

**Financial Literacy: Examination of Financial Behavior and Attitudes of
Sports Management Department Students**

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Abstract

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The study aims to examine the financial behaviors and attitudes of the students studying in the Department of Sports Management. Among the 395 students, the sample of the study consisted of 276 students, 98 females and 178 males, who were studying at Muğla Sıtkı Koçman University, Faculty of Sports Sciences, Department of Sports Management in 2021-2022. The data were collected with the descriptive information form prepared by the researchers and the Financial Literacy Attitude and Behavior Scale (FLABS) developed by Sarıgül (2015). While statistically significant differences were found in the variables of gender, class, family monthly income, and following the daily economic and financial news, no significant difference was found in the variables of age, GPA, type of education, individual monthly income, and having received education in economics or finance. The results showed that women are better financially literate than men. Furthermore, it has been found that those who currently follow financial developments have higher averages than those who do not. In addition, according to the results obtained, it has been found that individuals with lower monthly family income have a higher average of financial literacy than individuals with higher monthly family income.

Keywords: Financial Literacy, Financial Behavior, Financial Attitude, University Student, Sports Management

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**Finansal Okuryazarlık: Spor Yöneticiliği Bölümü
Öğrencilerinin Finansal Davranış ve Tutumlarının
İncelenmesi**

Çalışmanın amacı, Spor Yöneticiliği Bölümünde öğretim gören öğrencilerin finansal davranış ve tutumlarının incelenmesidir. Çalışmanın evrenini 2021-2022 eğitim ve öğretim yılı bahar yarıyılında Muğla Sıtkı Koçman Üniversitesi Spor Bilimleri Fakültesinin Spor Yöneticiliği Bölümünde aktif olarak öğrenimlerine devam eden 395 öğrenci, örneklemini ise araştırmaya gönüllü olarak katılan 98'i kadın, 178'i erkek toplam 276 Spor Yöneticiliği Bölümü öğrencisi oluşturmuştur. Araştırmaya veri toplamak amacıyla araştırmacılar tarafından hazırlanan tanımlayıcı bilgi formu ve Sarıgül (2015) tarafından geliştirilen Finansal Okuryazarlık Tutum ve Davranış Ölçeği (FOTDÖ) kullanılmıştır. Araştırmada cinsiyet, sınıf, aylık aile geliri ve günlük ekonomi ve finans haberlerini takip etme değişkenlerinde istatistiksel açıdan anlamlı farklılıklara ulaşılmıştır. Ulaşılan sonuçlara göre kadınların erkeklere göre daha iyi finansal okuryazar oldukları bulunmuştur. Diğer bir sonuca göre finansal haberleri güncel olarak takip edenlerin etmeyenlere göre daha yüksek ortalamalara sahip oldukları sonucuna ulaşılmıştır. Ayrıca elde edilen sonuçlara göre daha düşük aylık aile gelirine sahip bireylerin daha yüksek aylık aile gelirine sahip bireylerden daha yüksek finansal okuryazarlık ortalamasına sahip oldukları bulunmuştur.

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Anahtar Kelimeler: Finansal Okuryazarlık, Finansal Davranış, Finansal Tutum, Üniversite Öğrencisi, Spor Yöneticiliği

Introduction

Economic and financial developments that make life easier and more complex with the innovations brought by globalization and technology are vital for individuals. People can meet some individual or family needs with their economic power. The ability of individuals to use and direct the economic factor in their lives provides significant advantages for them. At this point, a properly managed economy can reduce the likelihood of individuals facing financial adversities. Making correct predictions and behaviors to prevent financial negativities that may be experienced can be possible by improving the financial literacy of individuals.

Financial literacy is the ability to use money more effectively by making the right decisions while engaging in economic activities (Lusardi, 2008). According to Philippas and Avdoulas (2020), financial literacy is understanding, analyzing, and responding to financial developments that may affect individuals' living and working conditions. According to another definition, it is the knowledge, skills, attitudes, and behaviors needed to make effective decisions with financially accurate forecasts and achieve economic prosperity (Atkinson & Messy, 2012). Finally, according to Durmuşkaya and Kavas (2018), financial literacy is the power to read today's economic markets correctly, establish the money balance, and produce different inferences and alternative solutions against the risks that may arise.

The knowledge, skills, and abilities possessed in the face of financial concepts and possible risks allow individuals in society to make better financial decisions. In addition, according to Delaune, Rakow, and Rakow (2010), it has been determined that societies with high financial literacy have high welfare levels. Encountered with the complexity of economic developments, every individual and young person forming the community must correctly fulfill their financial attitudes and behaviors (Amagir, Wilschut & Groot, 2018). In the study of Idris, Krishnan, and Azmi (2013), in which they examined the relationship between financial problems and financial literacy levels of young individuals, it was concluded that young people could evaluate economic conditions better and use resources more efficiently with their high financial literacy levels.

Allen, Edwards, Hayhoe, and Leach (2007) concluded that financial literacy promotes self-confidence, independence, and control. Financial literacy skills contribute to employees, consumers, and investors behaving more consciously in financial matters and managing the process correctly to increase their economic well-being (Mason & Wilson, 2000). In their study with university students, Sabri and MacDonald (2010) reported that students with high financial literacy experience fewer financial problems. The results of Hilgerth, Hogarth, and Beverly's (2003) study with university students in the USA showed that students' high level of knowledge about borrowing, savings, and investment is a situation that positively affects their financial behaviors. Considering that today's

university students will have positions that will shape the future of their country, financial literacy competencies are of great importance for themselves, their institutions, and even their countries. University youth need to have sufficient knowledge in these areas so that they can make appropriate decisions and evaluations in the face of economic and financial developments when appropriate (Danışman, Sezer, & Gümüş, 2016). The process of obtaining this qualification is possible with financial literacy training from an early age (Solomon, Nhete, & Sithole, 2018).

It has been concluded that as individuals' financial knowledge levels increase, their financial behaviors are more positive, and they approach financial issues more realistically (Sarığül, 2014). Therefore, financial literacy is one of the main features that sports manager candidates should have. Effective and efficient management of the economic power of private or public institutions operating in the sports sector, where there is intense competition, will positively affect each interconnected part. It is essential that sports managers, who are experts in their fields, play an active role in ensuring effective and efficient management. Sports managers and candidates need to educate themselves about the field and keep them up to date. It is vital for their units or institutions to properly manage and direct the financial resources they have, both for themselves and their institutions. Individuals need financial literacy knowledge and experience to address this power in the desired way. In this direction, the study aims to determine future sports managers' financial literacy attitudes and behaviors and contribute to the literature.

Based on these considerations, the hypotheses of the research are as follows:

- (H1) There is a significant difference between genders regarding financial behavior and attitudes of Sports Management Department students.
- (H2) There is a significant difference between age groups regarding financial behavior and attitudes of Sports Management Department students.
- (H3) There is a significant difference between classes regarding financial behavior and attitudes of Sports Management Department students.
- (H4) There is a significant difference between GPAs regarding financial behavior and attitudes of Sports Management Department students.
- (H5) There is a significant difference between types of education regarding financial behavior and attitudes of Sports Management Department students.
- (H6) There is a significant difference between individual monthly incomes regarding financial behavior and attitudes of Sports Management Department students.

(H7) There is a significant difference between monthly family incomes regarding financial behavior and attitudes of Sports Management Department students.

(H8) There is a significant difference between statuses of receiving financial education in terms of financial behavior and attitudes of Sports Management Department students.

(H9) There is a significant difference between statuses of following the daily economic and financial developments regarding financial behavior and attitudes of Sports Management Department students.

Method

Research Model

In this quantitative study, we analyzed the “financial literacy attitudes and behaviors” of sports manager candidates. The descriptive survey model was used in the research, and the situation that constitutes the subject of the study was tried to be explained as it is in the current conditions without interfering with the case, person, event, or object (Karasar, 2016).

Population and Sample

The convenience sampling method, one of the non-random sampling methods, was used in the study. The population consisted of 395 students studying in the Sports Management Department of Muğla Sıtkı Koçman University Faculty of Sports Sciences in the spring semester of the 2021-2022 academic year. The targeted sample size was calculated as 196 people with a 95% confidence interval and 5% sampling error. Within the research scope, the supervisors providing consultancy in the Sports Management Department were contacted to collect data, and the online form was shared with the students. In this direction, 276 students, 98 female and 178 male, voluntarily participated in the research and formed the sample group.

Table 1

Information on the Demographic Characteristics of the Participants

Variables		n	%
Gender	Male	178	64,5
	Female	98	35,5
Age	18-20 years	92	33,3
	21-23 years	154	55,8
	24 years and over	30	10,9
Grade	Freshman	69	25,0
	Sophomore	68	24,6
	Third year	73	26,4
	Senior year	66	23,9
GPA	1.99 and lower	18	6,5
	Between 2.00 and 2.49	70	25,4
	Between 2.50 and 2.99	102	37,0
	3.00 and over	86	31,2
Type of Education	Morning class	140	50,7
	Evening class	136	49,3
Monthly Income	1000 TL and less	80	29,0

	1001-2000 TL	91	33,0
	2001-3000 TL	56	20,3
	3001 TL and more	49	17,8
Family Monthly Income	4500 TL and less	65	23,6
	4501-6750 TL	89	32,2
	6751-9000 TL	48	17,4
	9001 TL and more	74	26,8
Receiving Financial Education	Yes	44	15,9
	No	232	84,1
Keeping Up with Current Financial News	Yes	143	51,8
	No	133	48,2
	Total	276	100

In Table 1, 64.5% (n=178) of the individuals included in the study are males and 35.5% (n=98) are females. 33.3% (n=92) of the individuals participating in the study are between 18-20, 55.8% (n=154) are between 21-23 and 10.9% (n=30) are between 24 and above. Of the participants, 25% (n=69) are freshman, 24.6% (68) are sophomores, 26.4% (n=73) are third-year, and 23.9% (n=66) are senior year students. GPA distributions are as follows: 6.5% (n=18) 1.99 and below, 25.4% (n=70) between 2.00 and 2.49, 37% (n=102) 2.50 and between 2.99 and 31.2% (n=86) 3.00 and above. Of the students, 50.7% (n=140) are in morning class and 49.3% (n=136) are in evening class. According to the monthly individual income variable, of the participants, 29% (n=80) have 1000 TL and below, 33% (n=91) have 1001-2000 TL, 20.3% (n=56) have 2001-3000 TL, and 17.8% (n=49) have 3001 TL and have higher incomes. Of the family's monthly incomes, 23.6% (n=65) have 4500 TL or less, 32.2% (n=89) have 4501-6750 TL, 17.4% (n=48) have 6751-9000 TL, and 26.8% (n=74) have 9001 TL and more. 15.9% (n=44) of the participants stated that they received financial education and 84.1% (n=232) reported that they did not. Finally, it was concluded that 51.8% (n=143) of the students in the Sports Management Department follow current financial news, but 48.2% (n=133) do not follow this news.

Data Collection Tools

The data collection form consists of two parts. The first part consists of nine questions to determine the descriptive characteristics of the volunteer participants, such as gender, age, class, grade point average, type of education, individual monthly income, monthly family income, having received education in economics and finance, and following daily economic and financial developments. The Financial Literacy Attitude and Behavior Scale was used in the second part to determine the participants' financial literacy. It is a five-point Likert-type scale developed by Sarıgül (2015) and consists of 14 items and four sub-dimensions. The sub-dimensions were named spending, attitude, perception, and interest. While the general internal consistency coefficient of FLABS was 0.72, it was calculated as 0.78, 0.75, 0.78, and 0.77 for the subscales. When the results were examined, it was found that FLABS was at a reliable level according to Büyüköztürk (2011).

Data Collection

Social and Human Sciences Research Ethics Committee of Muğla Sıtkı Koçman University granted ethical approval with the decision dated 31.03.2022 and protocol number 220041. The form created by the researchers on Google Forms was shared online with the students of the Sports Management Department of the Faculty of Sports Sciences of MSKU. Thirty days were given to fill out the form shared with the students, and the responses made at the end of this period were included in the research.

Data Analysis

Before starting the data analysis, the data collected via Google Form were removed from the data found to be inaccurate or incomplete, and the data was made ready for analysis. First, frequency and percentage analyses were used to analyze the students' socio-demographic characteristics. Then, the condition of meeting the normal distribution assumption of the data was examined. Finally, the $p < .05$ significance level was considered in the statistical analysis and interpretation of the data.

Results

In this section, data analyzes are given in tables, and the findings are interpreted.

Table 2

Mean, Standard Deviation, Skewness, and Kurtosis Values

	n	Min.	Max.	\bar{x}	SD	Skew.	Kurtosis
Spending	276	4,00	20,00	12,4783	3,40421	,146	-,578
Attitude	276	4,00	15,00	7,7609	2,36660	,487	-,016
Perception	276	3,00	15,00	6,7210	2,56941	,396	-,370
Interest	276	3,00	15,00	8,4928	2,26193	,111	-,193
FLABS	276	17,00	55,00	35,4529	6,90728	,251	-,144

Table 2 shows the scores of the students in the Sports Management Department from FLABS. The mean spending score is 12.47 ± 3.40 , attitude 7.76 ± 2.36 , perception 6.72 ± 2.56 , and interest 8.49 ± 2.26 . The mean score of the overall scale is 35.45 ± 6.90 . Skewness and Kurtosis scores of spending, attitude, perception, interest, and overall scale show that data has met the normal distribution assumption.

Table 3

t-Test Results According to the Gender Variable Regarding FLBAS

Dimensions	Gender	n	\bar{x}	SD	t	p
Spending	Male	178	12,1180	3,27680	-2,390	,018*
	Female	98	13,1327	3,54831		
Attitude	Male	178	7,7921	2,46020	,295	,768
	Female	98	7,7041	2,19751		
Perception	Male	178	6,5787	2,43955	-1,242	,215

	Female	98	6,9796	2,78427		
Interest	Male	178	8,2191	2,24798	-2,741	,007*
	Female	98	8,9898	2,21287		
FLABS	Male	178	34,7079	6,77266	-2,437	,015*
	Female	98	36,8061	6,97811		

Table 3 shows the comparisons of Sports Management Department students in terms of FLABS in the gender variable. It was determined that female participants were financially literate at a higher level than male participants ($p=.015<.05$). A statistically significant difference was found between male and female students in “spending” ($p=.018<.05$) and “interest” ($p=.007<.05$) in favor of female participants. However, there was no statistically significant difference in the sub-dimensions of attitude ($p=.768>.05$) and perception ($p=.215>.05$).

Table 4

ANOVA Results According to the Age Variable Regarding FLABS

Dimensions	Age	n	\bar{x}	SD	F	p
Spending	18-20 years	92	12,6957	2,99354	,294	,745
	21-23 years	154	12,3506	3,64168		
	24 years and above	30	12,4667	3,40115		
Attitude	18-20 years	92	8,1196	2,31499	2,164	,117
	21-23 years	154	7,5000	2,27877		
	24 years and above	30	8,0000	2,84059		
Perception	18-20 years	92	6,5326	2,41993	1,101	,334
	21-23 years	154	6,7143	2,63638		
	24 years and above	30	7,3333	2,65659		
Interest	18-20 years	92	8,4239	2,18000	1,446	,237
	21-23 years	154	8,6494	2,24491		
	24 years and above	30	7,9000	2,55086		
FLABS	18-20 years	92	35,7717	6,00751	,208	,812
	21-23 years	154	35,2143	7,30383		
	24 years and above	30	35,7000	7,55280		

Table 4 shows the findings obtained according to the age variable. No statistically significant difference was found in spending ($p=.745>.05$), attitude ($p=.117>.05$), perception ($p=.334>.05$), interest ($p=.237>.05$), and in the overall scale. As the age of the individuals increased, it was observed that the values in the perception sub-dimension ($\bar{x}= 6.53, 6.71, 7.33$) also increased.

Table 5

ANOVA Results According to the Class Variable Regarding FLABS

Dimensions	Class	n	\bar{x}	SD	F	p	Post-Hoc
Spending	Freshman	69	11,6986	3,38577	2,200	,088	-
	Sophomore	68	12,5441	3,43135			
	Third year	73	12,5942	3,23273			
	Senior year	66	13,1515	3,47847			
Attitude	Freshman	69	7,3836	2,11890	1,620	,185	-
	Sophomore	68	7,6324	2,37464			
	Third year	73	8,2319	2,28257			
	Senior year	66	7,8182	2,65393			
Perception	Freshman	69	6,3973	2,63386	1,814	,145	-
	Sophomore	68	6,6912	2,45714			
	Third year	73	6,5072	2,32394			
	Senior year	66	7,3333	2,79743			

Interest	Freshman	69	8,0959	2,12893	1,038	,376	-
	Sophomore	68	8,5882	2,24097			
	Third year	73	8,6377	2,28789			
	Senior year	66	8,6818	2,39332			
FLABS	Freshman	69	34,5754	7,14127	3,078	,028*	4. class> 1. class
	Sophomore	68	35,4559	6,85115			
	Third year	73	35,9710	6,27312			
	Senior year	66	36,9848	7,01316			

Table 5 shows the scores the students got according to the class variable. No statistically significant difference was found in spending ($p=.088>.05$), attitude ($p=.185>.05$), perception ($p=.145>.05$), and interest ($p=.376>.05$). However, when the general average of the scale is examined, it is seen that the senior year students have a higher score than the first-year students ($p=.028<.05$). In other words, it was concluded that the seniors were better financially literate than the first-year students.

Table 6

ANOVA Results According to GPA Variable Regarding FLABS

Dimensions	GPA	n	\bar{x}	SD	F	p	Post-Hoc
Spending	1.99 and lower	18	12,6667	3,14362	,303	,823	-
	Between 2.00 and 2.49	70	12,7857	3,71012			
	Between 2.50 and 2.99	102	12,3627	3,32047			
	3.00 and over	86	12,3256	3,33411			
Attitude	1.99 and lower	18	8,2778	1,60167	1,069	,362	-
	Between 2.00 and 2.49	70	7,8000	2,43525			
	Between 2.50 and 2.99	102	7,9314	2,45054			
	3.00 and over	86	7,4186	2,33372			
Perception	1.99 and lower	18	6,1667	1,88648	,570	,635	-
	Between 2.00 and 2.49	70	6,5286	2,73846			
	Between 2.50 and 2.99	102	6,8824	2,43446			
	3.00 and over	86	6,8023	2,71735			
Interest	1.99 and lower	18	9,1111	2,16629	,576	,631	-
	Between 2.00 and 2.49	70	8,4571	2,46533			
	Between 2.50 and 2.99	102	8,5294	2,21026			
	3.00 and over	86	8,3488	2,18426			
FLABS	1.99 and lower	18	36,2222	4,95338	,311	,817	-
	Between 2.00 and 2.49	70	35,5714	7,43975			
	Between 2.50 and 2.99	102	35,7059	6,81087			
	3.00 and over	86	34,8953	6,99080			

Table 6 shows the comparisons of the participants according to the GPA variable. No statistically significant difference was found in spending ($p=.823>.05$), attitude ($p=.362>.05$), perception ($p=.635>.05$) and interest ($p=.631>.05$), and the overall scale ($p=.817>.05$).

Table 7

t-Test Results According to the Type of Education Variable Regarding FLABS

Dimension	Type of Education	n	\bar{x}	SD	t	p
Spending	Morning class	140	12,4857	3,35541	,037	,971
	Evening class	136	12,4706	3,46611		
Attitude	Morning class	140	7,7286	2,37445	-,230	,819
	Evening class	136	7,7941	2,36680		
Perception	Morning class	140	6,5214	2,64838	-1,311	,191
	Evening class	136	6,9265	2,47845		

Interest	Morning class	140	8,5786	2,36907	,639	,523
	Evening class	136	8,4044	2,15124		
FLABS	Morning class	140	35,3143	7,24701	-,338	,736
	Evening class	136	35,5956	6,56295		

Table 7 shows the comparisons of the students to the variable of teaching type. No statistically significant difference was found in spending ($p=.971>.05$), attitude ($p=.819>.05$), perception ($p=.191>.05$) and interest ($p=.523>.05$) and overall scale ($p=.736>.05$).

Table 8

ANOVA results by monthly individual income variable regarding FLABS

Dimensions	Income	n	\bar{x}	SD	F	p	Post-Hoc
Spending	1000 TL and less	80	12,8500	3,57240	,849	,468	-
	1001-2000 TL	91	12,3176	3,34686			
	2001-3000 TL	56	12,3714	3,61742			
	3001 TL and more	49	11,9776	2,96249			
Attitude	1000 TL and less	80	7,3625	2,40907	1,469	,223	-
	1001-2000 TL	91	8,0659	2,27939			
	2001-3000 TL	56	7,9643	2,31959			
	3001 TL and more	49	7,7122	2,47333			
Perception	1000 TL and less	80	6,9000	2,79511	,448	,719	-
	1001-2000 TL	91	6,7143	2,49125			
	2001-3000 TL	56	6,6857	2,46955			
	3001 TL and more	49	6,4673	2,48071			
Interest	1000 TL and less	80	8,6625	2,08639	2,044	,108	-
	1001-2000 TL	91	8,6253	2,13992			
	2001-3000 TL	56	8,3821	2,50084			
	3001 TL and more	49	8,0159	2,39774			
FLABS	1000 TL and less	80	35,7750	6,88417	1,361	,255	-
	1001-2000 TL	91	35,7231	7,35335			
	2001-3000 TL	56	35,4036	6,76735			
	3001 TL and more	49	34,5531	6,11879			

Table 8 shows the comparisons of the participants according to the monthly individual income variable. According to the scores in FLABS ($p=.225>.05$), no statistically significant difference was found between the individual incomes of the students. Furthermore, there was no statistically significant difference between the incomes of the participants in spending ($p=.468>.05$), attitude ($p=.223>.05$), perception ($p=.719>.05$), and interest ($p=.108>.05$).

Table 9

ANOVA Results According to the Monthly Family Income Regarding FLABS

Dimensions	Income	n	\bar{x}	SD	F	p	Post-Hoc
Spending	4500 TL and less	65	12,3846	3,44462	,348	,791	-
	4501-6750 TL	89	12,7303	3,30208			
	6751-9000 TL	48	12,5625	3,28702			
	9001 TL and more	74	12,2027	3,60357			
Attitude	4500 TL and less	65	7,7077	2,18463	,293	,830	-
	4501-6750 TL	89	7,6180	2,36694			
	6751-9000 TL	48	7,7917	2,51767			
	9001 TL and more	74	7,9595	2,45194			
Perception	4500 TL and less	65	7,1077	2,69909	,761	,517	-

	4501-6750 TL	89	6,6966	2,44208			
	6751-9000 TL	48	6,6458	2,67764			
	9001 TL and more	74	6,4595	2,54380			
Interest	4500 TL and less	65	9,1250	2,01721			4500 TL and less>
	4501-6750 TL	89	8,8462	2,15226	3,613	,014*	9001 TL and more
	6751-9000 TL	48	8,3820	2,15061			
	9001 TL and more	74	7,9054	2,50571			
FLABS	4500 TL and less	65	36,3250	7,15548			4500 TL and less >
	4501-6750 TL	89	35,8911	6,63648	1,753	,043*	9001 TL and more
	6751-9000 TL	48	35,3820	7,10297			
	9001 TL and more	74	34,5271	6,91281			

In Table 9, the monthly family income variable comparisons of the students participating in the study are given. Statistically, a significant difference was found regarding FLABS ($p=.043<.05$). No statistically significant difference was found in spending ($p=.791>.05$), attitude ($p=.830>.05$), perception ($p=.517>.05$). A statistically significant difference was found in interest ($p=.014<.05$). It has been found that individuals with a monthly family income of 4500 TL and less have a higher financial literacy average than those with 9001 TL and more. With this result, it has been determined that individuals with a family monthly income of 4500 TL and less are better financially literate than individuals with a monthly income of 9001 TL and more.

Table 10

t-Test Results According to the Variable of Receiving Finance Education Regarding FLABS

Dimensions	Finance Education	n	\bar{x}	SD	t	p
Spending	Yes	44	12,7727	3,53628	,625	,532
	No	232	12,4224	3,38356		
Attitude	Yes	44	7,5682	2,21410	-,588	,557
	No	232	7,7974	2,39722		
Perception	Yes	44	6,9091	2,57734	,529	,597
	No	232	6,6853	2,57193		
Interest	Yes	44	8,3182	2,29025	-,558	,578
	No	232	8,5259	2,25999		
FLABS	Yes	44	35,5682	7,85744	,121	,904
	No	232	35,4310	6,73072		

Table 10 shows the comparisons of the participants according to the variable of finance education. When the scores in FLABS ($p=.904>.05$) were examined, no statistical difference was found. Furthermore, no statistically significant difference was found in spending ($p=.532>.05$), attitude ($p=.557>.05$), perception ($p=.597>.05$), and interest ($p=.578>.05$). Although it was observed that individuals who were educated in finance in spending ($\bar{x}=3.53$) and interest ($\bar{x}=2.29$) had higher scores, there was no statistically significant difference.

Table 11

t-Test Results According to the Variable of Following Daily Financial News Regarding FLABS

Dimensions	Keeping up with finance news	n	\bar{x}	σ	t	p
Spending	Yes	133	13,5639	3,31515	-5,361	,000*
	No	143	11,4685	3,17739		
Attitude	Yes	133	8,0226	2,49079	-1,779	,076
	No	143	7,5175	2,22614		

Perception	Yes	133	7,1955	2,72602	-3,001	,003*
	No	143	6,2797	2,33891		
Interest	Yes	133	9,5639	2,06101	-8,517	,000*
	No	143	7,4965	1,97118		
FLABS	Yes	133	38,3459	6,84465	-7,325	,000*
	No	143	32,7622	5,80670		

In Table 11, the comparisons of the Sports Management Department students according to the variable of following daily financial news are given. When the scores they got from FLABS were examined, significant differences were found in spending ($p=.000<.05$), perception ($p=.003<.05$), and interest ($p=.000<.05$). According to the results, it was found that the students who follow the daily financial news have higher scores. In addition, it was concluded that students who follow daily financial news are financially literate at a better level than those who do not ($p=.000<.05$).

Discussion and Conclusion

It is essential for individuals who want to maintain their lives at appropriate standards and to raise these standards with the steps they will take to develop their knowledge of finance, which is increasing its importance in the world economy. Individuals shape their physical and security needs and future with the tangible assets they obtain in the light of their financial knowledge. In addition, sports managers under the roof of sports institutions and organizations that were born and developed for a purpose and continue their career, act in the light of financial information will enable the economy to be managed correctly. While the steps to be taken financially can have great returns, on the contrary, they can have devastating results. Therefore, it is vital to raise financial literacy knowledge and to support and improve the deficiencies in this subject with proper education. The study aimed to determine the financial literacy attitudes and behaviors of the Sports Management Department students studying at the Faculty of Sports Sciences. The variables of gender, age, class, grade point average, type of education, individual monthly income, monthly family income, financial education, and following current financial news of the sports manager candidates who voluntarily participated in the research were analyzed with the collected data. The highest score reported by the students of the Sports Management Department in FLABS is in “spending”. This is followed by interest, attitude, and perception, respectively (Table 2).

The hypothesis of “(H1) *There is a significant difference between genders regarding financial behavior and attitudes of Sports Management Department students*” was confirmed. It was found that female participants studying in the Department of Sports Management were financially literate at a higher level than males. In the region where they live, female students are as interested in financial issues as male students, and at the same time, they follow financial developments. This may be the reason behind this difference. There were significant differences between male and female students in spending and interest in favor of female participants, while there was no statistical difference in

attitude and perception (Table 3). Parallel to our research, in the study of Barış (2016) with university students, a result in favor of women was reached, similar to our study. Some studies concluded that male participants were financially literate at a higher level than female participants (Chen & Volpe, 2002; Monticone, 2010; Bucher-Koenen & Lusardi, 2011; Lusardi & Mitchell, 2011; Atkinson & Messy, 2012; Sarigül, 2014; Potrich, Vieira, Coronel & Filho, 2015; Kılıç, Ata & Seyrek, 2015; Tuna & Ulu 2016; Bucher-Koenen, Lusardi, Alessie & Van Rooji, 2017; Başarır & Sarihan, 2017; Kalmi & Ruuskanen 2018; Contuk, 2018; Mandmaa, 2021; Tüfekçi & Dilek, 2022). It is thought that the reason for reaching a different result from our study is due to the region, university, or diverse student group where the study was conducted. On the other hand, Jorgensen and Savla (2010), Cull and Whitton (2011), Ludlum, Tilker, Ritter, Cowart, and Xu (2012), Adeleke (2013), Thapa (2015), Rosacker and Rosacker (2016), Barış (2016), Biçer (2016), Yücel and Çiftçi (2018), Karadeniz, Koşan, Geçgin, and Beyazgül (2019), Aydın and Selçuk (2019), Engin, Eren, and Balkar (2020), Uyar and Atalay (2021), and Onat and Yöntem (2022) reported no statistically significant difference between male and female individuals.

The hypothesis of “(H2) *There is a significant difference between age groups regarding financial behavior and attitudes of Sports Management Department students*” was rejected. There was no statistically significant difference between the age groups. However, it is observed that the perception score increases as individuals’ ages increase. Although the students' ages differ, their interest in financial literacy can vary from person to person, regardless of age. In addition, this result can be shown by the fact that students generally have the same financial responsibilities (Table 4).

On the other hand, when the study results of Wagland and Taylor (2009) and Karadeniz et al. (2019) are examined, it is seen that there is no statistically significant difference between financial literacy and age. Chen and Volpe (1998), Atkinson, McKay, Kempson, and Collard (2007), Nicolini, Cude, and Chatterjee (2013), Thapa (2015), Mändmaa (2019), Acaravcı and Bediroğlu (2019), Sezal (2021) and Onat and Yöntem (2022) concluded that the level of financial literacy increases as students’ ages increase. In the study conducted by Durmuşkaya and Kavas (2018) with academicians, it was reported that as the age increases, the knowledge of financial literacy increases.

The hypothesis “(H3) *There is a significant difference between classes regarding financial behavior and attitudes of Sports Management Department students*” was confirmed. Based on the overall scale score, it was determined that the senior students were financially literate at a better level compared to the first-year students. Although there is no significant difference in the other classes except for the fourth- and first-year students, it is seen that the seniors have a higher score in all sub-dimensions. This is thought to be because seniors know they need to develop their financial literacy more because they are close to graduation. They have more experience than other classes. There was

no significant difference in the sub-dimensions of spending, attitude, perception, and interest according to the class variable (Table 5). Sabri and Macdonald (2010), Tuna and Ulu (2016), Biçer (2016), Çinko, Avcı, Ergun, and Tekçe (2017), Başarır and Sarihan (2017), Acaravcı and Bediroğlu (2019), Aydın and Selcuk (2019), Gümüş and Pailer (2019), Tüfekçi and Dilek (2022), and Onat and Yöntem (2022) reported statistically significant results between class variable regarding financial literacy. In these studies, it was stated that seniors generally have better financial knowledge than other classes. Furthermore, it was determined that as the class of the students went up, their financial literacy levels also increased. In these studies, it was found that first-year students had the lowest scores. On the other hand, Yücel and Çiftçi (2018) and Karadeniz et al. (2019) reported no significant difference between classes regarding financial literacy.

The hypothesis “(H4) *There is a significant difference between GPAs regarding financial behavior and attitudes of Sports Management Department students*” was rejected. No significant difference was found regarding the scores that individuals obtained in FLABS according to the GPA variable. Even though there are differences in the general grade point averages of the students, the fact that individuals with lower scores are interested in financial issues and follow the developments may not be similar to the course grades. Such a result may have been achieved because each student made an effort to properly manage their financial resources in their life outside of school (Table 6). However, when the literature is examined, some studies have concluded that students with high GPAs are better financially literate than students with lower GPAs (Contuk, 2018; Douissa, 2020; Uyar & Atalay, 2021). In these studies, it has been observed that as the students' grade averages increase, their financial knowledge levels also increase.

“(H5) *There is a significant difference between types of education regarding financial behavior and attitudes of Sports Management Department students*” was rejected. There was no statistically significant difference in the total scores and sub-dimensions of FLABS among the education type of the Sports Management Department students. This may be because individuals received education from the same academics and took the same courses, regardless of the type of education, or they had a similar interest in financial literacy (Table 7). Tuna and Ulu (2016) and Başarır and Sarihan (2017) reported no statistical difference between the education types in their studies with university students. These findings are in parallel with our results. In the studies conducted by Contuk (2018) and Engin et al. (2020), significant differences were found in education types. It was concluded that morning class students had higher averages than evening class students.

“(H6) *There is a significant difference between individual monthly incomes regarding financial behavior and attitudes of Sports Management Department students*” was rejected. However, no significant difference was found in the sub-dimensions and the overall scale. Such a result may

have been achieved because the students have not yet started working and cannot earn a regular income. Therefore, their financial responsibilities are less during this period (Table 8). Biçer's (2016) study with university students reported no statistically significant difference between income levels regarding financial literacy and showed similarities with our results. In similar studies in the literature, significant relationships were found between financial literacy and income level, and it was concluded that as the income level of individuals increased, the financial literacy score increased (Beal & Delpachitra, 2003; Almenberg & Säve-Söderbergh, 2011; Yıldırım, Bayram, Oğuz & Günay, 2017).

“(H7) *There is a significant difference between monthly family incomes regarding financial behavior and attitudes of Sports Management Department students*” was confirmed. When the results obtained in terms of the monthly family income variable of the participants were examined, no significant difference was found in the sub-dimensions of spending, attitude, and perception. In contrast, a statistically significant difference was found in the sub-dimension of interest. According to the significant difference found in the interest sub-dimension, it was concluded that individuals with a monthly family income of 4500 TL or less have a higher score than those with 9001 TL and more. In addition, when the overall scale score is examined, it is concluded that individuals with a monthly family income of 4500 TL or less are financially literate at a higher level than individuals with a monthly family income of 9001 TL or more. The reason we have reached this conclusion may be that families inform their family members to take more careful steps financially with the instinct to protect their limited financial resources and try to manage the process (Table 9). Chen and Volpe (1998), Thapa (2015), Agarwalla, Barua, Jacob, and Varma (2015), Yıldırım et al. (2017), Çinko et al. (2017), Aydın and Selçuk (2019), Douissa (2020), and Tüfekçi and Dilek (2022) reported that monthly family income affects the level of financial literacy and that as income increases, financial literacy levels increase in parallel. It is thought that this result is because families with a higher income level are more likely to include their children in financial problems and situations (Jorgensen & Savla, 2010). However, Yücel and Çiftçi (2018) and Contuk (2018) found no statistically significant difference between monthly family incomes regarding financial literacy in their study with university student groups.

“(H8) *There is a significant difference between statuses of receiving financial education in terms of financial behavior and attitudes of Sports Management Department students*” was rejected. Although it was determined that those who received education in finance in the sub-dimensions of spending and interest had higher scores than those who did not, there were no statistically significant results. This may be because individuals do not integrate the education they have received into their lives and do not use them up-to-date (Table 10).

On the other hand, some studies reported that individuals who have received financial education are financially better literate than those who have not (Biçer, 2016; Amagir, Groot, Maassen van den Brink & Wilschut, 2018; Ergün, 2018; Acaravcı & Bediroğlu, 2019; Douissa, 2020). However, Mandell and Klein (2009) found no statistically significant difference between the groups in their study with individuals who took and did not take a financial management course.

“(H9) *There is a significant difference between statuses of following the daily economic and financial developments regarding financial behavior and attitudes of Sports Management Department students*” was confirmed. When the scores of the variable of following the daily financial news were examined, it was concluded that the Sports Management Department students who followed the daily financial news were financially literate at a better level than those who did not. In addition, statistically significant differences were found in the sub-dimensions of spending, perception and interest, except for attitude. Individuals must follow the agenda to improve their existing knowledge and access new information. We find differences among students because those who follow the current economic and financial developments have access to more information than those who do not. (Table 11). The study by Bozkurt, Toktaş, and Altier (2019) found that those who follow daily economic news are better financially literate and tend to save than those who do not. These results are in parallel with our research.

Conclusion

The economic movements in the world, especially in Turkey, show how critical financial literacy is for individuals. Good management of the economic problems experienced as a result of increasing inflation and overcoming them with minor damage is possible if individuals maintain their financial control correctly. Managing this situation well is essential not only for individuals but also for institutions. It will be for the benefit of each part that makes up the integrity that the sports managers, who are in private and public institutions, act by considering the economic interests of the institution they are affiliated with. Thanks to a well-managed economy, the process will progress positively, and the number of individuals and groups that can benefit from it will increase. It will be economically beneficial for the managers, who are the cornerstone of sound management, to act by prioritizing the general interests of the institution and directing the available resources to the right points when necessary.

In our study, statistically significant differences were found in the variables of gender, class, monthly family income, and following the daily economy and financial news of sports manager candidates. There were no significant differences in age, GPA, type of education, individual monthly income, and previous education in economics or finance. According to the results of the research, it was found that women are better financially literate than men. It has been understood that the class

affects the level of financial literacy. In addition, it has been concluded that students must keep up to date with the market to maintain their current financial literacy level and keep it high.

Suggestions

- Individuals need to follow daily financial developments and news to increase their financial information. In this way, current information can be updated, and missing information can be completed.
- Involving family members in financial matters can positively affect financial attitudes and behaviors. Attitudes and behaviors that develop financially can support making the right decisions in this area.
- Studies with larger sample groups on the subject can contribute to the expansion of the literature on the field and support the making of generalizations. At the same time, the inclusion of different variables that affect the financial literacy of individuals in studies to be developed and included in the studies may positively affect the validity and reliability. Since the financial literacy levels of the students in the Sports Management Department are important not only for the clubs they will manage and the institutions they will be a part of but also for the economic activities of their countries, families, and themselves as individuals, necessary studies should be carried out to reach higher levels of financial literacy.

Conflicts of interest

The authors certify that there is no conflict of interest with any financial organization regarding the material discussed in the manuscript.

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