



Efforts to Improve Student Financial Management Behavior through Lifestyle and Financial Knowledge and Financial Attitude

Khairatun Nazah¹, Maya Syahlina², Guliva Salsabila³, Herlin Munthe⁴, Nidya Banuari⁵

^{1,2}Lecturers of Accounting Study Program, Politeknik Unggul LP3M

³Students of Accounting Study Program, Universitas Ibnu Sina

⁴Lecturers of Accounting Study Program, Universitas Prima Indonesia

⁵Lecturers of Digital Business Study Program, Universitas Mahkota Tricom Unggul

ARTICLE INFO

ABSTRACT

Article history:

Received Sep 07, 2022

Revised Sep 14, 2022

Accepted Okt 05, 2022

Keywords:

Financial Management Behavior;
Hedon's Lifestyle;
Financial Knowledge
Financial Attitude

The purpose of this study is to analyze the effect of lifestyle, financial knowledge, and financial attitudes on financial management behavior. This research approach is quantitative. Collecting data using a questionnaire with a Likert scale. The population comes from 128 active Polytechnic Superior LP3M. The sampling technique used was total sampling where 128 students were used as research samples. The results showed that either partially or together lifestyle, financial knowledge, and financial attitudes have a positive and significant effect on finance management behavior in Politeknik Unggul LP3M Students. However, the variable with the strongest significance value in influencing finance management behavior in Politeknik Unggul LP3M Students is financial attitude.

This is an open access article under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license.



Corresponding Author:

Khairatun Nazah,

Accounting Program Study,

Politeknik Unggul LP3M,

Jl. Iskandar Muda No.mor 3, Merdeka, Kec. Medan Baru, Kota Medan, Sumatera Utara 20156

Email: khairatunnazah@gmail.com

INTRODUCTION

During the three years that Covid 19 has hit the world, it has had many impacts [1]. Education is one of the impacts of Covid 19 which makes it difficult for students to attend education properly. In addition, how can students be comfortable with their education, on the one hand, parents who have been providing tuition assistance and living expenses have also been threatened by their work [2]? In addition, many students who work have also been sent home and even cut off their employment relationship with the company [3]. The government through the Ministry of Education and Technology is present in answering student complaints about the cost of education. Through the assistance program in the form of monthly package assistance, UKT assistance and others are expected to be a solution to existing problems. Interestingly, this UKT scholarship is given based on the quota given by the Ministry of Education and Culture to public or private universities with a proportional number of students.

Politeknik Unggul LP3M is one of the private universities in the city of Medan. So far, management's source of income comes from 100% of donations from student tuition fees. The Covid 19 pandemic for the past three years has made it difficult for many students to pay their tuition fees. The following is a list of the percentage of students from 2019 to 2021 as follows:

Table 1. Data for Tuition Fee Installment

Years	Amount	Installment	Amount
2019	218	Fluent	87
		Slow	45
		Troubled	86
2020	206	Fluent	65
		Slow	43
		Troubled	98
2021	186	Fluent	34
		Slow	31
		Troubled	121

Source: WR 2 Politeknik Unggul LP3M (2021)

Based on the table above, shows that the number of students who are fluent in paying tuition fees continues to decline. On the other hand, the number of troubled students who find it difficult to pay tuition fees continues to increase. Then based on the data the number of students also decreased from year to year. The low understanding of students in the management of financial management is influenced by the student's lifestyle. Where the lifestyle away from parents causes students to behave conscientiously and not have a good control function on the priority scale in their monthly expenses. The next factor is the knowledge of students in managing daily and weekly finances not all of them can do well this month. Knowledge of making daily shopping decisions is often not a basic need for students. The last factor is student attitude. So far, students have not been aware of prioritizing between needs and wants. So that in the future students will find it difficult to pay fees or expenses. In addition to low financial attitudes, the influence of financial literacy possessed by students can be categorized as poor. Financial literacy can be seen in the inability of students from students' misunderstandings in making expenditure budgets.

A student will have different behavior from one another [4]. Students who come from villages and live in cities far from their parents tend to live depending on funds or remittances every month [5]. However, students who think that the funds sent from this village are not enough, then the student decides to study while working [6]. The income from this work is used to meet the necessities of life and education costs. If left, the student will set aside for preparation for the coming year [7]. However, it is not uncommon for some students who do not have good financial management, so the income from their work is not able to help students pay for their education costs [8]. Financial management behavior indirectly teaches students how to manage their finances based on their priority scale [9]. Thus, the student is required to be able to save the funds when the expenditure is deemed sufficient. On the other hand, if the expenses are greater, students must be able to find other funds to cover the necessary funding needs [10].

Lifestyle can be said as a person's pattern of life in the world which is expressed in his activities, interests, and opinions [11]. Lifestyle is how a person behaves to allocate money and time which is expressed in his activities, interests, and opinions. Lifestyle is related to the times and is a feature of a modern country, or what is commonly called modernity. Anyone who lives in modern society and follows the times will use perceptions about lifestyle to describe their actions or those of others [12]. The difference in lifestyle is not only based on the current globalization which is

growing so rapidly, but their different backgrounds and the economic conditions of students who are able and less fortunate also produce a different lifestyle towards student finances as a generation called the millennial generation because they are in the age range of 18 -34 years. In addition, in college, some students use scholarships and do not use scholarships, so that also has the potential to affect their financial behavior because it is related to the money they get [13]

Someone who has knowledge related to financial management will avoid financial problems. Knowledge related to finance, namely basic personal finance, money management, credit management, savings, investment, and risk management [14]. Financial knowledge is a capital resource that exists in a person, in addition to intelligence, which is important in influencing one's financial behavior [15]. Therefore, the relationship between financial knowledge and financial behavior is very important, because low levels of financial knowledge tend to have problems in managing finances. But on the other hand, if the level of financial knowledge is high or broad in knowing finances, then someone will easily manage their finances and can use the money well [16].

Students' financial attitudes can be seen from attitudes toward monthly expenses, attitudes toward saving, and financial attitudes in the future [17]. This financial attitude can be formed from family education [18]. In addition, this financial attitude will also be formed by the compulsion of students to face financial problems away from their families [19]. Students will try to live frugally and will set aside their income to be on guard for future expenses [20]. The great desire of students to meet the needs of life to their income level is the trigger for the emergence of financial management behavior [21]. The results of research conducted by [22][23][24] state that financial attitudes have a positive effect on students' financial management attitudes.

RESEARCH METHODS

This type of research is quantitative where research data is obtained by distributing questionnaires to respondents. The population and samples in this study were active students in the sixth semester of the Politeknik Unggul LP3M, amounting to 128 students. The sampling technique used was total sampling where 128 students were used as research samples. The measurement scale uses a Likert scale with alternative answer choices such as: (1: Strongly Disagree), (2: Disagree), (3: Agree), (4: Strongly Agree) (5: Strongly Agree).

RESULT AND DISCUSSION

Data Normality Test

Before processing the data using regression analysis, the data normality test was first carried out. If the graphic display shows a pattern of spread around the diagonal line and follows the direction of the diagonal line. The hypothesis is that if the data spread around the diagonal line and follows the direction of the diagonal line or the histogram graph shows a normal distribution pattern, then the regression model meets the assumption of normality.

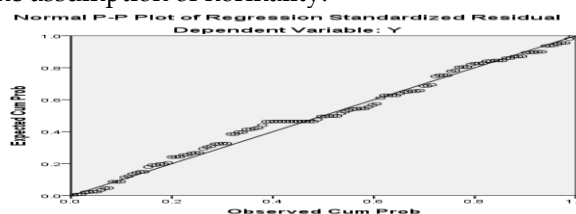


Figure 1. PP-Plot. Curve Normality Test Results

The picture above shows that the data (dots) spread around the diagonal line and follow the diagonal line. So, from the picture, it can be concluded that the residuals in the regression model are normally distributed.

Multicollinearity Test

In this regression model, the results of the multicollinearity test can be seen in the following table:

Table 2. Multiconierity Test Results

Model		Coefficients					Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
		B	Std. Error	Beta					
1	(Constant)	2.143	1.670			1.283	.202		
	X1	.275	.071	.192		3.850	.000	.743	1.345
	X2	.263	.083	.275		3.152	.002	.242	4.130
	X3	.502	.085	.515		5.928	.000	.244	4.102

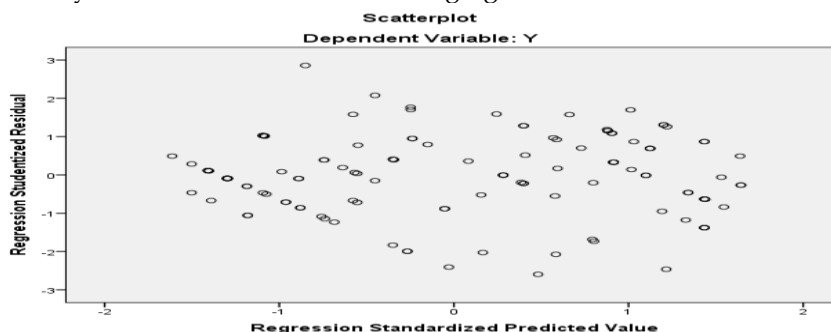
a. Dependent Variable: Y

Source: Processing Results With SPSS Version 22

Based on the results of the processing the table shows the VIF value and tolerance of all variables in this study did not experience multicollinearity. This is indicated by the VIF values for the two independent variables whose magnitude is less than 10, and the tolerance value far exceeds 0.01. These results indicate that in this regression model all independent variables do not occur multicollinearity problems.

Heteroscedasticity Test

A heteroscedasticity test was conducted to test whether, in a regression model, there was an inequality of variance from the residuals from one observation to another. If there is a certain pattern, such as dots forming a regular pattern, then heteroscedasticity has occurred. If there is no clear pattern and the points spread irregularly, then there is no heteroscedasticity. The results of the heteroscedasticity test are shown in the following figure:



Source: Processing Results With SPSS Version 22

Figure 2. Heteroscedasticity Test Results

The picture above shows that the resulting points spread randomly and do not form a certain pattern or trend line. The figure above also shows that the distribution of the data is around the zero point. The results of this test indicate that this regression model is free from heteroscedasticity problems, in other words: the variables to be tested in this study are homoscedastic.

Multiple Linear Regression Analysis

The results of multiple linear regression analysis can be seen in the table below:

Table 3. Results of Multiple Regression Analysis

Model		Coefficients					Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
		B	Std. Error	Beta					
1	(Constant)	2.143	1.670			1.283	.202		
	X1	.275	.071	.192		3.850	.000	.743	1.345
	X2	.263	.083	.275		3.152	.002	.242	4.130

X3	.502	.085	.515	5.928	.000	.244	4.102
----	------	------	------	-------	------	------	-------

a. Dependent Variable: Y

Source: SPSS Calculation Results (Attached)

Based on the table above, the multiple linear regression equation in this study is:

$$Y = 2.143 + 0.275X_1 + 0.263X_2 + 0.502X_3 + e$$

The results can be seen from the following description:

- a) In this regression model, the constant value listed of 2,143 can be interpreted if the independent variable in the model is assumed to be zero, on average the variables outside the model will still increase finance management behavior remain 2,143 one-unity or in other words, if other words if Lifestyle variables, financial knowledge and financial attitudes are not increased, so Finance Management Behavior is still 2,143 units.
- b) The value of the B1 regression coefficient of 0.275 in this study can be interpreted that when the lifestyle has increased by one unit, it will increase finance management behavior by 0.275 units.
- c) The value of the B2 regression coefficient of 0.263 in this study can be interpreted as the financial knowledge variable is 0.263 which shows that when financial knowledge has increased by one unit, it will increase finance management behavior by 0.263 units.
- d) The value of the B3 regression coefficient of 0.502 in this study can be interpreted as the financial attitude variable is 0.502 which shows that when financial attitudes experience an increase of one unit, it will increase finance management behavior by 0.502 units.

Partial test (t-test)

The results of the first hypothesis testing partially can be seen in the following table:

Table 4. Test results t

Model		Coefficients		t	Sig.	Collinearity Statistics	
		Unstandardized Coefficients	Standardized Coefficients			Tolerance	VIF
		B	Std. Error				
1	(Constant)	2.143	1.670	1.283	.202		
	X1	.275	.071	.192	3.850	.743	1.345
	X2	.263	.083	.275	3.152	.242	4.130
	X3	.502	.085	.515	5.928	.244	4.102

a. Dependent Variable: Y

Source: SPSS calculation results (attached)

Based on the table above, the following results are obtained:

- a) The significance value for lifestyle variables (0,000) is smaller than from alpha 5% (0.05) or t arithmetic = 3,850 > t Table 1,979 (N-K = 128-4 = 124). Based on the results obtained, reject H0 and receive. Ha for lifestyle variables. Thus, partially that lifestyle variables have a positive and significant effect on Finance Management Behavior in LP3M superior polytekenic students.
- b) The significance value for the financial knowledge variable (0.002) is smaller than from the 5% alpha (0.05) or t count = 3,1521 > t table 1.979 (n-k = 128-4 = 124). Based on the results obtained, reject H0 and receive. Ha for the variable financial knowledge. Thus, partially that the financial knowledge variable has a positive and significant effect on Finance Management Behavior in LP3M superior polytekenic students.
- c) The significance value for the financial attitude variable (0,000) is smaller than from the 5% alpha (0.05) or t count = 5,928 > t table 1.979 (n-k = 128-4 = 124). Based on the results obtained, reject H0 and receive. Ha for the financial attitude variable. Thus, partially that the financial attitude variable has a positive and significant effect on Finance Management Behavior in LP3M superior polytekenic students.

Simultaneous Test (Test F)

The results of the F test in this study can be seen in the table below:

Table 5. Test results f

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	768.073	3	256.024	139.592	.000 ^b
	Residual	227.427	124	1.834		
	Total	995.500	127			

a. Dependent Variable: Y
b. Predictors: (Constant), X3, X1, X2

Source: SPSS calculation results (attached)

In the regression test results in this study, a significance value of 0,000 is known. Where the significance value of F is required to be smaller than 5% or 0.05 or the value of $F_{count} = 139,592 > F_{table} 2.68$ ($df_1 = k-1 = 4-1 = 3$) While ($df_2 = n-k$ ($128-4 = 124$)). Thus it can be concluded that all independent variables namely lifestyle, financial knowledge, and financial attitudes have a positive and significant effect on finance management behavior in Politeknik Unggul LP3M.

Determination Coefficient (R²)

The determination test results can be seen in the following table:

Table 6. Determination coefficient test results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. An error in the Estimate
1	.878 ^a	.772	.766	1.354

a. Predictors: (Constant), X3, X1, X2
b. Dependent Variable: Y

Source: SPSS calculation results (attached)

Based on the table obtained:

1. Correlation Regression Value of 0.878, meaning that together lifestyles, financial knowledge, and financial attitudes towards Finance Management Behavior in LP3M superior polyteknik students have a contribution to a strong level.
2. For more than one independent variable using Adjusted R Square. Where the value (R²) is 0.766 (76.6%). So it can be said that 76.6% of variations in the dependent variable, namely lifestyle, financial knowledge, and financial attitudes in the model can explain the variable finance management behavior in LP3M superior polyteknik students while the remaining 23.4% is influenced by other variables outside the model.
3. The standard error of the estimated is a measure of prediction error. The standard error of the estimated is called the standard deviation, in this study, the value is 2,423. The smaller the standard deviation means the better the model.

The influence of lifestyle on student financial management behavior

Based on the results of the t-test that has been carried out shows that partially lifestyle has a significant effect on the financial management behavior of Politeknik Unggul LP3M students. The results of this study are in line with the results of previous studies which state that lifestyle has a significant effect on financial management behavior [25][12][13]. This person's lifestyle is formed by family environmental factors or the community. Students who are accustomed to students with a simple lifestyle and prioritize educational interests compared to personal interests will certainly not be affected by the surrounding environment. These results indicate that a simple lifestyle directs a student to have a more selective expenditure management behavior based on a priority scale.

The influence of the knowledge of the spirit of student financial management behavior

Based on the results of data processing shows that partially financial knowledge significantly influences the financial management behavior of Politeknik Unggul LP3M students. The results of this study are in line with the results of previous research which states that financial knowledge

has a significant effect on financial management behavior [26][27][28]. The implications of the findings in this study show that good knowledge causes a student to know economically where the income or expenditure must be allocated. With knowledge, students will be able to compare every expenditure of the product items to be bought either online or through the store.

The influence of financial attitudes on student financial management behavior

Based on the results of the data that has been done it can be seen that partially financial attitudes have a significant effect on the financial management behavior of Politeknik Unggul LP3M students. The results of this study are in line with the results of previous research which confirms that financial attitudes have a significant effect on financial management behavior [29][30][31]. The implications of the findings in this study show that a student's financial attitude will change when the students get a fixed income without having to wait for funds from his parents. In these conditions, a student will be wasteful in determining which products they want.

CONCLUSION

The conclusion that researchers can is that both partially or together lifestyle, financial knowledge, and financial attitudes have a positive and significant effect on Finance Management Behavior in LP3M superior polytechnic students. However, the most powerful variable of significant value in influencing finance management behavior in superior Polytechnic students LP3M is financial attitude. Furthermore, it is recommended that the management or leader of the Politeknik Unggul LP3M must record in detail the list of students who have worked and have fixed incomes. This goal is needed to ensure that this income must be prioritized to pay all the liabilities that exist during the process of the process.

ACKNOWLEDGMENTS

The authors thank the Director of the Politeknik Unggul LP3M who has permitted the research and the necessary data sources. In addition, the author would like to thank in particular Direktur Penelitian Dan Pengabdian Masyarakat (DRPM) Kemendikbudristek who has provided research funding support through a novice lecturer research grant program. So that this research can be carried out by the time and planned output targets

References

- [1] R. A. N. R. T. N. S. F. R. A. Y. Lubis, "Can Covid-19 Change The Open Economy Model And Economic Stability In 7H-Countries?," *Webology*, vol. 19, no. 2, pp. 7093-7105, 2022.
- [2] R. E. Mudawaroch, "Pengaruh pengetahuan dan sikap terhadap perilaku mahasiswa dalam menghadapi virus corona," *Pros. HUBISINTEK*, vol. 1, no. 1, pp. 257-263, 2020.
- [3] M. T. Rahmadani, "Pengaruh Pengetahuan Keuangan, Sikap Keuangan dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku Umkm Di Kecamatan Air Putih Kabupaten Batubara," *J. Akunt. Manaj. Bisnis dan Teknol.*, vol. 2, no. 1, pp. 70-79, 2022.
- [4] W. S. S. Wulandari, "Peran Sikap Keuangan Dalam Mengintervensi Pengaruh Literasi Keuangan Terhadap Perilaku Manajemen Keuangan Pekerja Di Cikarang," *J. SEKURITAS (Saham, Ekon. Keuang. dan Investasi)*, vol. 4, no. 1, pp. 15-23, 2020.
- [5] W. S. S. Wulandari, "Perilaku Manajemen Keuangan Mahasiswa Kelas Karyawan Di Cikarang," *J. Ilmu Manaj.*, vol. 11, no. 1, pp. 47-59, 2020.
- [6] E. Widiastuti, "Peran Pengetahuan Dan Intensi Keuangan Terhadap Perilaku Manajemen Keuangan Pada Mahasiswa," *J. Pro Bisnis*, vol. 14, no. 2, pp. 37-44, 2021.
- [7] A. B. P. R. H. P. K. M. Bisri, "Sikap terhadap Uang dan Kontrol Diri sebagai Prediktor Perilaku Manajemen Keuangan pada Mahasiswa Rantau," *J. Sains Psikol.*, vol. 10, no. 2, pp. 109-117, 2021.
- [8] H. S. K. A. Maula, "Pengaruh Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa," *J. Account. Financ.*, vol. 4, no. 2, pp. 804-818, 2019.

- [9] C. A. S. Riyadi, "Analisis Pengaruh Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa," *Perbanas Rev.*, vol. 3, no. 2, pp. 110–122, 2018.
- [10] D. R. P. H. Febriaty, "Pengaruh Gaya Hidup dan Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa," *J. Ris. Sains Manaj.*, vol. 2, no. 3, pp. 1–8, 2018.
- [11] N. L. P. K. Dewi, "Pengaruh literasi keuangan, gaya hidup hedonisme, dan pendapatan terhadap pengelolaan keuangan mahasiswa unmas," *J. EMAS*, vol. 2, pp. 74–86, 2021.
- [12] N. Rozaini, "Gaya Hidup Dan Hasil Belajar Manajemen Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa," *Niagawan*, vol. 10, no. 2, p. 198, 2021.
- [13] A. Ferdiansyah, "Analisis Layanan Financial Technology Dan Gaya Hidup Terhadap Perilaku Keuangan Mahasiswa," *J. Ilm. Mhs. Ekon. Manaj.*, vol. 4, no. 1, pp. 223–235, 2021.
- [14] M. H. N. H. H. M. N. Bailusy, "Pengaruh Pengetahuan Keuangan Terhadap Perilaku Manajemen Keuangan Dengan Pengendalian Diri Sebagai Variabel Moderasi," *Ekon. dan Bisnis*, vol. 10, no. 1, pp. 298–305, 2022.
- [15] T. R. Brilianti, "Pengaruh pendapatan, pengalaman keuangan dan pengetahuan keuangan terhadap perilaku keuangan keluarga di kota Madiun," *J. Bus. Bank.*, vol. 9, no. 2, pp. 197–213, 2020.
- [16] L. Devi, "Pengaruh Pengetahuan Keuangan, Pengalaman Keuangan, Dan Tingkat Pendapatan Terhadap Perilaku Keuangan," *Prism. (Platform Ris. Mhs. Akuntansi)*, vol. 1, no. 5, pp. 55–64, 2020.
- [17] A. B. W. I. Nuryana, "Pengaruh Sikap Keuangan, Teman Sebaya, dan Kecerdasan Spiritual Melalui Kontrol Diri Terhadap Perilaku Pengelolaan Keuangan," *Econ. Educ. Anal. J.*, vol. 9, no. 3, pp. 940–958, 2020.
- [18] E. P. E. I. R. F. Faidah, "Analisis Pengetahuan Keuangan, Kepribadian dan Sikap Keuangan Terhadap Perilaku Manajemen Keuangan," *J. Cap. Kebijak. Ekon. Manaj. Akunt.*, vol. 4, no. 1, pp. 1–14, 2021.
- [19] F. R. A. Susanti, "Pengaruh Literasi Keuangan, Lifestyle Hedonis, Dan Sikap Keuangan Pribadi Terhadap Perilaku Keuangan Mahasiswa," *Ecobisma (Jurnal Ekon. Bisnis Dan Manajemen)*, vol. 10, no. 1, pp. 58–65, 2021.
- [20] A. A. R. S. U. M. Widjaja, "Analisis Perilaku Konsumtif Dan Perilaku Menabung Mahasiswa Penerima Beasiswa Bidikmisi Di Jurusan Ekonomi Pembangunan Fakultas Ekonomi Universitas Negeri Malang Angkatan 2014," *J. Pendidik. Ekon.*, vol. 11, no. 2, pp. 107–117, 2018.
- [21] T. E. P. F. Lukiastuti, "Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Locus of Control dan Perilaku Pengelolaan Keuangan Mahasiswa Ekonomi," *J. Minds Manaj. Ide dan Inspirasi*, vol. 6, no. 1, pp. 96–112, 2019.
- [22] A. D. P. N. Asandimitra, "Pengaruh Financial Literacy, Financial Knowledge, Financial Attitude, Income dan Financial Self Efficacy terhadap Financial Management Behavior Entrepreneur Lulusan Perguruan Tinggi di Surabaya," *J. Ilmu Manaj.*, vol. 9, no. 2, pp. 572–586, 2021.
- [23] S. W. A. M. Khafid, "Pengaruh Financial Knowledge, Financial Attitude dan Income terhadap Personal Financial Management Behavior melalui Locus Of Control sebagai Variabel Intervening," *Econ. Educ. Anal. J.*, vol. 2, no. 1, pp. 18–23, 2021.
- [24] F. K. M. F. Alfari, "Analisis Pengaruh Financial Attitude, Financial Knowledge, Pendidikan Orang Tua Dan Parental Income Terhadap Financial Management Behavior Pada Mahasiswa S1 Universitas Andalas Padang," *J. Ilm. Mhs. Ekon. Manaj.*, vol. 4, no. 1, pp. 360–371, 2019.
- [25] M. P. J. A. Annisa, "Pengaruh Konsep Diri, Kelompok Teman Sebaya, Gaya Hidup Terhadap Perilaku Konsumtif Dimoderasi Literasi Keuangan," *Pros. Semin. Nas. Kewirausahaan*, vol. 2, no. 1, pp. 402–419, 2021.
- [26] S. F. W. R. J. M. S. H. A. Gunawan, "Model Praktik Manajemen Keuangan Pribadi Berbasis Literasi Keuangan, Orientasi Masa Depan dan Kecerdasan Spiritual pada Generasi 'Y' Di Kota Medan," *Owner*, vol. 6, no. 2, pp. 1529–1539, 2022.
- [27] N. F. H. P. A. Listiadi, "Literasi Keuangan dan Pendapatan pada Keputusan Investasi dengan Perilaku Keuangan sebagai Variabel Moderasi," *J. Ilm. Akunt. dan Humanika*, vol. 11, no. 1, pp. 142–155, 2021.
- [28] A. D. C. H. N. A. S. Oktaviyani, "Pengaruh Sikap Keuangan Terhadap Perilaku Manajemen Keuangan Pada UMKM Batik Jumputan," *J. Ilm. Ekon. Dan Bisnis*, vol. 14, no. 2, pp. 22–29, 2021.
- [29] G. Ramadhanty, "Pengaruh Kontrol, Sikap Keuangan, Dan Strategi Pensiun Terhadap Rencana Pensiun Dimoderasi Oleh Jenis Kelamin Pada Kalangan Dewasa Muda," *Bus. Manag. Anal. J.*, vol. 5, no. 1, pp. 24–42, 2022.
- [30] M. S. Ubaidillah, "Pengaruh Pengetahuan Keuangan Terhadap Perilaku Keuangan Dengan Sikap Keuangan Dan Self-Efficacy Sebagai Variabel Mediasi," *Perpust. Univ. Airlangga*, pp. 310–320, 2019.

- [31] Y. T. P. Y. Tristiarto, "Analisis Sikap Keuangan dan Locus of Control Terhadap Perilaku Manajemen Keuangan UMKM Di Kota Depok Jawa Barat Penelitian ini merupakan penelitian kuantitatif yang bertujuan untuk menganalisis dan This study is a quantitative study that aims to analyze a," *Ekon. dan Bisnis*, vol. 5, no. 1, pp. 201-211, 2022.