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THE DETERMINANT FACTORS OF PERSONAL FINANCIAL MANAGEMENT OF INDONESIAN MIGRANT WORKERS IN HONGKONG

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Abstract. This study aims to examine determinants factors of personal financial management of Indonesian migrant workers in Hongkong. The determinant factors are 1) demographic aspects include age, academic background, number of dependents, and 2) financial literacy. The sample used in this study was several Indonesian migrant workers who are still actively working in Hongkong, especially as household assistants. This study used questionnaire method to obtain the primary data from migrant workers. The sampling technique was non-random sampling which was accidental sampling technique. The data analysis used was Chi-Square analysis. The result shows that: 1) partially, there is relationship between ages and personal financial management; 2) there is a relationship between financial literacy and personal financial management; 3) partially, there is no relationship between academic background and number of dependents with personal financial management. The implication of this study is that by having good knowledge and understanding about finances, Indonesian migrant workers in Hongkong are expected to manage good and wise personal finances, so that they can improve their prosperity.

Keywords: Demographic Aspects, Financial Literacy, Personal Financial Management, Indonesian Migrant Workers in Hongkong.

Abstrak. Penelitian ini bertujuan untuk menguji faktor-faktor determinan pengelolaan keuangan pribadi buruh migran Indonesia di Hongkong. Faktor-faktor determinan tersebut adalah 1) aspek demografi meliputi usia, tingkat pendidikan, jumlah tanggungan keluarga, dan 2) literasi keuangan. Sampel yang digunakan dalam penelitian ini adalah sebagian dari jumlah seluruh buruh migran Indonesia yang masih aktif bekerja di Hongkong, khususnya sebagai asisten rumah tangga. Penelitian ini menggunakan metode kuesioner untuk mendapatkan data primer dari para buruh migran. Pengambilan sampel menggunakan *non-random sampling*, yaitu teknik *accidental sampling*. Teknik analisis data yang digunakan adalah analisis *Chi Square*. Hasil penelitian ditemukan: 1) secara parsial terdapat hubungan antara usia dengan pengelolaan keuangan pribadi; 2) terdapat hubungan antara literasi keuangan dengan pengelolaan keuangan pribadi; 3) secara parsial tidak terdapat hubungan antara tingkat pendidikan dan jumlah tanggungan keluarga dengan pengelolaan keuangan pribadi. Implikasi penelitian ini adalah dengan memiliki pengetahuan dan pemahaman keuangan yang baik diharapkan buruh migran Indonesia di Hongkong mampu melakukan pengelolaan keuangan pribadi yang baik dan bijak, sehingga dapat meningkatkan kesejahteraan hidupnya.

Kata kunci : Aspek Demografi, Literasi Keuangan, Pengelolaan Keuangan Pribadi, Buruh Migran Indonesia di Hongkong

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INTRODUCTION

Indonesia Financial Services Authority (OJK) defines financial literacy as knowledge, skills, and confidence, influencing individuals' attitude and behavior to improve the quality of decisions-making and financial management in order to achieve prosperity. Individuals should have knowledge and skills to manage their personal finance sources effectively for the sake of prosperity. By having good knowledge and understanding, individuals can make appropriate financial decisions and they can avoid financial difficulties.

Bhusan and Medury (2013) (as cited in Margaretha & Phambudi, 2015) explain that consumers who have financial literacy can go through difficult financial period due to the fact that they might have accumulated savings, buy insurance and diversify their investment. Financial literacy also directly correlates to positive financial behavior such as routinely paying the bills, savings before the money is run out, and wisely using credit card. Pulungan (2017) finds that financial literacy significantly and positively influences financial behavior. The better financial literacy has strong and real impact towards financial behavior among society in managing their finances, including migrant workers.

Migrant workers are people who migrate to another place, inside or outside the country to work for a certain period of time, in Indonesia known as Indonesian Workers (TKI) or Indonesian Migrant Workers. to According the statistical data obtained by National Agency for the Protection and Placement of Indonesian Migrant Workers (BNP2TKI, 2019), the number of Indonesian Migrant Workers in Hongkong decreased from 2014 to 2016 but started to increase from 2017 to 2018. Hong Kong is the placement destination which is preferred for informal sector jobs due to better working conditions and salary compared to other placement destination countries (Prahwira, 2014).The head of labor department of East Nusa Tenggara (NTT), Bruno Kupok says that the main factors encouraging society to be Indonesian Workers are the economic problem and limited employment in the country.

Having good financial knowledge and understanding is the important thing for all circles of society, including migrant workers. Migrant workers are the group that must have good financial knowledge to improve the standard of living and family economy. Center for Indonesian Policy Studies (CIPS) states that migrant workers need to be given trainings about financial literacy. This is important to make them manage their income well. The head of Research Division of CIPS, Hizkia Respatiadi states that there are few migrant workers who get trainings about financial literacy (Setiawan, 2018, https://sains.kompas.com/read/2018/01/09/165239826/Accessed in April 4, 2019 & Gideon, 2018, https://www.liputan6.com/bisnis/read/3220919/ Acessed in April 4, 2019). In fact, financial literacy is required to equip the migrant workers who are mostly dominated by women with low education and the majority of them work in the informal sector such as household assistants (Farida, 2003 in Azmy, 2012:18). The low level of their education resulted in the high cases of fraud and human trafficking by a number of Indonesian migrant workers agents. If they possess adequate financial literacy, it is expected that they will not be easily tempted by the promises of money and capital loans to go abroad by a number of corrupt individuals (Makhasin, et al., 2018). Financial literacy is aimed to minimize errors in the financial management so that the salary that they earn currently can improve their personal welfare in the future (Wiharno and Marhamah, 2018). Other than that, financial literacy is necessary so that the remittances (money transferred by Indonesian migrant workers) obtained can increase the prosperity of them and their family (Setiawan, 2018, https://sains.kompas.com/read/2018/01/09/165239826/accessed in April 4, 2019). Therefore, Indonesian migrant workers also have a role in improving the country's economy. Migrant workers' income ranks sixth as the contributor to foreign exchange after the

sector of oil palm, tourism, textile, oil and gas, coal and Indonesian workers (Antariksa, 2017, https://www.strategimanajemen.net/2017/10/23/ Accessed in April 4, 2019).

Many things become the cause of the low remittance rates of Indonesian migrant workers, one of them is because of many migrant workers and their families in Indonesia have not use banking services effectively. This is supported by data on the level of financial inclusion in Indonesia which is still low, 49%, compared to other countries at the end of 2017. This percentage is far below Thailand (82%), Malaysia (85%), and Singapore (98%). Indonesia has only targeted to reach a level of financial inclusion of 75% by 2019. In addition, difficult access to financial services makes migrant workers sending money via informal channels (for example leaving money with friends who return to Indonesia). This way is relatively easy to be done, but it does not have security guarantee (Idhom, 2018, https://tirto.id/remitansi-tki-capai-rp128-triliun-setahun-bi-filipina-lebih-besar-db3N/Accessed in April 6, 2019).

This study is beneficial in providing education in terms of financial literacy, so that Indonesian migrant workers in Hong Kong will be able to manage their personal finances better and wiser. In addition, this study is also beneficial to improve the ability of the migrant workers in preparing their funds in the future in order to improve the welfare of the Indonesian migrant workers in Hong Kong. This is caused by the minority of the Indonesian migrant workers who have not understood the importance of frugality and saving in order to build their own business in their country or to invest in education by using the salary that they earn abroad. (Dewi et al., 2018). By having good financial knowledge and understanding, individuals can determine financial institutions' products and services based on their needs. An important mission of the financial literacy program is to provide financial education to Indonesian society so that they can manage their finance intelligently. Furthermore, the low knowledge of financial industry can be overcome and society are not easily fooled into investment products that offer high return in the short term without considering the risk (Yuwono et al., 2017).

There are many factors that influence individuals' financial literacy. Nidar and Bestari (2012) (as cited in Herawati, 2017) suggest that several factors that influence individuals' financial literacy are personal demographics, socioeconomic characteristics, financial management experiences, financial education, income, social status, as well as geographical location. Kwon (2011) (as cited in Nurhidayati, 2018) states that immigration status, types of job, gender, age, family status, academic background, and residence are factors influencing financial literacy. Indonesian National Strategy for Financial Literacy (2013) (as cited in Nurhidayati, 2018) state that age, jobs, gender, academic background, income, geographical distribution are demographic factors to assess the level of financial literacy of Indonesian society. In this study, age, academic background, number of dependents, and level of financial literacy are used as factors that have relationship with personal financial management.

LITERATURE REVIEW

Financial Literacy. According to Indonesia National Strategy of Financial Literacy (2017), financial literacy is a series of process or activities to improve knowledge, confidence, and skills of consumers and society so that they can manage better finances. Financial literacy will influence how individuals save, borrow, invest, and manage their finances (Hailwood, 2007, as cited in Siahaan, 2013). There are four aspects used to measure an individual's financial literacy (Chen & Volpe, 1998) (as cited in Margaretha & Phambudi, 2015), namely: general personal finance knowledge, saving and borrowing, insurance and investment. Chen and Volpe (1998) (as cited in Margaretha & Phambudi, 2015) classify financial literacy into three groups:

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1. Correct answer < 60% which means that an individual has low financial knowledge.
2. Correct answer 60% - 79% which means that an individual has medium financial knowledge.
3. Correct answer > 80% which means that an individual has high financial knowledge.

This classification is based on the percentage of the respondents' correct answers from the questions used to measure financial literacy.

Personal Financial Management. According to the Central Bank of the Republic of Indonesia, financial management is an action to achieve financial purpose in the future. Financial management is the important part to overcome economic problems in individual, family or company. In addition, there are several stages in managing finances, namely: recording assets; recording all income and expenses; identifying monthly and annual expenses; arranging budget; saving periodically, and planning future programs. According to Warsono (2010) (as cited in Yushita, 2017), personal financial management can be observed from four domains, namely: the use of fund, the determination of fund source, risk management, and future planning.

Demographic Aspects

Ages. According to Indonesia Central Bureau of Statistics (BPS), age is the information about the date, month, and year of the time of respondents' birth according to Christian calendar. Age is one of the factors that influence financial literacy. Chen and Volpe (1998) (as cited in Margaretha & Phambudi, 2015) find out that the low level of financial literacy in participants aged 18-22 years. The reason of this finding is that the participants' age (18-22 years old) or under 30 years old is categorized having early stages of the financial life cycle. In this cycle, they have a number of financial problems related to basic knowledge about finances, savings, loans, and insurance. During this period, most of their income is spent on consumption rather than investment. The research conducted by Agarwal et al., (2009) (as cited in Safira, 2018) shows that 30-40 year of age range has higher level of financial literacy. Suhartono and Qudsi (2009) (as cited in Senda et al., 2020) state that the age groups that can distinguish the investment decision period are as follows: 1) Group one, the group of people who have just started working, need fund for weeding preparation, and/or to get their first home (20-30 years old); 2) Group two, the group of people who are already married and have children (30-45 years old); 3) Group three, the group of people who need fund for their children's tuition, marriage, treatment and pension preparation (45-55 years old); 4) Group four, the group of people who use their income for health and pension period (55 years old above).

Academic Background. Wihan (2015), Iswantoro & Anastasia (2013) argue that highly educated people have high level of financial knowledge, financial attitudes, and financial behavior. The level of education is really important to support financial literacy so that they can become financial literate. Financial concept and instrument to make appropriate financial decisions highly depend on an individual's education level. This is related to the right decision-making policy (Susanti et al., 2017). Wijaya et al., (2018), states that the higher an individual's education is, the easier she/he will receive information and more knowledge. According to Law Number 20 Year 2003 regarding National Education System, the measurement of the level of formal education is classified into four, namely: high level of education (Senior High School or equivalent); medium level of education (Junior High School or equivalent); and low level of education (Primary School or equivalent).

Number of Dependents. Family dependents are one of the factors causing a person, even women voluntarily take a decision to leave their house to work or earn more income for their families so that their family's daily needs can be fulfilled (Shamsiah, 2002, as cited in Purwanti & Rohayati, 2014). Number of dependents are the number of family members consisting of a wife, children, and other people who participate in a family living in a house and eating together. They are head of family's responsibility. Number of dependents are always positively related to the pattern of household consumption expenditure. This can be observed from daily life when the family member increases, expense for consumption also increases. Therefore, this can motivate individuals to manage their personal finances better for their family (Purwanti & Rohayati, 2014).

Age with Personal Financial Management. Margaretha & Phambudi (2015) find that age influence students' financial literacy. Laily (2014) announce the same thing in which age is thought to be positively correlated with financial literacy because the older an individual is, the more experiences she or he has. The older an individual is, the more responsible she or he is in managing finances. This indicates that the more mature individuals will lead them to be wiser in managing finances. Based on the explanation above, the following hypothesis can be formulated:
Hypothesis 1: There is a relationship between age and personal financial management.

Level of Academic Background with Personal Financial Management. Scheresberg (2013) finds that the level of financial literacy of each individual is different among postgraduate, undergraduate, and high school students. In addition, Wiharno (2015) states that highly educated people have higher level of financial knowledge, financial attitudes, and financial behavior. Education is measured through aspects of respondents' formal education for example the final education they have been taken (Susanti et al., 2017). The high individuals' academic background lead them to have more information and learnings and good financial knowledge and management. Based on the description above the following hypotheses can be formulated:
Hypothesis 2: There is a relationship between level of academic background and personal financial management.

Number of Dependents with Personal Financial Management. One of the reasons why individuals work outside their house is to earn income to support their family's needs. The more numbers of dependents in a family lead the increase in expenses. This can motivate them who are responsible for their family's life to manage their personal finance better (Purwanti & Rohayati, 2014; Lai & Tan, 2009). If the husband's income as the head of family has not been able to fulfill his family's needs, it will encourage the wife to work to earn additional money, and the whole family members will attempt to economize. Based on the explanation above, the following hypothesis can be formulated:
Hypothesis 3: There is a relationship between number of dependents and personal financial management.

Financial Literacy with Personal Financial Management. According to Lusardi (2009) (as cited in Siregar, 2018), financial literacy includes basic knowledge of personal finances, management of money, credit, and debt, savings and investments, as well as knowledge of risk. Siregar (2018) finds that financial literacy influences financial management. In Addition, Yushita (2017) states that financial literacy positively influences inclusion and financial behavior in personal financial management. Based on the explanation above, the following hypothesis can be formulated:

Hypothesis 4: There is a relationship between financial literacy and personal financial management.

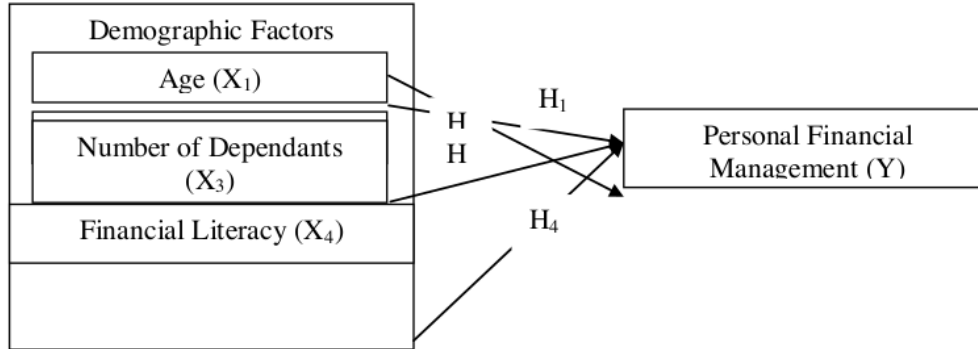The following framework of this study is presented as follows:

Figure 1. Framework

METHOD

Research population of this study are all of the Indonesian migrant workers who are actively working in Hongkong, especially household assistants. This research involved Indonesian migrant workers in Hongkong because Hongkong is the second largest country for the number of migrant workers arrivals (24,235 people) after Malaysia (68,751 people). In addition, Hongkong offers higher salary compared to Malaysia. Therefore, good personal financial management is an important aspect for Indonesian migrant workers in Hongkong (BNP2TKI, Arrival Transaction data of Indonesian Migrant Workers of 2018).

The sample of this study was some of the Indonesian migrant workers who are in Hongkong. The sampling technique used accidental sampling which were the sample determination done by chance, population members met by the researchers, respondents' willingness to be the sample, or the researchers choose their close people. This study involved 200 respondents. The research data were collected by distributing questionnaires. Based on the type of the data, this study used quantitative data.

The data used in this study was primary data in which the source is the respondents' data obtained directly by using questionnaires. Questionnaires were distributed directly to the Indonesian migrant workers in Hongkong through key person, someone who is an activist of migrant workers in Hongkong and often travels from Hongkong to Indonesia and vice versa. The key person is an alumnus of the Management Study Program of the Faculty of Economics of Sanata Dharma University. Therefore, the researchers can easily coordinate with the key person. The questionnaires consist of a set of statement items that represent research variables used in this study.

The variables used in this study include dependent variable and independent variable. The dependent variable is demographic aspects consisting of ages, academic background, number of dependents and financial literacy aspect. Meanwhile, the independent variable is personal financial management.

The examination of the research instrument done by using validity test and reliability test (Hartono, 2015). A measurement instrument is said to be valid if the Pearson correlation coefficient value > α (5%), and reliable if the reliability coefficient of *Cronbach's Alpha* > 0.6 (Siregar, 2017).

The descriptive analysis used find out the level of financial literacy of Indonesian migrant workers in Hongkong by observing mean, deviation standard, maximum value, and minimum value. In order to find out the level of financial literacy, the following is calculation formula of financial literacy (Margaretha & Phambudi, 2015):

$$Level\ of\ Financial\ Literacy = \frac{Respondents'correct\ answers}{number\ of\ questions} \times 100\%$$

The calculation result is then compared to the category of financial literacy according to Chen and Volpe (as cited in Margaretha & Phambudi, 2015).

The hypothesis test conducted by using Chi-Square cross tabulation technique. Chi-Square Test was used to identify interdependency among variables (Uyanto, 2009). According to Santosa (2019), interdependence test is conducted to examine whether two variables (each of them has category) are interdependence or not.

RESULTS AND DISCUSSION

Validity Test and Reliability Test. Validity test and reliability test is conducted using 174 questionnaires that have been filled out by respondents. Validity test and reliability test is conducted in two out of three parts of questionnaires consisting of part II (financial literacy variable), part III (personal financial management of Indonesian Migrant Workers in Hongkong), and part I (respondents' identity). The validity test used α = 5%, therefore, an instrument is valid if $r_{count} > r_{table}$ with the confidence level of 95%. In order to find out r_{table} value, the calculation is done by using formula (α; n − 2) n = number of samples (Siregar, 2017), therefore, r_{table} (5%; 174-2) = 0,149. Meanwhile, the reliability test is conducted by using the guide of reliability coefficient value of *Cronbach's Alpha > 0.6*.

The following tables are the result of validity test and reliability test for financial literacy variable.

Table 1. The Result of Validity and Reliability Test of Questionnaire Items of Financial Literacy and Personal Financial Management Variable

Variable	Total of questionnaire items	Description
Financial Literacy	12	Valid and Reliable
Personal Financial Management	17	Valid and Reliable

Source: Primary Data processed (2019)

According to the table 1, it is found that all the items of statements of financial literacy variable are valid because each item of statement has value of $r_{count} > r_{table}$. Meanwhile, the reliability test conducted by using the indicator, the reliability coefficient value of *Cronbach's Alpha > 0.6*. the reliability test conducted in 12 items of statements that had passed the validity

test. Is found that *Cronbach's Alpha* value > 0.6 (0.707 > 0.6). therefore, it can be stated that the instrument of financial literacy variable is reliable.

Table 1 is the result of validity test of the personal financial management instrument showing that all statement items are valid because the 17 items has value of $r_{count} > r_{table}$.and the result of reliability test for personal financial management can be identified in the Table 1 above. Table 1 shows that *Cronbach's Alpha* value > 0,6 (0,728 > 0,6). Therefore, the instrument of personal financial variable is reliable.

The Test of the Level of Financial Literacy of Indonesian Migrant Workers in Hongkong. To measure financial literacy of Indonesian migrant workers in Hongkong, the researchers provide 12 items of statement. In calculating financial literacy, respondents' correct answers divided by all statements (Margaretha & Phambudi, 2015). According to Chen and Volpe (1998) (as cited in Margaretha & Phambudi, 2015), financial literacy category is divided into three groups, namely:
a. Correct answer < 60% which means that an individual has low financial knowledge.
b. Correct answer 60% - 79% which means that an individual has medium financial knowledge.
c. Correct answer > 80% which means that an individual has high financial knowledge.

The following tables are the analysis result of financial literacy of Indonesian Migrant Workers (BMI) in Hongkong:

Table 2. The Overall Result of Financial Literacy of Indonesian Migrant Workers

Descriptive Statistics	Financial Literacy
Minimum Value	0%
Maximum Value	100%
Average Value	78%
Deviation Standard	0.182

Source: primary data processed (2019)

Based on the overall result, the average value (mean) of respondents' answers is 78%. This indicates that overall, the level of financial literacy of Indonesian migrant workers in Hongkong is in the medium category.

Table 3. The Level of Financial Literacy of Indonesian Migrant Workers Per Category

Category	Respondents	Percentage
Low Level of Literacy	30	16.38 %
Medium Level of Literacy	40	22.03 %
High Level of Literacy	104	61.59 %
Total	174	100 %

Source: primary data processed (2019)

Table 3 shows the descriptive analysis result, in terms of category, there are 30 respondents of Indonesian migrant workers who have low level of financial literacy, 40 respondents of Indonesian migrant workers who have medium level of financial literacy, and 104 respondents of Indonesian migrant workers who have high level of financial literacy.

According to the research data obtained by collecting questionnaire, the following tables are the respondents' data based on demographic factors and level of financial literacy.

Table 4. The Respondents' Data based on Age, Academic Background, Number of Dependents, and Level of Financial Literacy

Factor	Group	Respondents	Total Respondents
Age	20-30 years old	24	
	31-45 years old	77	174
	46-55 years old	73	
Academic Background	Primary School	17	
	Junior High School	77	174
	Senior High School	80	
Number of Dependents	No dependents	11	
	1 dependent	29	174
	2 dependents	36	
	$\geq$ 3 dependents	98	
Level of Financial Literacy	Low Level of Literacy Medium	30	
	Level of Literacy	40	174
	High Level of Literacy	104	

Source: primary data processed (2019)

Table 4 shows that according to the level of financial literacy, most of the Indonesian migrant workers in Hongkong who were the respondents of this study have high level of financial literacy, 104 people (60%). The age group of respondents 31-45 years old is the most which are 77 people (44%), and a group consisting of 98 people (46%) who have $\geq$ 3 dependents.

Hypothesis Test
The following table is the result of Chi-Square tests of 4 hypotheses.

Table 5. The Result of Chi-Square Tests of all Hypotheses

Hypothesis 1. The Relationship between Age and Personal Financial Management

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.961[a]	4	0.041
Likelihood Ratio	10.186	4	0.037
Linear-by-Linear Association	3.084	1	0.079
N of Valid Cases	174		

3 cells (33,3%) have expected count less than 5.
The minimum expected count is 1,24.

Hypothesis 2. The Relationship between Level of Academic Background and Personal Financial Management

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2,695[a]	4	0,610
Likelihood Ratio	2,374	4	0,667
Linear-by-Linear Association	0,000	1	0,983
N of Valid Cases	174		

a. 3 cells (33,3%) have expected count less than 5.
b. The minimum expected count is 0,88

Hypothesis 3. The Relationship between Number of Dependents and Personal Financial Management

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.17[a]	6	0.903
Likelihood Ratio	2.765	6	0.838
Linear-by-Linear Association	0.862	1	0.353
N of Valid Cases	174		

a. 4 cells (33.3%) have expected count less than 5.
b. The minimum expected count is 0.57.

Hypothesis 4. The Relationship between Financial Literacy and Personal Financial Management

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.306[a]	4	0.023
Likelihood Ratio	11.675	4	0.020
Linear-by-Linear Association	0.095	1	0.758
N of Valid Cases	174		

a. 2 cells (22.2%) have expected count less than 5.
b. The minimum expected count is 1.55

Source: primary data processed (2019)

Hypothesis 1.
The Relationship between Age and Personal Financial Management
Steps:
(1)   Determine Hypothesis

H_O : There is no relationship between age and personal financial management

H_A : There is a relationship between age and personal financial management

(2)   Determine the value of χ^2 table with a significance level of 95% used and critical limit 0.05. It is found that the value of χ^2 table is 9.487.

(3)   Compare the value of χ^2 count with χ^2 table
χ^2 count = 9.961 and χ^2 table = 9.487

(4)   Compare the value of $Asymp.Sig$ with α
$Asymp.Sig = 0.041$ and $\alpha = 0.05$

(5)   Determine the decision
The value of χ^2 count > the value of χ^2 table (9.961 > 9.487) and the value of $Asymp.Sig < \alpha$ (0.041 < 0.05). Therefore, H_O is rejected and H_A is accepted which means that there is a relationship between age and personal financial management.

Hypothesis 2
The Relationship between Level of Academic Background and Personal Financial Management
Steps:

(1)   Determine Hypothesis
H_O : there is no relationship between level of academic background and personal financial management

H_A : there is a relationship between level of academic background and personal financial management

(2)   Determine the value of χ^2 table with a significance level of 95% used and critical limit of 0.05. It is found that the value of χ^2 table is 9.487.

(3)   Compare the value of χ^2 count with χ^2 table
χ^2 count = 2.695 and χ^2 table = 9.487

(4)   Compare the value of $Asymp.Sig$ with α
$Asymp.Sig = 0.610$ and $\alpha = 0.05$

(5)   Determine the decision
The value of χ^2 count < the value χ^2 table (2.695 < 9.487) and the value of $Asymp.Sig > \alpha$ (0.610 > 0.05). Therefore, H_O is accepted and H_A is rejected which means that there is no relationship between level of academic background and personal financial management

Hypothesis 3
The Relationship between Number of Dependents and Personal Financial Management
Steps:

(1)   Determine Hypothesis
H_O : there is no relationship between number of dependents and personal financial management

H_A : there is a relationship between number of dependents and personal financial management

(2)   Determine the value of χ^2 table with a significance level of 95% used and critical limit of 0.05. It is found that the value of χ^2 table is 12.591.

(3)   Compare the value of χ^2 count with χ^2 table
χ^2 count = 2.176 and χ^2 table = 12.591

(4)   Compare the value of $Asymp.Sig$ with α

Asymp.Sig = 0.903 and α = 0.05

(6)   Determine the decision
The value of χ^2 count < the value χ^2 table (2.176 < 12.591) and the value of *Asymp.Sig* > α (0.903 > 0.05). Therefore, H_O is accepted and H_A is rejected which means that there is no relationship between number of dependents and personal financial management

Hypothesis 4.
The Relationship between Financial Literacy and Personal Financial Management
Steps:
(1)   Determine Hypothesis
H_O : there is no relationship between financial literacy and personal financial management
H_A : there is a relationship between financial literacy and personal financial management
(2)   Determine the value of χ^2 table with a significance level of 95% used and critical limit of 0.05 It is found that the value of χ^2 table is 9.487.
(3)   Compare the value of χ^2 count with χ^2 table
χ^2 count = 11.306 and χ^2 table = 9.487
(4)   Compare the value of *Asymp.Sig* with α
Asymp.Sig = 0.023 and α = 0.05
(5)   Determine the decision
The value of χ^2 count < the value χ^2 table (11.306 < 9.487) and the value of *Asymp.Sig* > α (0.023 > 0.05). Therefore, H_O is rejected and H_A is accepted which means that there is a relationship between level of financial literacy and personal financial management

Discussion. According to the result of hypothesis by using Chi-Square test (χ2) The result can be summarized as follows:

Table 6. The Summary Result of *Chi-Square Tests*

Variable	χ^2 count	χ^2 table	*Sig.*
Age	9.961	9.487	0.041
Academic Background	2.695	9.487	0.610
Number of Dependents	2.176	12.591	0.903
Level of Financial Literacy	11.306	9.487	0.023

Source: primary data processed (2019)

Table 6 summarizes the result of Chi-Square test showing that the first demographic variable, age, has greater value of χ^2 count than value of χ^2 table (9.961 > 9.487) and smaller probability value (*sig.*) than α (0.041 < 0.05). This means that there is a relationship between age and personal financial management. Therefore, it can be concluded that the individuals who are getting older will be wiser and more responsible in managing their personal finances. Most of the migrant workers who become respondents of this study are people who are classified into two groups, namely the group of age of 31-45 years old consisting of 77 people (44.3%) and the group of age of 46-55 consisting of 73 people (42%). The more mature individuals become, the more experiences they have, especially in facing financial problems. Furthermore, their huge responsibility will motivate them to manage their personal finances better. According to Iswantoro & Anastasia (2013), age is defined as a limit or a life measurement scale that affects a person's physical condition. Age demographic factors play an important role in making financial decisions, which are decisions in choosing the right financial products and services. The more mature the age

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of a person is, the wiser he or she will be to manage their personal finances, namely in making financial decisions. This is because the older the age of a person is, the more careful he or she is in making financial decisions. They will not want to spend excessively because it will be a risk to their finances. Margaretha & Phambudi (2015) and Laily (2014) find that age influences personal financial management. However, this study is not in line with the studies which were conducted by Tsalitsa & Rachmansyah (2016) and Harli et al. (2015) which found that age has a negative effect on the personal financial management.

The second demographic variable, level of academic background, has smaller value of χ^2 count than value of χ^2 table (2.695 < 9.487) and greater probability value (*sig.*) than α (0.610 > 0.05). This indicates that there is no relationship between level of academic background and personal financial management. Therefore, it can be concluded that the higher level of individuals' academic background does not influence their personal financial management. According to research, it is found that most of the immigrant workers who are graduates of Junior High School are 77 people (around 44.3%), and graduates of Senior High School are 80 people (around 46%). Even though there is a difference in level of academic background, it does not mean that the higher level of academic background makes the individuals have good personal financial management. Informal education may determine the way they manage their personal finances such as doing training or course held by certain party outside their school or having independent learning by reading the material via social media, electronic media and online media. Thus, it can be concluded that level of academic background does not have significant influence in managing individuals' personal finances better. According to Iswantoro and Anastasia (2013), education is defined as the level of knowledge mastery that is possessed by a person on how his or her ability to understand things well. This result is not in line with the research by Wiharno (2015) finding that level of academic background influence personal financial management.

Number of dependents as the third demographic variable has smaller value of χ^2 count than value of χ^2 table (2.176 < 12.591) and greater probability value (*sig.*) than α (0.903 > 0.05). in this case, there is no relationship between number of dependents and personal financial management. This means that the greater number of dependents does not influence individuals to have better personal financial management. One of the reasons why they become migrant workers outside the country is the economic factor. Some of the migrant workers in Hongkong expect to have at least enough salary that can fulfill their family's daily needs in Indonesia, they even expect that their salary is more than enough. This finding shows that there are 98 migrant workers who become respondents in this study have more than 3 dependents (56.3%). It does not make their personal financial management better or worse. This may happen because no matter how many dependents the individuals have, they may have similar consideration for their future life planning, especially in their post-retirement life from their job as migrant workers. Therefore, number of dependents does not have significant influence in managing better personal finance. According to Jaflo (2015), the number of family dependents is the number of family members who live in one house. The number of dependents in a family determines the amount of needs that have to be fulfilled in a family. This result in not in line with Purwanti & Rohayati (2014) as well as Lai & Tan (2009) who state that number of dependents influence personal financial management.

The next variable, level of financial literacy has greater value of χ^2 count than value of χ^2 table (11.306 > 9.487) and smaller probability value (*sig.*) than α (0.023 > 0.05). this finding shows that there is relationship between level of financial literacy and personal financial management. This means that the higher level of financial literacy of individuals will make them better and wiser to manage their personal finances. Financial literacy of migrant workers has medium category

which reflects that they have enough financial and banking knowledge. If each worker is willing to gain their financial and banking knowledge independently (through informal education), their financial literacy cannot be underestimated because it can support their motivation to have better personal financial management. This result is in line with research findings by Siregar (2018) and Yushita (2017) that financial literacy influences personal financial management. However, this study is not in line with the studies which were conducted by Siahaan (2013) and Maulita & Mersa (2017) which found that financial literacy has no effect on personal financial management.

CONCLUSION

According to the result of hypothesis test, the conclusions are; there is a partial relationship between the demographic factor of age and personal financial management of Indonesian migrant workers in Hongkong; there is a relationship between financial literacy and personal financial management of Indonesian migrant workers in Hongkong; but, there is no partial relationship between the demographic factor of level of academic background and number of dependents and personal financial management of Indonesian migrant workers in Hongkong;

The implication of this study is that by having good knowledge and understanding about finances, Indonesian migrant workers in Hongkong are expected to manage good and wise personal finances, so that Indonesian migrant workers in Hongkong, especially household assistants can improve their prosperity.

The Indonesian migrant workers in Hong Kong are advised to improve their ability in managing their personal finances which can be done by increasing their knowledge and comprehension on finance. By doing that, the Indonesian migrant workers in Hong Kong will be able to determine the right products and services from financial institutions that are appropriate with their needs in preparing their future funds, either to build their own business in their country or to invest in education by using the salary that they earn abroad. Future researchers are suggested to use other demographic factors such as income level, period of work or other variables that can affect the personal financial management.

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