

ANALYSIS OF FINANCIAL LITERACY AND FINANCIAL ATTITUDE IN INFLUENCING THE PERSONAL FINANCIAL MANAGEMENT OF UNIVERSITAS TERBUKA JAKARTA STUDENTS

Nur Hadi¹, Syofia Sofatunisa Ramdayani²

¹Sumber Roso Agromakmur Company, Indonesia

²Economic Development Program, Universitas Terbuka, Indonesia

hadiidikk@gmail.com

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ABSTRACT

In the midst of digitalization and globalization, students are faced with increasingly complex financial challenges, especially for those who are studying remotely while working. The purpose of this study is to evaluate the extent to which financial literacy and financial attitudes influence how students manage their personal finances at the Universitas Terbuka Jakarta. This study used a quantitative approach through a survey with a questionnaire as the data collection instrument, which was purposively selected. Data analysis was conducted using multiple linear regression method to assess the contribution of each independent variable to the dependent variable on financial management. The findings show that both financial literacy and financial attitudes have a positive and significant influence on students' ability to manage their personal finances. This finding confirms the importance of increasing knowledge and forming a secure financial attitude, in order to encourage healthy financial behavior in the realm of students. Thus, efforts to strengthen financial literacy and the habituation of positive financial attitudes are strategic in supporting the financial well-being of the younger generation.

Introduction

In the era of globalization and digitalization, current rapid technological advancements have led to transformations that play a vital role in various fields, including personal financial management. Currently, this is driving a transformation that plays a vital role in various fields, including personal finance management. As young people who are currently studying, students face various challenges and demands in their lives, such as the ever-evolving pace of life, diverse academic needs, and complex economic dynamics. In these situations, the ability to manage personal finances is essential so students can accommodate their personal needs without experiencing excessive financial pressure. If finances are not managed properly, students risk experiencing an imbalance between income and expenses, getting trapped in consumer debt, having difficulty financing their education, and even experiencing psychological distress due to financial stress.

Financial literacy is a key element that contributes to improving a person's ability to manage finances more efficiently. According to (Anggraeni, 2015), financial literacy is basic knowledge that is important for each individual to master and apply personally, as it can influence their life. Finance's personal condition plays a role as well in taking decision economy Which careful and appropriate. Financial literacy encompasses fundamental insights and understanding of the concepts of financial management, investment, and financial risk. (Rapih, 2016) explains that financial literacy is understood as an individual's capacity to understand and sort out needs and make careful financial decisions in their daily routines. For students, the level of financial literacy that is adequate can allows

they planning finances wisely, reducing non-essential costs, and managing debt more rationally will ultimately contribute to their financial stability in the future. (Sholeh, 2019) also stated that optimal mastery of financial literacy contributes to improvement quality life somebody, strategy management funds appropriate will help in fulfillment of needs as well as planning time front.

Majority of students in Universitas Terbuka Jakarta are studying remotely and many of them are juggling work and study simultaneously. Most of them face unique challenges in managing their finances carefully and thoughtfully to meet their needs during their studies. A questionnaire conducted on 10 students at Jakarta Open University (Universitas Terbuka Jakarta) found that 90% of them had low financial literacy skills, while only 10% demonstrated good financial literacy skills. These results indicate that the majority of students still lack knowledge of wise and proportional financial management, which can lead to poor personal financial practices and, ultimately, financial difficulties later in life. In addition to financial literacy, attitudes toward finance are also an important aspect that influences how someone manages money. Financial attitudes reflect an individual's mindset, habits, and evaluation of their financial condition (Herdjiono et al., 2016) . Furthermore, (Prihartono & Asandimitra, 2018) also describe that financial attitudes are closely related to an individual's ability to manage spending and design long-term financial plans. Students with a structured financial pattern are more likely to control spending, create a budget, and avoid a consumptive lifestyle even though their income is limited. Healthy financial orientation and adequate financial literacy are closely linked in optimizing personal financial management. Optimal financial literacy capabilities can strengthen prudent financial attitudes, while constructive financial attitudes can facilitate the application of financial understanding to daily activities.

Previous studies have evaluated by testing the relationship between understanding and financial attitude tendencies that influence how individuals manage their finances, such that done by (Jeremia Hasiholan Napitupulu et al., 2021) shows that the tendency of financial attitudes plays a role in the process of personal financial management and financial knowledge is significantly correlated. According to research of (Humaira & Sagoro, 2018) , the financial management practices of MSME entrepreneurs in Bantul Regency have significantly improved by literacy, financial attitude against Money, And personal character. In other words, when individuals have a deep financial understanding and increasingly have good financial attitudes, their financial budget management behavior tends to be better and more focused, as demonstrated by MSME actors. Meanwhile, research results of (Djou, L. G., 2019) Also strengthen the findings that The ability of MSME entrepreneurs operating in Ende Regency to internalize basic financial knowledge and have a wise attitude toward money has a constructive impact on how they manage both business and personal finances. Both studies confirm that adequate financial knowledge and a positive attitude toward money can significantly increase the quality of financial management. However, further research on the simultaneous influence of financial literacy and financial attitude on personal financial management is necessary, particularly in the context of Universitas Terbuka Jakarta Students, where financial literacy levels are still considered low.

Thus, the ability to understand financial literacy and positive financial attitudes among college students is highly relevant given the financial challenges they face, both during their studies and after graduation. Students who lack the ability to manage their finances effectively are at risk of experiencing debt due to consumer behavior, financial difficulties, and uncontrolled wasteful lifestyles. Based on this, this study aims to analyze the influence of financial literacy and attitudes on how students of Universitas Terbuka Jakarta manage their personal finances. Referring to the explanation, the problem formulation in this study can be described as follows: 1) How does the level of financial literacy affect the ability of Universitas Terbuka Jakarta students manage their personal finances? 2) In the context of Universitas Terbuka Jakarta students, does attitude towards finance also determine personal financial management patterns? 3) how far the two factors, namely financial literacy and financial attitude, simultaneously influence students' personal financial management?

Literature Review

Financial Literacy

The concept of financial literacy is related to the mastery of information and individual understanding that related with main principles in finance management, investment, which are useful in determining financial actions based on careful consideration (Hung, A., Parker, A.M. Yoong, 2009). Armed with adequate financial understanding, one person is able to measure the decisions more in managing their financial resources, which can consequently improve welfare in the future. (Laily, 2016) also stated that personal financial understanding determines how they manage and use the money wisely. Meanwhile, (Anindia Dwitri & Sugeng Pradikto, 2025) stated that Financial literacy is considered an essential need to prevent financial problems. Afandy & Niangsih (2020) and (Jeremia Hasiholan Napitupulu et al., 2021) found that students' ability to manage their personal finances is significantly depends on their level of financial literacy. The idea that having a high level of financial literacy provides a means for someone to plan and manage their finances more effectively.

Financial Attitude

Financial attitude covers think methos, character, And behavior individual related Their views on money which is influenced by their financial decision-making patterns. (Herdjiono et al., 2016) Adopt that structured finance is very important because it influences the financial decisions taken by each individual. (Humaira & Sagoro, 2018) explain that financial attitude which is influenced by the personal mental state, outlook, and evaluation of personal finances. This response will shape wiser financial decisions, so it's important to maintain a positive attitude toward money. (Hariyani, 2022) also revealed that a negative financial attitude has the potential to encourage individuals to be consumptive and demonstrate Greedy behavior. Meanwhile, according to (Adiputra et al., 2021), a positive financial attitude can be formed through the habit of planning expenses frugally, the ability to manage, and the ability to develop long-term financial plans.

Personal Financial Management

Personal financial management is personal ability to plan, manage, and classify their financial management. (Ayoeb, 2008; Kholilah & Iramani, 2013) emphasized that effectivity of financial management plays an important role in achieving prosperous finance. Aspects those can assess personal financial management are including expenses, cash flow management, savings, investments, and debt management. Indicators used to assess personal financial management include controlled spending, the ability to save, and success investment. (Herdjiono et al., 2016) also added that factors such as budget planning and debt management significantly influence an individual's financial health.

Method

This research is classified as a quantitative study with an associative approach. The methodology used to investigate the correlation and impact on the relationship between the variables being studied. Multiple linear regression techniques were used to analyze the data and determine how much large independent factors influence the dependent variable at the same time.

This study highlights how individuals manage their personal finances acting as the dependent variable in this study, while financial literacy (X1) and financial attitude (X2) is an independent factor. A total of 52 students from the Development Economics Study Program at Jakarta Open University became the population in this study. They were determined randomly using a simple random sampling method.

The data technique of this research was obtained through the distribution of questionnaires to respondents compiled with a Likert scale that measures respondents' agreement with statements related to financial literacy, financial attitudes, and financial management. Before the questionnaire instrument was distributed, validity and reliability tests were conducted to ensure the quality of the research instrument. The instrument is considered valid if the calculated r value exceeds the table r value, and the instrument's reliability is recognized as good if the Cronbach's Alpha result is above

0.60. The collected data will be processed using the following statistical test stages:

- 1) Test Assumptions Classic used for ensuring data fulfil condition eligibility regression. This test includes tests for linearity, heteroscedasticity, multicollinearity, and normality.
- 2) Multiple Linear Regression Analysis: Multiple linear regression method is applied to analyze and assess how financial attitudes and financial literacy influence personal financial management simultaneously.
- 3) F Test (Anova): Determines whether the dependent variable is significantly influenced by the collective contribution of all independent variables.
- 4) T-test: Used to assess the individual impact of the contribution of each independent variable in partially influencing the dependent variable.
- 5) Coefficient of Determination (R²): Shows the extent to which the independent variables in the model can explain variation on variable bound. The ability of model to describe students' personal financial management is indicated by a higher R² value.

To provide a clear framework for this study, the following table outlines the operational definitions and indicators for each research variable. These indicators are synthesized from the established frameworks of (Adiputra et al., 2021; Humaira & Sagoro, 2018; Hung, A., Parker, A. M. Yoong, 2009; Nia Yunita, 2020; Prihartono & Asandimitra, 2018; Rapih, 2016). The variables comprising Financial Literacy, Financial Attitude, and Financial Management serve as the basis for the measurement instruments used to collect data and evaluate the financial behavior of the respondents.

Table 1. Indicators of Variables

Variable	Indicators	Key References
Financial Literacy	1. General knowledge of finance 2. Knowledge of savings, loans, insurance, and investment	Rapih (2016), Hung et al. (2009)
Financial Attitude	1. Understanding of financial planning 2. Financial control 3. Financial decision-making ability 4. Budgeting	Prihartono (2018), Adiputra et al. (2021)
Financial Management	1. Management of financial resources 2. Ability to create and maintain financial value 3. Future financial capability 4. Timely payment of obligations/debts 5. Financial planning for future needs 6. Saving habits	Amanah et al. (2016),v Yunita (2020)

Results and Discussion

Participants in this study involved 52 active students majoring in Development Economics at the Universitas Terbuka Jakarta, with 62 questions being answered. The data used in this study is primary data. The data were obtained from respondents who completed a questionnaire distributed online via Google Forms. Table 2 shows a balanced gender distribution. At Universitas Terbuka Jakarta (UT Jakarta), 50 percent of students were male and 50 percent were female.

Table 2. Gender of Respondents

Gender	Amount	Percentage %
Man	26	50 %
Woman	26	50 %
Total	52	100 %

Source: Primary Data Processed (2025)

Table 3. Reliability Test

Reliability Statistics		
Variable	Cronbach's	Description
Literacy Finance	.941	Reliable
Attitude Finance	.967	Reliable
Management Finance Personal	.956	Reliable

Source: Primary Data Processed (2025)

Based on the data in Table 3, the instruments for the variables of financial literacy (X1), financial attitudes (X2), and personal financial management (Y) showed a Cronbach's Alpha value > 0.60 . Therefore, the questionnaire instrument was declared to have good reliability and was suitable for use in this study.

Normality Test

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		52
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	9.44382513
Most Extreme Differences	Absolute	.072
	Positive	.057
	Negative	-.072
Kolmogorov-Smirnov Z		.517
Asymp. Sig. (2-tailed)		.952

a. Test distribution is Normal.

Source: Primary Data Processed (2025)

Looking at Table 4, the Kolmogorov-Smirnov test for normality was performed on the regression model residuals. The significance level of 0.952, exceeding 0.05, indicates that the residuals are normally distributed. Therefore, the basic assumption of normality in multiple linear regression has been met.

F Test (Simultaneous)

Table 5 F-Test

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6780.599	2	3390.300	36.523	.000 ^a
	Residual	4548.477	49	92.826		
	Total	11329.077	51			

a. Predictors: (Constant), Sikap Keuangan, Literasi Keuangan
 b. Dependent Variable: Pengelolaan Keuangan Pribadi

Source: Primary Data Processed (2025)

The results in table 5 show that the significance value (Sig.) is $0.000 < 0.05$ and the value of the calculated F is at $36.523 > F$ table, so it can be concluded that simultaneously Financial Literacy and Attitude have a significant influence on Personal Financial Management.

T Test (Partial) and Multicollinearity Test

Table 6. T-Test

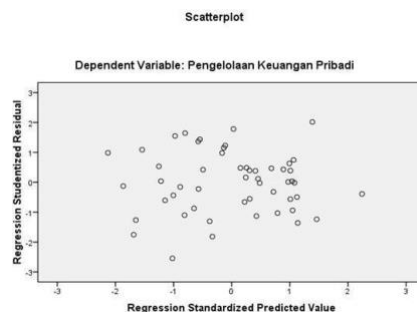
Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8.877	10.508		.845	.402		
	Literasi Keuangan	.918	.159	.524	5.786	.000	.999	1.001
	Sikap Keuangan	.627	.097	.589	6.499	.000	.999	1.001

a. Dependent Variable: Pengelolaan Keuangan Pribadi

Source: Primary Data Processed (2025)

Referring to table 6, can seen that Literacy Finance own mark Sig. = $0,000 < 0.05$ and t count = $5.786 > t$ table, so it has a partial significant effect on Personal Financial Management. Financial Attitude also has a Sig. value = $0.000 < 0.05$ and t count = $6.499 > t$ table, so it has a partial significant effect on Personal Financial Management. Besides, the multicollinearity test shows that the VIF for each variable on as big as 1,001, Which Still is at in lower limit tolerance 10. Based on results of the test, we can the conclusion as no symptom called multicollinearity in the model regression that listed on independent variable, namely Financial Literacy (X1) and Financial Attitude (X2), so that the data is declared worthy of further analysis.

Heteroscedasticity Test



Source: Primary Data Processed (2025)
 Figure 1. Test Heteroscedasticity

Referring to Figure 1, the distribution of points appears to be spread out randomly around

the zero line, both upward and downward, without forming any specific pattern. This finding indicates that the regression model does not show any indication of heteroscedasticity.

Linearity Test

Table 7. Multiple Linear Regression Test

			Sum of Squares	df	Mean Square	F	Sig.
Pengelolaan Keuangan Pribadi * Sikap Keuangan	Between Groups	(Combined)	8172.410	30	272.414	1.812	.080
		Linearity	3673.338	1	3673.338	24.437	.000
		Deviation from Linearity	4499.072	29	155.140	1.032	.478
	Within Groups		3156.667	21	150.317		
Total			11329.077	51			

			Sum of Squares	df	Mean Square	F	Sig.
Pengelolaan Keuangan Pribadi * Literasi Keuangan	Between Groups	(Combined)	6779.277	24	282.470	1.676	.097
		Linearity	2860.410	1	2860.410	16.975	.000
		Deviation from Linearity	3918.867	23	170.386	1.011	.485
	Within Groups		4549.800	27	168.511		
Total			11329.077	51			

Source: Primary Data Processed (2025)

It can be seen from the results of table 7, the significance value of *Deviation from Linearity* for the relationship between financial literacy and management Personal Finance is $0.485 > 0.05$, which indicates a linear relationship. The significance value of *Deviation from Linearity* for the relationship between Financial Attitude and Personal Financial Management is $0.478 > 0.05$, which also indicates a linear relationship. connection linear. Literacy And Attitude Finance as two variables free has a linear relationship with Personal Financial Management. Therefore, the linearity assumption in the regression model has been met, and multiple linear regression analysis can be conducted validly.

Multiple Linear Regression Test

Table 8. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8.877	10.508		.845	.402		
	Literasi Keuangan	.918	.159	.524	5.786	.000	.999	1.001
	Sikap Keuangan	.627	.097	.589	6.499	.000	.999	1.001

a. Dependent Variable: Pengelolaan Keuangan Pribadi

Source: Primary Data Processed (2025)

Based on Table 8, so equality regression Which obtained is: $Y = 8.877 + 0.918X_1 + 0.627X_2$

Note:

- Y = Management Finance Personal
- X₁ = Literacy Finance
- X₂ = Financial Attitude

The formulation explain: A) Mark constant as big as 8,877 indicates if Financial Literacy and Financial Attitude are at zero, then the predicted level of Personal Financial Management is 8.877, B) The regression coefficient value of the financial literacy variable with the number 0.918 means that if an increase of one unit in Financial Literacy will have an impact on an increase in Personal Financial Management by 0.918, assuming that other variables do not experience changes, C) The regression coefficient for the Financial Attitude variable of 0.627 indicates that if the value increases in the Financial Attitude unit, then Personal Financial Management will increase by 0.627, with the note that other variables remain constant.

Coefficient Determination Test

Table 9. Coefficient Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774 ^a	.599	.582	9.63463

a. Predictors: (Constant), Sikap Keuangan, Literasi Keuangan

b. Dependent Variable: Pengelolaan Keuangan Pribadi

Source: Primary Data Processed (2025)

Table 9 shows an R-square value of 0.599, indicating that 59.9% of the change in the Personal Financial Management variable can be explained by Financial Literacy and Attitudes together. The remaining 40.1% is influenced by other variables outside the model, such as external factors beyond the scope of this study.

Influence Literacy Finance to Management Finance Personal

The coefficient regression on Literacy Finance variable recorded as big as 0.918 with a significance value of 0.000, based on the multiple linear regression output obtained. This finding indicates that financial literacy contributes positively and significantly to personal financial management. In other words, students' ability to manage their personal finances increases with their level of financial literacy. The findings of this study reinforce the results of another research. Previous research by (Busyro, 2019) indicates that students with good financial literacy tend to be able to organize and monitor their finances effectively. This finding supports research by (Sugiharti & Maula, 2019), which states that students not only understand financial fundamentals but can also implement financial principles in their daily lives. This Ability push them to wisely behave in managing income and expenditure, include making decision financial in short term and longterm scale time.

However, this finding is contrary to the results obtained in the study of (Herdjiono et al., 2016), which stated that the level of financial literacy does not contribute significantly in managing finances. The difference in results can caused by characteristics respondents, environment social, or diversity background individual education differs between each study.

The finding of this research reinforced the assumption that financial literacy levels contribute to shaping appropriate financial behavior. Understanding basic financial concepts, such as budgeting, saving, and decision-making become so crucial for students to operate Rational practice and planned financial management. This means that increasing an individual's financial literacy tends to be accompanied by an increase in their ability to manage their personal finances wisely.

Influence Attitude Finance to Management Finance Personal

The analysis output also shows that the Financial Attitude variable has a regression coefficient of 0.627 with a significance level of 0.000. Its indicate that Financial Attitude has an influence positive and significant to Management Finance Personal. Financial Positive attitude

reflects an individual's awareness, responsibility, and discipline in managing their own finances carefully. Students who adopt healthy financial attitudes usually have a tendency to be more careful in spending money, own financial clear goals, and avoiding excessive consumer behavior. A positive attitude toward money will also encourage individuals to develop long-term financial strategies, such as saving for education, an emergency fund, or investments.

These findings are supported by the opinions of (Laily, 2016) and (Anindia Dwitri & Sugeng Pradikto, 2025), who stated that healthy financial behavior is reflected in the ability to plan and control finances effectively. Meanwhile, (Qamar et al., 2016) stated that financial preparedness has a significant impact on an individual's habits or routines in managing his finances daily. These findings are in line with the opinion of (Hariyani, 2022) that revealed a responsible attitude will shape more careful and controlled behavior in managing personal finances. Both studies emphasize the importance of attitude dimensions as a runway to foster responsible financial behavior.

However, the findings in this study are not in line with the research results presented by (Gahagho Y.D et al., 2021), which concluded that financial attitudes do not have a significant influence on financial management behavior. These differences may be due to the social context or different economic conditions of the respondents, which may influence the effectiveness of attitudes in guiding financial behavior. In the context of college students, financial attitudes reflect not only knowledge or awareness but also a commitment to consistently applying financial principles. Therefore, positive financial attitudes need to be supported by a supportive environment, and positive financial attitudes need to be instilled early on, especially in a student's circle which is facing transition to independence in financial aspects.

The Simultaneous Influence of Financial Literacy and Financial Attitude on Personal Financial Management

Based on the F-test output, with a calculated F-value of 36.523, the F-test yields a significance value of 0.000, which is lower than the significance limit of 0.05. This data indicates that the personal financial management variable of students significantly impacts both financial literacy and financial attitudes. Research results show this own compatibility with findings previously, as stated by (Kholilah & Iramani, 2013) who stated that a person's level of financial literacy and financial attitudes have a significant influence on their behavior in financial management. This means that as an individual's cognitive capacity improves, their understanding of the conceptual foundations of financial management and their attitudes become more positive. Regarding financial management, then performance in terms of ability individual manages their personal financial situation. This situation demonstrates that financial education and developing a wise attitude towards money are crucial factors in creating healthy financial management.

This statement is further supported by (Nurul Safura Azizah, 2020), who asserts that good individual financial management is reflected in the habit of consistently and systematically planning and controlling financial management. This means that individuals with good financial behavior tend to set budgets, record expenses, and regularly evaluate their financial condition. These activities not only reflect financial discipline but also demonstrate an awareness of the importance of long-term personal financial stability.

These results strengthen the assumption that both financial knowledge (literacy) and behavioral orientation to money (attitude) are important in determining how individuals manage and use their financial resources. Literacy provides the knowledge base, while attitudes guide behavior. The combination of the two is a key factor in creating healthy personal financial management. However, the coefficient of determination (R Square) of 0.599 indicates that 59.9% of the variation in the Personal Financial Management variable can be explained by financial literacy and financial attitudes. In other words, the remaining 40.1% of the variation is due to other variables outside the scope of this regression model.

Conclusion

Based on the interpretation of the results of the multiple linear regression data analysis that has been carried out, from the results, we can take conclusion those: 1) Literacy Finance influential positive and significant impact on students' Personal Financial Management. This means that the higher the students' understanding of financial concepts, such as income management, budget planning, and savings, the better their financial management skills will be. improve personally. 2) Financial Attitude also has a positive and significant influence on Personal Financial Management. Attitudes that reflect responsibility, discipline, and awareness of money management encourage students to take more optimal and planned financial decisions. 3) Simultaneously, Financial Literacy and Financial Attitude together have a significant influence on Personal Financial Management. This proves that financial knowledge and attitudes toward money both play a crucial role in directing students' financial behavior. However, the coefficient value determination (R^2) as big as 0.599 show that second variables the only was able to explain 59.9% of the variation in personal financial management behavior. This means that 40.1% was influenced by other aspects not covered in this study, such as environmental influences, consumption patterns, income, and family background.

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