy is the variable that has the most impact on financial behaviors with 0.568 (p: 0.000) among other variables. Similarly, financial attitude was significant with an estimate of 0.094 (p: 0.008) and confidence with an estimate of 0.044 (p: 0.005). However, it was determined that type a personality and locus of control variables, whose significant effects on financial behavior were investigated, did not have a significant effect.

Table 3. Parameter Êstimates

Structural paths	Estimates	Standard Estimates	Standard Error	P
Trust → financial behavior	0,044	0,015	2,83	0,05
Locus of control → financial behavior	0,041	0,024	1,715	0,086
A type personality→ financial behavior	0,034	0,032	1,048	0,295
Financial literacy → financial behavior	0,568	0,038	14,782	0.000
Financial attitude→ financial behavior	0,094	0,035	2,658	0,008

5. DISCUSSION AND CONCLUSION

The performances of individuals in financial matters, who are equipped with different psychological characteristics, attract attention from many segments. In this study, both psychological and cognitive factors were used while investigating the financial behaviors of individuals.

The first of these variables is trust. Trust variable represents the trust in financial markets, financial services sector, financial institutions and intermediaries. There are studies showing that the trust variable has a positive effect on the individual's financial risk tolerance (Magendans, 2017). In the study, it was found that the trust had a positive effect on financial behaviors. It is stated that the trust, provided by individuals in accessing financial information resources and the correct guidance of individuals' investments have an effect on this positive effect of trust.

The second variable examined in the study is locus of control. Locus of control represents the degree to which individuals relate the consequences of the events they face to factors outside themselves or to one's own actions. It has been determined that individuals with an internal locus of control have more responsibility and show responsible financial behavior than individuals with an external locus of control (Perry and Morris, 2005). It has been stated that locus of control, which is a psychological factor, also has an effect on financial risk tolerance (Grable and Joo, 2000). However, in this study, as stated in the literature, locus of control does not have a significant effect on financial behaviors.

In the literature, type a personality is defined as an individual factor associated with financial risk. It is assumed that individuals exhibiting type a behavior tend to be ambitious, aggressive, competitive and impatient (Mudrack, 1999). Carducci and Wong (1998) reveal that individuals exhibiting a type of behavior pattern take more financial risks than individuals with type b personality. Type a personality, whose effect on financial behaviors was investigated, does not have a significant effect.

Financial literacy is an important factor that should focus on increasing individuals' financial awareness and developing responsible behaviors. In the research, the positive effect of financial literacy on behaviors was informed in studies (Lusardi and Mitchell, 2014; Andarsari and Ningtyas, 2019; Arifin, 2017). To increase this effectiveness, more effective use of financial services such as mobile services should be encouraged by making use of behavioral insights. Financial institutions should also be ensured to provide fair, responsible, and prudent services to their customers (Klapper et al., 2015).

To increase financial awareness of individuals and to enable them to exhibit conscious financial attitudes and behaviors should focus on the financial literacy variable with the highest coefficient value. For this purpose, financial literacy education should be organized especially at early ages. In this way, an increase can be observed in the level of financial education that individuals will acquire only from their families and socio-cultural environments. It is predicted that the contribution of individuals to make the highest level of financial decisions such as money management, investment behaviors and retirement plans through financial literacy training will also contribute to the increase in the economic welfare of the household.

Financial attitude can be associated with attitudes towards financial matters, financial products, and services. As determined in the study, financial attitude is an important variable that has an impact on financial behavior after financial literacy.

This study guides individuals to better understand and shape their financial attitudes and behaviors. In addition, investment institutions that want to have information about individuals operating in financial markets can also benefit from research findings.

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Annex 1. Skewness and Kurtosis

Variable	Skewness	Kurtosis
A type personality		
A3_1	-0,399	-0,573
A6_1	-0,283	-0,758
A7_1	-0,448	-0,758
Financial literacy		
FO2_1	-1,261	2,119
FO3_1	-1,074	1,35
FO4_1	-0,918	0,855
FO5_1	-0,944	0,869
FO6_1	-0,64	0,259
FO7_1	-1,162	1,719
Financial Attitude		
FT1_1	-1,166	1,806
FT2_1	-0,995	2,005
FT3_1	-0,92	2,014
FT4_1	-1,122	2,268
FT5_1	-0,835	0,604
FT7_1	-0,58	-0,043
Locus of control		
K2_1	-1,108	1,686
K3_1	-0,498	-0,206
K4_1	-0,32	-0,603
K5_1	0,307	-0,649
K6_1	0,406	-0,511
K7_1	0,282	-0,783
Trust		
G4_1	0,406	-0,511
G3_1	-0,789	0,134
G2_1	-0,817	0,596
G1_1	-0,972	1,206
Financial behavior		
FDAV25_1	-0,564	-0,332
FDAV23_1	-0,997	0,819
FDAV21_1	-0,592	-0,035
FD18_1	-1,046	1,138
FD14_1	-,564	-,332
FD13_1	-,997	,819
FD4_1	-,592	-,035