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Financial Literacy Factors And Financial Attitudes In Influencing Student Financial Behavior

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Abstrak

Tingkah laku keuangan mahasiswa menunjukkan kecenderungan konsumtif yang berdampak pada pengelolaan keuangan yang kurang optimal. Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan sikap keuangan terhadap perilaku keuangan mahasiswa akuntansi di IPB University. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan deskriptif dan asosiatif. Sampel sebanyak 74 mahasiswa aktif dipilih dengan teknik purposive sampling. Hasil penelitian menunjukkan bahwa literasi keuangan dan sikap keuangan berpengaruh signifikan secara parsial dan simultan terhadap perilaku keuangan mahasiswa. Literasi keuangan berkontribusi sebesar 49,5% dan sikap keuangan 24,9%, sementara secara simultan keduanya menjelaskan 74,4% variasi perilaku keuangan. Temuan ini menegaskan pentingnya integrasi pengetahuan dan sikap dalam membentuk perilaku keuangan yang sehat. Implikasi hasil penelitian ini mendorong perlunya penyusunan kurikulum literasi keuangan dan program pembentukan sikap keuangan yang terstruktur di perguruan tinggi.

Kata Kunci: Literasi Keuangan; Sikap Keuangan; Perilaku Keuangan; Mahasiswa Akuntansi.

Abstract

The financial behavior of students shows a tendency toward consumption, leading to poor financial management. This study aims to analyze the influence of financial literacy and financial attitudes on the financial behavior of accounting students at IPB University. A quantitative method with descriptive and associative approaches was employed. A sample of 74 active students was selected using purposive sampling. The results show that both financial literacy and financial attitudes have significant partial and simultaneous effects on financial behavior. Financial literacy contributes 49.5% and financial attitude 24.9%, with both explaining 74.4% of behavioral variance. These findings emphasize the importance of integrating financial knowledge and attitudes to foster responsible financial behavior. The findings imply the need for structured financial literacy curriculum and programs aimed at developing positive financial attitudes in higher education.

Keyword: Financial Literacy; Financial Attitude; Financial Behavior; Accounting Students.

1. Introduction

In Indonesia, financial behavior is predominantly consumptive, which results in suboptimal financial management practices such as inadequate saving, investing, and planning for emergencies and long-term financial needs. This behavior is particularly evident among students who, in many cases, neglect to allocate funds efficiently for future objectives (Herdjiono & Damanik, 2016). A recent survey by Katadata (2022) reported that 33.1% of millennials and Gen Z individuals have experienced financial deterioration due to excessive consumption and limited financial literacy. Moreover, Merdeka.com (2015) ranks Indonesia lowest among ASEAN countries in terms of savings habits, a trend mirrored among students, particularly those who struggle with long-term financial planning. Indonesia's low standing in savings habits within Southeast Asia is further corroborated by the declining marginal propensity to save (MPS) and the rising marginal propensity to consume (MPC) (Herdjiono & Damanik, 2016). Financial behavior, often synonymous with financial management, attempts to explain the "what," "why," and "how" of personal finance and investment decisions from a psychological perspective (Sari, 2015). Financial management incorporates psychological elements that influence individuals' decision-making processes in managing their finances, such as saving, investing, and timely debt repayment (Suryanto *et al.*, 2021). As future financial professionals, accounting students are expected to exhibit strong financial literacy and sound financial attitudes. However, reality reveals that many of these students lack adequate financial planning skills, emphasizing the need to examine how financial literacy and attitudes influence their financial behavior. The growing tendency for hedonic consumption among students further exacerbates financial mismanagement. Many students, influenced by peer behavior, frequently spend on non-essential items, such as dining out and purchasing the latest electronics or fashion trends. This pattern makes it increasingly difficult for them to manage their finances effectively (Hadyani, 2022). This phenomenon not only leads to inefficient use of funds for daily necessities but also drives students to prioritize material desires over financial stability, creating long-term financial setbacks for those who lack financial literacy. An individual's understanding of financial management must be aligned with the appropriate financial attitude to achieve clear financial objectives. Financial attitude is defined as an individual's mental state, perception, and evaluation of financial practices (Ameliawati & Setiyani, 2018). To address the issues posed by current consumer behavior, students need to recognize the value of money and its significant impact on their academic and professional careers. According to Muliaman (2017), students will eventually rely on financial services for savings and investment purposes. Consequently, it is essential that students possess the wisdom to plan and manage their finances effectively and take responsibility for their financial decisions.

A positive financial attitude is a critical factor in achieving financial success. Research by Hayhoe *et al.* (in Herdjiono & Damanik, 2016) shows a clear correlation between financial attitudes and the degree of financial problems. Therefore, financial attitudes significantly influence an individual's approach to financial management. According to Budiono (2020), financial attitudes guide individuals in making key financial decisions. Pradiningtyas & Lukiasuti (2019) suggest that individuals with sound financial attitudes are better equipped to manage their finances, as they are more likely to allocate funds efficiently, save for the future, and make informed investment decisions. Prior studies exploring the relationship between financial literacy and financial behavior (Rohmanto & Susanti, 2021; Mertha Dewi & Purbawangsa, 2018; Sugiharti & Maula, 2019) consistently find a positive effect. However, other research (Purwidiyanti & Tubastuvi, 2019; Zakiah & Lasmanah, 2021; Sekarwati & Susanti, 2020) suggests that financial literacy may not always significantly influence financial behavior. Similarly, studies on the role of financial attitudes in shaping financial behavior show mixed results. Research by Rohmanto & Susanti (2021), Setyawan & Wulandari (2020), and Zakiah & Lasmanah (2021) indicate a positive influence, while studies by Cahya *et al.* (2021) and Kasirang *et al.* (2018) report no effect or a negative relationship between financial attitude and financial behavior. This study is grounded in Ajzen's (1991) Theory of Planned Behavior (TPB), which suggests that behavior is influenced by attitudes, subjective norms, and perceived behavioral control. In the context of financial behavior, financial literacy serves as a reflection of perceived behavioral control, while financial attitudes represent an individual's evaluation of financial practices. The focus of this study is

RESEARCH ARTICLE

on accounting students at IPB University, as their education directly relates to financial knowledge. Given the inconsistent results from prior research regarding the impact of financial literacy and attitudes, this study seeks to revisit the relationship between these factors in the specific context of accounting students.

2. Literature Review

2.1 Financial Literacy and Financial Behavior

A substantial body of research has examined the relationship between financial literacy and individual financial behavior. Herdjiono and Damanik (2016) argue that financial difficulties often result not solely from low income but from inadequate financial management, such as improper use of credit cards and the absence of sound financial planning. In a similar vein, Margaretha and Pambudhi (2015) highlight the significant variation in financial literacy among university students, noting its direct impact on their ability to effectively manage personal finances. Several empirical studies, including those by Rohmanto and Susanti (2021), Mertha Dewi and Purbawangsa (2018), and Sugiharti and Maula (2019), confirm a positive and significant correlation between financial literacy and financial behavior. However, contrary findings from Purwianti and Tubastuvi (2019) and Zakiah and Lasmanah (2021) suggest that financial literacy does not consistently exert a significant influence, pointing to inconsistencies within the literature that warrant further exploration. These contradictions emphasize the need for a more nuanced understanding of how financial literacy influences behavior, particularly in varying demographic contexts.

2.2 Financial Attitude and Financial Behavior

The role of financial attitude, as a psychological determinant, has been extensively investigated in relation to financial behavior. Pradiningtyas and Lukiastuti (2019) assert that individuals with a positive financial attitude are more inclined to engage in prudent financial behaviors, such as saving and investing. This perspective is corroborated by Setyawan and Wulandari (2020) and Zakiah and Lasmanah (2021), who find that financial attitudes significantly influence financial behaviors. However, some studies, such as those by Cahya *et al.* (2021) and Kasirang *et al.* (2018), report no effect or even a negative relationship between financial attitudes and financial behavior. These divergent outcomes suggest that contextual factors such as socio-economic status, cultural norms, and individual differences—may moderate the impact of financial attitudes. This underscores the importance of a deeper, contextualized analysis of how financial attitudes operate across various demographic groups.

2.3 The Combined Effect of Financial Literacy and Financial Attitude

Despite the extensive literature on the individual effects of financial literacy and financial attitudes, fewer studies have explored their combined effect on financial behavior. Research by Setyawan and Wulandari (2020) provides evidence that these factors jointly influence financial behavior, suggesting that cognitive knowledge (financial literacy) and psychological readiness (financial attitude) work in tandem to shape financial decision-making. This integrated approach highlights the complexity of financial behavior, emphasizing the need to consider both rational (knowledge-based) and affective (attitudinal) dimensions when constructing empirical models of financial decision-making.

2.4 Identified Gaps in the Literature

Several gaps exist in the current literature. First, findings on the impact of financial literacy and financial attitude on financial behavior remain inconsistent, indicating a lack of consensus in the field. Second, there is limited understanding of how these factors interact in the context of university students post-pandemic, a cohort facing distinct financial challenges and opportunities within an increasingly digital landscape. Third, most previous studies have treated financial literacy and financial attitudes as independent variables, failing to explore their synergistic effects, particularly among accounting students in Indonesia, a group that may possess a distinct financial knowledge base.

RESEARCH ARTICLE

2.5 Theoretical Foundation

This study is grounded in Ajzen’s (1991) Theory of Planned Behavior (TPB), which posits that an individual’s behavior is shaped by attitudes, subjective norms, and perceived behavioral control. Within this framework, financial attitude reflects an individual’s evaluation of financial practices, while financial literacy corresponds to perceived behavioral control or self-efficacy in managing finances. By examining both factors, this study seeks to expand upon the TPB framework by analyzing how these two variables jointly influence financial behavior among accounting students at IPB University.

2.6 Hypotheses Development

Based on the reviewed literature and theoretical foundation, the following hypotheses are proposed:

- 1) H1: Financial literacy has a significant positive effect on student financial behavior.
- 2) H2: Financial attitude has a significant positive effect on student financial behavior.
- 3) H3: Financial literacy and financial attitude simultaneously have a significant positive effect on student financial behavior.

While financial literacy has been linked to an individual’s ability to manage finances (Margaretha & Pambudhi, 2015), the research on its impact on financial behavior remains inconsistent. Studies by Rohmanto and Susanti (2021) support a positive relationship, while Purwidiyanti and Tubastuvi (2019) find no significant effect. Similarly, financial attitudes have been shown to influence financial behavior positively in some studies, such as those by Setyawan and Wulandari (2020), but other studies, such as those by Kasirang *et al.* (2018), report a negative impact. These discrepancies may arise from variations in educational background, access to financial information, and social context. According to the TPB framework, attitudes reflect an individual’s evaluation of an action, while financial literacy represents self-efficacy in managing finances. Thus, individuals with higher literacy and more positive financial attitudes are more likely to make informed and responsible financial decisions.

3. Research Methodology

This study employs both descriptive and associative research methods. The unit of analysis is individual students from the Accounting Department at IPB University. The total population for this study consists of 278 active accounting students at IPB University. For sampling, a purposive sampling technique was applied, which targets specific individuals based on predefined criteria (Soedibjo, 2013). The following considerations were made when selecting the sample:

- 1) Students enrolled at IPB University, Bogor.
- 2) Accounting students who are actively pursuing their studies.
- 3) Prioritizing students who are in their 6th semester or higher, as they are expected to have accumulated more knowledge from relevant accounting and finance courses.

The sample size was determined using the Yamane formula (Soedibjo, 2013):

$$n = \frac{N}{N(d)^2 + 1}$$

Information:

n : Sample size

N : Population

d : Precision / 5-10% accuracy rate

$$n = \frac{278}{278 (0,1)^2 + 1} = \frac{278}{3,78} = 73,5 (74)$$

RESEARCH ARTICLE

Based on the calculation above, the sample size taken in this study amounted to 74 students majoring in accounting, all generations who are still active at IPB University. The instrument in the form of a questionnaire developed based on the scale used by Rizkiawati & Asandimitra (2018), consists of three parts: financial literacy, financial attitudes, and financial behavior. Validity was tested using Pearson Product Moment and reliability was tested using Cronbach Alpha (>0.7). The distribution of the questionnaire was carried out online and manually with filling controls such as randomizing questions and multiple respondent filters. This was done to minimize bias and increase data accuracy.

4. Results and Discussion

4.1 Results

The results of hypothesis testing for each variable, based on the statistical analyses conducted, are summarized in the table below:

Table 1. Summary of Hypothesis Testing

Symbol	Hypothesis	Information
H1	There is an influence of Financial Literacy on Financial Behavior of Accounting Students at IPB University	Hypothesis Accepted
H2	There is an influence of Financial Attitude on Financial Behavior of Accounting Students at IPB University	Hypothesis Accepted
H3	There is an effect of Financial Literacy and Financial Attitude on Financial Behavior of Accounting Students at IPB University	Hypothesis Accepted

The results of the partial test (t-test) for Financial Literacy (X1) indicate that the t-count value is 4.876, which is greater than the t-table value of 1.666, with a significance probability of 0.000. According to the criteria, since the significance value is less than 0.05, H0 is rejected, and H1 is accepted. This suggests that financial literacy has a significant effect on the financial behavior of accounting students at IPB University. Specifically, as financial literacy improves, student financial behavior also tends to improve. The financial literacy variable accounts for 49.5% of the variation in financial behavior. Financial literacy is strongly associated with financial well-being. Financial difficulties are not solely attributable to income levels but are often the result of poor financial management practices, such as improper credit card use and lack of financial planning (Margaretha & Pambudhi, 2015). Individuals with higher financial knowledge are better equipped to make informed financial decisions, leading to more effective financial management (Rizkiawati & Asandimitra, 2018). The findings of this study are consistent with those of Rohmanto & Susanti (2021), Mertha Dewi & Purbawangsa (2018), and Sugiharti & Maula (2019), who also found a positive relationship between financial literacy and financial behavior, suggesting that higher financial literacy leads to better financial behavior.

The results of the partial test (t-test) for Financial Attitude (X2) show that the t-count value is 2.574, which exceeds the t-table value of 1.666, with a significance probability of 0.000. Since the significance value is less than 0.05, H0 is rejected, and H1 is accepted, indicating that financial attitude has a significant effect on the financial behavior of accounting students at IPB University. This suggests that as students' financial attitudes improve, their financial behavior also improves. The financial attitude variable accounts for 24.9% of the variation in financial behavior. Financial attitude refers to an individual's psychological outlook when evaluating financial management behaviors, shaping their decisions to maintain financial values and goals (Prihastuty & Rahayuningsih, 2018). When individuals hold a positive financial attitude, they are more likely to engage in responsible financial behavior, such as budgeting and saving (Rizkiawati & Asandimitra, 2018). The results of this study are aligned with those of Rohmanto & Susanti (2021), Setyawan & Wulandari (2020), and Zakiah & Lasmanah (2021), all of which report a positive relationship between financial attitudes and financial behavior, emphasizing that individuals with better financial attitudes tend to exhibit improved financial behavior.

RESEARCH ARTICLE

The results of the simultaneous test (F-test) reveal an F-count value of 74.064, which is greater than the F-table value of 3.13, with a significance value of 0.000 ($p < 0.05$). Therefore, H_0 is rejected, and H_1 is accepted, indicating that both financial literacy and financial attitude simultaneously have a significant effect on the financial behavior of accounting students at IPB University. The correlation coefficient between financial literacy and financial attitude in relation to financial behavior is 0.744, with an adjusted R^2 of 0.744. This implies that 74.4% of the variation in financial behavior is explained by both financial literacy and financial attitude. The t-test results show that both financial literacy ($t = 4.876$, $p < 0.05$) and financial attitude ($t = 2.574$, $p < 0.05$) have significant effects on financial behavior. The F-test further confirms the significant simultaneous effect ($F = 74.064$, $p < 0.05$), with an adjusted R^2 of 0.744. Financial literacy contributes more significantly, likely due to the stronger technical understanding of financial management possessed by accounting students, who have taken finance and investment courses. Financial attitudes also play a role in shaping students' perceptions and attitudes toward the value and use of money. While financial literacy has a larger contribution, the combined effect of both variables creates a synergistic impact, encouraging healthier financial behaviors. This suggests that financial behavior is not only influenced by knowledge but also by individual attitudes. The study also highlights the need to explore potential mediating or moderating variables, such as parental influence, digital financial literacy, and peer influence, which may further explain students' financial behaviors. The findings are consistent with research by Rohmanto & Susanti (2021) and Setyawan & Wulandari (2020), which suggest that both financial literacy and financial attitude positively impact financial behavior. This reinforces the idea that individuals with higher financial literacy and better financial attitudes tend to engage in more responsible financial behavior.

4.2 Discussion

The results of this study indicate that financial literacy has a significant effect on the financial behavior of accounting students at IPB University. This finding is consistent with previous studies by Rohmanto & Susanti (2021), Mertha Dewi & Purbawangsa (2018), and Sugiharti & Maula (2019), which also found a positive relationship between financial literacy and financial behavior. These findings reinforce the argument that financial knowledge influences better financial decision-making, such as debt management and long-term financial planning. Financial literacy helps individuals make wiser financial decisions, as highlighted by Margaretha & Pambudhi (2015), who showed that financial difficulties often stem from poor financial management, not just low income. Additionally, financial attitude was also found to have a significant impact on financial behavior. This result aligns with the findings of Setyawan & Wulandari (2020) and Zakiah & Lasmanah (2021), who concluded that a positive financial attitude encourages individuals to manage their finances more responsibly. A good financial attitude helps students make more responsible financial decisions, as explained by Prihastuty & Rahayuningsih (2018), where a positive outlook on financial management contributes to better financial behavior. Furthermore, the simultaneous testing results, which show that both financial literacy and financial attitude significantly affect financial behavior, support Setyawan & Wulandari (2020), who emphasized that both cognitive knowledge (literacy) and psychological readiness (attitude) interact to shape financial behavior. This study highlights the importance of integrating both dimensions to gain a more comprehensive understanding of students' financial behavior. These findings also suggest that, in addition to financial knowledge, financial attitudes play a crucial role in fostering healthy financial behavior, as noted by Rohmanto & Susanti (2021). Therefore, improving financial literacy alone is insufficient without fostering positive financial attitudes alongside it.

5. Conclusion

This study concludes that both financial literacy and financial attitude significantly influence the financial behavior of accounting students at IPB University. Specifically, students with higher levels of financial literacy exhibit more responsible and proactive financial behaviors, including budgeting, saving,

RESEARCH ARTICLE

and managing expenditures. Likewise, students who maintain a positive financial attitude tend to make more prudent financial decisions. Collectively, these two factors account for 74.4% of the variance in student financial behavior, highlighting their substantial impact. The findings contribute to the existing body of knowledge by emphasizing the dual importance of cognitive (knowledge-based) and affective (attitudinal) dimensions in shaping financial behavior among young adults. Unlike prior studies that have yielded inconsistent results, this research provides an integrated perspective, demonstrating that the combination of financial literacy and attitude offers a more robust explanatory model for understanding student financial conduct. From a practical standpoint, the results suggest that higher education institutions should integrate financial literacy programs and behavioral interventions into their curricula to foster both the knowledge and attitudes necessary for sound financial management. Moreover, financial service providers and policymakers should consider developing youth-oriented financial education initiatives that not only convey financial knowledge but also positively influence financial values and attitudes. Future research could explore moderating or mediating variables, such as digital financial literacy, parental influence, or socioeconomic background, to better understand their interaction with financial behavior. Longitudinal studies could also provide valuable insights into how financial literacy and attitudes evolve over time and their long-term impact on behavior. In conclusion, this study underscores the critical role of education in shaping a generation that is not only financially literate but also financially responsible.

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RESEARCH ARTICLE

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