

**Accounting and Finance Literacy: A Comparative Study\***

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**ABSTRACT**

The aim of this study is to measure the accounting and finance literacy level of the students who are studying at banking and finance department. For this purpose, a questionnaire was applied to the students at the department of banking and finance in Manisa Celal Bayar University. The questionnaire was also applied to other students who were referred to as the control group. The control group consists of students who have not previously studied accounting and finance. The questionnaire was answered by 92 students in the banking and finance department and by 95 students in the control group. One of the sub-objectives of the study is to compare between banking and finance students and control group. Thus, the existence of accounting and finance literacy in these students will be analyzed in a healthier way. According to the survey findings, while the financial literacy of the students studying in the banking department is acceptable, but it cannot be said that the same results are valid for the accounting literacy of these students.

**Keywords:** Finance, financial accounting, banking education, accounting and finance literacy

**Jel Classification:** M41, G21

**Muhasebe ve Finans Okuryazarlığı: Karşılaştırmalı Bir Çalışma****ÖZET**

Bu çalışmanın amacı bankacılık ve finans bölümünde okumakta olan öğrencilerin muhasebe ve finansman okuryazarlık seviyesini ölçmeye çalışmaktır. Bu amaçla, söz Manisa Celal Bayar Üniversitesi bankacılık ve finans bölümünde okuyan öğrencilerine yönelik bir anket uygulanmıştır. Söz konusu anket aynı zamanda kontrol grubu olarak alan dışı olan öğrencilere de uygulanmıştır. Kontrol grubu daha önce muhasebe ve finans dersi almamış olan öğrencilerden oluşmaktadır. Anket bankacılık ve finans bölümünde 92, kontrol grubunu oluşturan alan dışında ise 95 olmak üzere toplamda 187 öğrenciye uygulanmıştır. Çalışmanın alt amaçlarından biri de bankacılık ve finans bölümü öğrencileri ile kontrol grubunu karşılaştırmaktır. Böylelikle söz konusu öğrencilerdeki muhasebe ve finansman okuryazarlığının olup olmadığı daha sağlıklı bir şekilde analiz edilebilecektir. Anket bulgularına göre finansal okuryazarlık bankacılık ve finans bölümü öğrencilerinde kabul edilebilir bir seviyedeysen, buna karşılık aynı sonuçlar muhasebe okuryazarlığı için geçerli değildir.

**Anahtar Kelimeler:** Finans, finansal muhasebe, bankacılık eğitimi, muhasebe ve finans okuryazarlığı

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## **1. INTRODUCTION**

Accounting is the process of recording, classifying, reporting and interpreting financial transactions based on documents (Sevilengül, 2007: 3; Yatbaz, 2017: 32; Sayar, 2002: 77). According to another definition, accounting is the process of recognition, measurement and reporting of financial information related to the enterprise (Ersoy, Çatıkkaş and Yatbaz, 2018:97; Yatbaz, Çatıkkaş and Okur, 2018: 149). Finance is a word from English to Turkish and in the broadest sense a person or a company has money. It is also used as a notion in meaning of providing money needed for something to happen. Finally, it is used in the sense of supply or management of a company, individual or public finance (Cambridge Dictionary, s.530). As it can be understood from the definitions, accounting and finance concern not only the companies but also everyone who has financial transactions. To know what accounting and finance terms mean can be expressed as accounting and finance literacy.

Various definitions have been made for the concepts of financial literacy or called financial capability and financial awareness. Financial literacy is the ability of individuals to make informed evaluations and take effective decisions while managing their money (Goel and Khanna, 2013: 338). Financial literacy means that individuals in general have knowledge about financial services and products and make effective decisions by using this information (Bayram, 2010: 12). Financial literacy is described as a process of raising financial well-being by ensuring that financial consumers and investors are informed about financial products and concepts, or that they have the option to choose between financial risks and alternatives (Güler, 2015: 6). Financial literacy is a complex phenomenon consisting of a combination of knowledge, attitudes and behaviors (OECD-INFE, 2011).

It tried to gain knowledge of accounting and finance in almost all universities in Turkey have at least one educational program. Almost all universities in Turkey has least one educational program offering at the field of accounting and finance. Students in this program are expected to have the knowledge of accounting and finance. In this direction, a questionnaire was conducted based on third grade students of the Banking and Finance Department within the School of Applied Sciences, Manisa Celal Bayar University. The aim of this study is to measure the accounting and finance literacy levels of the banking and finance students. For this purpose, the questionnaire which was previously applied abroad by Trombetta (2016) has been translated into Turkish and developed by adding several statements. The questionnaire was applied to 92 banking and finance students who are also called field students in total. In order to reveal the students' level of accounting and finance literacy, these questionnaire questions were applied to 95 students who are also called non-field students. The non-field-students consist of students who have not received accounting and finance education before. The questionnaire consists of two parts and 10 questions in total. The first three questions aim to measure the financial information of the participants at the basic level. The next seven questions consist of accounting and finance questions which can be expressed as advanced level. In this contest, when the two groups consist of field and non-field are taken into consideration, the basic question of research can be stated as “Does the level of accounting and finance literacy differ between field students and non-field students?”. As a result of the study, it can be said that the level of literacy of students studying in banking and finance department is lower than expected level. The level of correct answers to questions aiming to measure finance literacy was higher than the questions aimed at

measuring accounting literacy. This shows that field students should be given more importance to accounting education.

There are more studies on financial literacy in literature (Sarigül, 2014) found that there was significant relationships between financial literacy and student characteristics. According to the study of named Financial Literacy: A Study of College Students, Kılıç, Ata ve Seyrek (2015) conclude that students are most knowledgeable about individual banking and least knowledgeable about investments. Also, students seem to be more interested about information related to current financial issues. According to the study of named Financial Literacy Research: An Application on the Students of Erciyes University, Şamiloğlu et al. (2016) conclude that management students' financial literacy level was better than those of the other departments and male students than the female students. Demirhan et al., (2019) According to the findings level of financial literacy does not have a significant effect on the level of financial self-efficacy alone, however self-efficacy and financial literacy together have a significant relationship with financial self-efficacy. Barış (2016) concluded that there is not meaningful difference between level of financial literacy (low or high) and budgeting behavior. The basic financial literacy level of the students was not low, but advanced financial literacy level was low. Sakınç (2018) concluded that the students have low knowledge of investment instruments and financial literacy levels. Temizel and Bayram (2011) concluded that the families of the students are important about rising level of financial literacy. Danışman et al. (2016) find out that there is no relation between gender and financial literacy, but there is relation between gender and securities markets. Besides, the financial literacy level of the students of Faculty of Economics and Administrative Sciences was below the average. This is an unexpected result. Fettahoğlu (2015) concluded that participants do have knowledge of basic economic and financial concepts but their financial literacy about complex financial products and techniques are unsatisfactory for this study. Öcal and Özcan (2018) concluded that there is no relation between gender and financial literacy, at same time age and financial literacy among associate degree Accounting and Tax Applications Students. Dağdelen (2017) concluded that there is no relation between gender and financial literacy, but there is relation between age and financial literacy among accounting professionals.

However, the studies on accounting literacy are quite limited Feast et al., (1999) the new approach to teaching provides learning support for all students by clarifying, developing and practicing the required tertiary literacy skills. The findings of Giacomino et al. (2009) indicate the undergraduate students also lack financial literacy. Elson et al. (2011) found that the students' average scores on the pre-test were less than the anticipated average scores. The authors offer some suggestions on steps that can be used by educators to strengthen students' understanding of accounting meta language. Chansa-Kabali (2017) concluded that formal teaching of letters at home is the parents' greatest strength for supporting literacy in low-income families. Tekbaş et al. (2018) found that training which is given for the use of digital systems has been evaluated as insufficient. Roslan et al. (2018) found that accounting literacy is still very weak among the small business owners in Jasin district in Pakistan. Tekbaş (2018) suggest that TÜRMOB should allocate budget for digital accounting literacy trainings and develop appropriate policies.

There are also studies that cover both accounting and finance literacy together, but very few. Trombetta, (2016) found no significant differences between the level of financial literacy of entrepreneurs and non-entrepreneurs. However, they found that serial successful

entrepreneurs understand better diversification and the potential danger of uncontrolled growth.

## 2. METHODOLOGY

The main problem of the study is to find out whether the accounting and finance literacy level of the students studying banking differs according to those outside the field. In this direction, attendants were asked ten questions related to the concepts of interest, inflation, diversification, debt leverage, sales, accrual, depreciation, prudence, purpose of presentation of financial statements and accounting entity concepts in order to reveal whether they know some basic accounting and finance concepts.

First five expressions measure financial literacy of attendants. First expression measures interest yield knowledge, second one real return measures knowledge, third one measures diversification knowledge, fourth one measure leverage effect knowledge and fifth one measure financial ratio knowledge. Other latter five expression aim to measure accounting literacy. Sixth expression measure financial performance on cash and accrual basis, seventh one measures depreciation, eighth one measures periodicity, ninth one the cause of preparation of general-purpose financial statements, and last one measures accounting entity.

**Table 1.** Expressions to Attendants and Their Desired Characteristics

		<b>Expressions</b>	<b>The Concepts to be measured</b>
Financial Literacy	1	If a certain amount of money is deposited to the bank within a certain term and interest rate, a higher amount of money is withdrawn from the bank at the end of the maturity.	Interest yield
	2	If a certain amount of money deposited on the bank at a lower rate than the inflation rate at a certain maturity is withdrawn from the bank at the end of maturity, the purchasing power of the money in question is reduced.	Real return
	3	Buying a single company's stock provides a more secure return than a stock investment fund.	Diversification
	4	Zero debt is always desirable for a company.	Leverage effect
	5	Increasing sales is an enough indicator to understand that the company is healthy.	Basic financial ratio
Accounting literacy	6	The fact that an entity has more cash at the end of a period (month, three months, six months, years) than the beginning of the period indicates that it is in profit.	Measurement of financial performance on cash and accrual basis
	7	When a photocopier with an economic life of 3 years is purchased for 3000 TL, the cost amount is written as an expense in the period when it is bought at once, it does not contradict with the basic concepts of accounting.	Depreciation and periodicity
	8	At the end of a given period, the absence of any transaction related to the decrease in the price of the previously purchased stocks from 1000 TL to 900 TL does not contradict the basic concepts of accounting.	Periodicity
	9	The balance sheet and income statement are primarily aimed at meeting the information needs of management.	The cause of preparation of general-purpose financial statements
	10	When a business owner displays his personal phone bill among the expenses of the business owner, it does not contradict the basic concepts of accounting.	Accounting entity

The sample size of the survey was 187 people. The sample generally consists of two parts. 92 of attendants are MCBU Banking and Finance students and 95 of them are MCBU students. The reason for taking the sample out of the banking and finance field is to create a control group. Thus, it was possible to examine the accounting and finance literacy level of the banking and finance students in the sample by comparing them with the other students. In the selection of the banking and finance students, the students were required to take accounting and finance courses. In this sense, it was decided that the most appropriate sample was second and third level students are called sophister. The number of students studying at these levels is approximately 150.

### 3. FINDINGS

92 students from the banking and finance departments participated in the survey. In the selection of the participants, it was taken into consideration that they took the accounting and finance courses. As a control group, the questionnaire was also applied to 95 persons who had not previously studied accounting and finance. In this section, participants who have studied accounting and finance are referred to field students and those who have not taken it are expressed as non-field students. In the table below, gender distributions are given depending on whether the respondents are field and non-field.

**Table 2.** Frequency Distribution of Participants by Area and Gender

		Male	Female	Total
Field	F	27	65	92
	%	29,3	70,7	49,2
Non-field	F	55	40	95
	%	57,9	42,1	50,8
Total	F	82	105	187
	%	43,9	56,1	100

\*F: Frequency, the number of participants

When the above table is examined, 92 (49.2%) of the respondents are in-field and 95 (50.8%) are non-field students. Of the participants, 27 (29.3%) were male and 65 (70.7%) were female. Similarly, 55 of non-field participants (57.9%) were male and 40 (42.1%) were female. When all the participants were taken into consideration, 82 of the participants (43.9%) were male and 105 (56.1%) were female. At the following table, the test of normality of distribution of the answers to the questionnaire questions is given according to field or non-field.

**Table 3.** Test of Normality

Expressions	Field	Kolmogorov-Smirnov			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Interest	Field	,528	92	,000	,314	92	,000
	Non-field	,418	95	,000	,637	95	,000
Inflation	Field	,511	92	,000	,400	92	,000
	Non-field	,229	95	,000	,808	95	,000
Diversification	Field	,334	92	,000	,669	92	,000
	Non-field	,223	95	,000	,807	95	,000
Debt	Field	,350	92	,000	,665	92	,000
	Non-field	,365	95	,000	,705	95	,000
Sale	Field	,536	92	,000	,292	92	,000

	Non-field	,295	95	,000	,763	95	,000
<b>Accrual</b>	Field	,446	92	,000	,577	92	,000
	Non-field	,301	95	,000	,760	95	,000
<b>Depreciation</b>	Field	,308	92	,000	,757	92	,000
	Non-field	,335	95	,000	,727	95	,000
<b>Prudence</b>	Field	,280	92	,000	,744	92	,000
	Non-field	,261	95	,000	,794	95	,000
<b>Aim of presentation</b>	Field	,456	92	,000	,560	92	,000
	Non-field	,258	95	,000	,790	95	,000
<b>Accounting entity</b>	Field	,485	92	,000	,501	92	,000
	Non-field	,232	95	,000	,802	95	,000

a. Lilliefors Significance Correction

According to the above table showing test of normality, none of expression have normal distribution. This means to use non-parametric test at the analysis of data. At the following table, the percentage distribution of the answers to the questionnaire questions is given according to field or non-field.

**Table 4.** Accounting and Finance Literacy – Field vs. Non-Field

Expressions	Field	Wrong (%)	DK/NA* (%)	Right (%)
<b>Interest</b>	Field	5,4	3,3	91,3
	Non-field	7,4	24,2	68,4
<b>Inflation</b>	Field	6,5	6,5	87,0
	Non-field	24,2	45,3	30,5
<b>Diversification</b>	Field	44,6	5,4	50,0
	Non-field	31,6	44,2	24,2
<b>Debt</b>	Field	53,3	5,4	41,3
	Non-field	58,9	23,2	17,9
<b>Sale</b>	Field	7,6	-	92,4
	Non-field	26,3	27,4	46,3
<b>Accrual</b>	Field	71,4	4,3	23,9
	Non-field	47,4	42,1	10,5
<b>Depreciation</b>	Field	48,9	28,3	22,8
	Non-field	52,6	41,1	6,3
<b>Prudence</b>	Field	42,4	19,6	38,0
	Non-field	34,7	49,5	15,8
<b>Aim of presentation</b>	Field	73,9	4,3	21,7
	Non-field	36,8	48,4	14,7
<b>Accounting entity</b>	Field	18,5	2,2	79,3
	Non-field	23,2	41,1	35,8

\*DK: Don't Know, NA: Not Applicable

Table 4 shows the distribution of responses given by the participants according to the statements. For example, When the answers to the question related to interest are examined, 91.3% of the field respondents and 68% of the non-field participants responded correctly to this question.

**Table 5.** Field and Non-field Students' Mann-Whitney Test Ranking Result

	Expression	Field	N	Mean rank	Sum of ranks
1	Interest	Field	92	104,36	9601,00
		Non-field	95	83,97	7977,00
2	Inflation	Field	92	120,15	11054,00
		Non-field	95	68,67	6524,00
3	Diversification	Field	92	97,71	8989,00
		Non-field	95	90,41	8589,00
4	Debt	Field	92	100,78	9272,00
		Non-field	95	87,43	8306,00
5	Sale	Field	92	114,90	10570,50
		Non-field	95	73,76	7007,50
6	Accrual	Field	92	86,99	8003,00
		Non-field	95	100,79	9575,00
7	Depreciation	Field	92	99,37	9142,00
		Non-field	95	88,80	8436,00
8	Prudence	Field	92	97,84	9001,00
		Non-field	95	90,28	8577,00
9	Aim of presentation	Field	92	81,09	7460,00
		Non-field	95	106,51	10118,00
10	Accounting entity	Field	92	111,33	10242,00
		Non-field	95	77,22	7336,00

According to the results of Mann-Whitney Test, it is seen that there are differences between the mean ranks for all expressions. To see whether these differences are meaningful, the results of the Mann-Whitney Test Station given below should be considered.

**Table 6.** Field and Non-field Students' Mann-Whitney Test Statistics

	Expression	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)	Meaning Difference
1	Interest	3417,000	7977,000	-3,675	,000	Yes
2	Inflation	1964,000	6524,000	-7,361	,000	Yes
3	Diversification	4029,000	8589,000	-,983	,326	No
4	Debt	3746,000	8306,000	-1,892	,059	NO
5	Sale	2447,500	7007,500	-6,376	,000	Yes
6	Accrual	3725,000	8003,000	-1,983	,047	No
7	Depreciation	3876,000	8436,000	-1,471	,141	No
8	Prudence	4017,000	8577,000	-1,016	,310	No
9	The aim of presentation	3182,000	7460,000	-3,572	,000	Yes
10	Accounting entity	2776,000	7336,000	-4,837	,000	Yes

It was decided whether there was a significant difference between the variables expressed as field and none-field by looking at the "p" value as called "Asymp. Sig. (2-tailed)" in the table above. When P value is less than 0.05 significance level, there is a significant difference between the variables; If it is greater than 0.05, it is concluded that there is no significant difference. According to this, there is a significant difference between the responses of the field and none-field students in terms of interest, inflation, sales, aim of presentation and accounting entity. On the other hand, in terms of diversification, debt, accrual, depreciation and prudence, no significant difference was found between these groups.

#### **4. CONCLUSIONS**

Accounting and finance literacy, in general meaning, can be defined as having knowledge level about some basic concepts related to accounting and finance. In this context, people with accounting and finance literacy are expected to have information about basic issues related to accounting and finance such as interest, inflation, diversification, debt, sales, accounting personality, depreciation, periodicity concept, prudence concept and purpose of presentation of financial statements. The questionnaire was based on these concepts and applied to 187 people. Of these, 92 were banking and finance students, while the rest were students who had not previously studied accounting and finance. According to the research findings, it can be said that the students who are considered to have accounting and finance literacy have an enough level of financial literacy. However, it is not possible to say the same for the accounting literacy of the students in question. In this respect, students studying in the department should be more focused on the accounting course. For this, the importance of the accounting course should be expressed very well to the students by the instructors of the course. In addition to financial information, accounting information has a very important position in banking and finance sector. In fact, it can be said that bank employees, who have a stronger accounting infrastructure, are making more accurate decisions when performing credit scoring especially for businesses.

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