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Identify the Factors that Influence Working Adults' Financial Management Behavior

Widi Savitri Andriasari [1], Peni Safitri [2]
[1,2] IAIN Kudus, Indonesia
Correspondence e-mail : andriawidi@iainkudus.ac.id

Abstract *In order to identify the elements that motivate young people to manage their finances, this study will examine a number of connected topics, including financial knowledge, financial attitudes, income, and religiosity. Primary data, which are questionnaires that are processed using SPSS 25, and secondary data that provide support are the sources of the study data. The findings demonstrated that financial knowledge and religiosity had an effect and were significant on financial management behavior, while financial attitudes and income did not affect financial management behavior.*

***Keywords**: Financial Knowledge, Financial Attitude, Income, Religiosity*

1. INTRODUCTION

The economy is developing so quickly these days. The population of Indonesia influences a variety of financial activities, including saving, investing, spending, and credit. The field of finance appears to be expanding in complexity, with each person with a high level of expertise expected to be able to make informed judgments and stimulate economic progress (Min et al., 2020). In financial science, one of the key ideas is financial management behavior. Financial management behavior is defined by Weston and Bringham in Mien and Thao (2015) as decision-making based on financial considerations, individual idea alignment, and business objectives (Azib et al., 2021).

According to POJK's definition of increasing financial literacy and inclusion, recognizing one's financial attitudes is the first step toward making financial decisions that are in line with one's needs and capabilities. Financial behavior is then expressed in choosing financial products and services. (Sugiarto, 2017). Numerous studies attest to the impact of financial knowledge on behavior related to money management. According to Kholilah and Iramani (2003), financial knowledge is an individual ability connected to finance. Financial literacy, according to Aziz and Kassim (2020), demonstrates how a person gauges their awareness of using and managing personal finances.

Financial literacy, according to the Organization for Economic Co-operation and Development, or OECD (2016), is the capacity to make sound financial decisions, enhance the financial well-being of individuals and communities, and engage in the economy through knowledge and comprehension of financial concepts and risks, as well as skills, motivation, and confidence. Indonesian people's financial literacy index for 2019. The average annual improvement in financial literacy among Indonesians is seen. There is a notable discrepancy, according to data sources by province for the financial literacy score.

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Each person has a distinct personality type when it comes to their financial attitude, according to Sina (2014) in Arshad, Azlin Shafinaz, et al (2021). The Financial Services Authority (OJK) encourages people to create financial goals and plan financially with a financial mindset in order to further expand financial inclusion in line with government initiatives. Financial management behavior and attitude are positively correlated; the more people who can handle their finances with a positive attitude, the better their financial management behavior (Listiani & Kurniawati, 2017) (Atap, 2021). Herdjiono and Damanik's (2016) research found a relationship between financial management behavior and attitudes.

One can argue that an individual's ability to pay for all necessary expenses and activities is positively correlated with their income. The idea of income, which represents the entire amount of money received by people or families in a specific period of time, can be used to quantify individual situations (Samuelson and Nordhaus, 2013). According to Gonyea (2007), workers who struggle to manage their income prior to retirement typically have little to no savings, which causes them to struggle financially after retirement (Sawitri, 2018).

The following are the study's problems that will be examined and resolved: 1) Does young working individuals' financial management behavior depend on their level of financial knowledge? 2) Does the financial attitude of working adults affect their financial management behavior? 3) Does the income of working adults affect their financial management behavior? 4) Does religiosity affect the financial management behavior of working people?

2. LITERATURE REVIEW

Grand Theory

The theory of planned behavior completed the theory of reasoned action (TRA), which was first proposed by Fishbein and Ajzen in 1975. In contrast, TRA makes clear that an individual's intentions regarding behavior are shaped by two factors: their attitudes toward conduct and subjective standards (Putri, 2020). This theory discusses the relationship between attitudes and behaviors in human activities and can be used to predict people's conduct based on preexisting behavioral attitudes and intents. Planned conduct is the greatest concept to describe why people behave the way they do in certain situations. As to Ajzen's conclusion, TPBs can be likened to the control position and involve presenting control over a behavior that leads to significant differences in actions (Arshad et al., 2021). TPBs are the result of determining factors, which include perceived behavioral controls, subjective nomas, and attitudes toward conduct. Beliefs regarding the anticipated results of an activity shape attitudes toward it, sometimes known as positive or negative assessments about the behavior in question.

Financial Management Behavior

A person's conduct in handling their finances from a psychological perspective and based on personal patterns is known as financial management behavior. One way to conceptualize financial management behavior is as the process of making financial decisions by aligning personal goals with organizational objectives. The ability to manage finances is also correlated with financial management behavior, as cash flow needs to be modified in accordance with a predefined idea (Humaira & Sagoro, 2018). The ability to handle funds on a daily basis, including planning, calculating, auditing, managing, controlling, studying, and saving for the future, is known as behavioral financial management or financial management behavior (Harianto & Isbanah, 2021). This variable's indicators include keeping spending under control, making timely bill payments, creating future financial goals, supporting the family, and and saving (Ida & Dwinta, dalam Arshad et al. 2021). Knowledge of interest and credit, knowledge of dividends, knowledge of creating financial rules, knowledge of opening an insurance policy, knowledge of investing in mutual funds, deposits, and real estate, and knowledge of credit report details are the indicators on this variable (Kholilah & Iramani, 2013).

Financial Knowledge

A type of comprehension linked to financial ideas that are necessary and applied in daily life is known as financial knowledge. In order to advance the economy and financial wellbeing in the future, people with strong financial knowledge exhibit substantially better financial management behavior for themselves and their families (Anggraini et al., 2021). Financial literacy, sometimes known as financial knowledge, is the ability to make decisions about a variety of financial topics (Kholilah & Iramani, in Harianto and Isbanah 2021). A person with financial knowledge possesses a variety of items linked to the financial industry. Knowledge of interest and credit, knowledge of dividends, knowledge of creating financial rules, knowledge of opening an insurance policy, knowledge of investing in mutual funds, deposits, and real estate, and knowledge of credit report details are the indicators on this variable (Kholilah & Iramani, 2013).

Financial Attitude

According to Sidiq et al. (2022), financial attitudes refer to the ways in which people apply financial principles in order to manage their own resources and make decisions related to their finances. An attitude toward money is a condition of mind, assessment, and contemplation. An individual's perspective on financial decisions and products can be influenced by their personal, cultural, and moral beliefs when they have a positive financial attitude. The way a person handles their money influences how much they spend, save, spend, and save. Individual financial attitudes may also influence how people behave when it comes to personal financial planning, including money management and how they choose to format their financial accounts (Anggraini et al., 2021). Financial security, debt philosophy, personal financial assessment, and personal finance orientation are indicators on this variable. Personal financial assessment, debt philosophy, financial security, and personal finance orientation are indicators for this variable (Humaira & Sagoro, 2018).

Income

All of the money or cash that an individual makes in a given time frame, often a month, is referred to as income (Harianto & Isbanah, 2021). Income is defined as money that an individual receives, either in cash or non-cash, within a specific time frame and may be used immediately to meet their intended needs (Ratna, in Yulianingrum et al., 2021). Income from wages or salaries is the variable indicator of income (A. Ahmad 2019). All of the money or cash that an individual makes in a given time frame, often a month, is referred to as income (Harianto & Isbanah, 2021). Income is defined as money that an individual receives, either in cash or non-cash, within a specific time frame and may be used immediately to meet their intended needs (Ratna, in Yulianingrum et al., 2021). Income from wages or salaries is the variable indicator of income (A. Ahmad 2019). For income tax reasons, personal income—also known as "profit before tax"—is utilized to determine gross profit. Tasman & Princess, 2019).

Religiosity

The term "religiosity" more accurately describes the way a person lives his life according to the religious principles he follows. Because religion contains laws that serve as the foundation for attitudes and conduct, religiosity is a condition that motivates a person to behave in line with the teachings of the religion to which he belongs. Because religion is associated with values, validity, and personal views, it also influences attitudes toward investing and saving (Jamaludin, in wardani & Susanti, 2019). The degree to which specific people yaakin and respect the creator, god, god, or goddess in the relevant religion, then practice connected teachings and engage in related activities, is how religiosity is explained (G. N. Ahmad et al., 2020). According to A. Ahmad (2019), attitudes that are directed toward achieving social goals are necessary, as are understanding of aqidah and the five pillars of Islam, the primary religion.

Hypothesis Development

1. The influence of financial knowledge on financial management behavior

Financial literacy is defined as the degree to which a person understands the concepts and principles of personal finance and is related to private financial management (Herdijiono and Damanik, 2016). Financial knowledge can be acquired through education, including non-formal education from parents, friends, work experience, and personal experience, as well as formal education from schools, seminars, and training, according to Keller (Arifin, Kevin, & Siswanto, 2017). Arshad, Azlin S., et al., and Azib, et al. did the research. Describe how financial management behavior is influenced by financial understanding. This led the study to develop the following hypothesis.

H1: It is believed that working people' money management practices are significantly influenced by financial knowledge variables.

2. The influence of financial attitude on financial management behavior

According to Chandra and Mamerista (2015) in Ni Nyoman Sawitri (2018), the following indicators can be used to measure a person's financial attitude: (1) recording activities related to income and expenses; (2) becoming accustomed to saving; (3) having goals related to the financial sector; (4) creating financial plans for the future; and (5) taking responsibility for one's own financial situation. Research by Ersha Amanah, Meli Ameliawati, Rediana Setiyani, and others clarified the relationship between financial management behavior and attitude. This led the study to develop the following hypothesis.

H2: It is hypothesized that working individuals' money management behavior is significantly influenced by financial attitude characteristics.

3. The effect of income on financial management behavior

Income is defined as money received by individuals, including earnings and profits (gains) or additional sources of income that might raise the amount of money they receive. There is a substantial possibility that persons with available. The source of income will exhibit more prudent financial management. Everyone will typically rely on their source of money from employment to meet their demands (Cobb-Clark et al., 2016; Delafrooz & Paim, 2011). An individual's income is a valuable source of information and motivation for engaging in a variety of activities, particularly those that are associated with financial conduct. Put differently, an individual's financial behavior is influenced by their income (Delafrooz &; Paim, 2011; Ida & Dwinta, 2010; Perry & Morris, 2005). This led the study to develop the following hypothesis.

H3: It is believed that working individuals' money management behavior is significantly influenced by income variables.

4. The influence of religiosity on financial management behavior

A person's religious convictions, which are manifested via human acts of worship and other heart-centered actions, are referred to as religiosity. Suroso & Ancok (2011: 76). A person's degree of religiosity undoubtedly influences how they behave because those with strong religious convictions typically follow the precepts of their respective religions. This led the study to develop the following hypothesis:

H4: It is believed that working persons' money management practices are significantly influenced by the religion component.

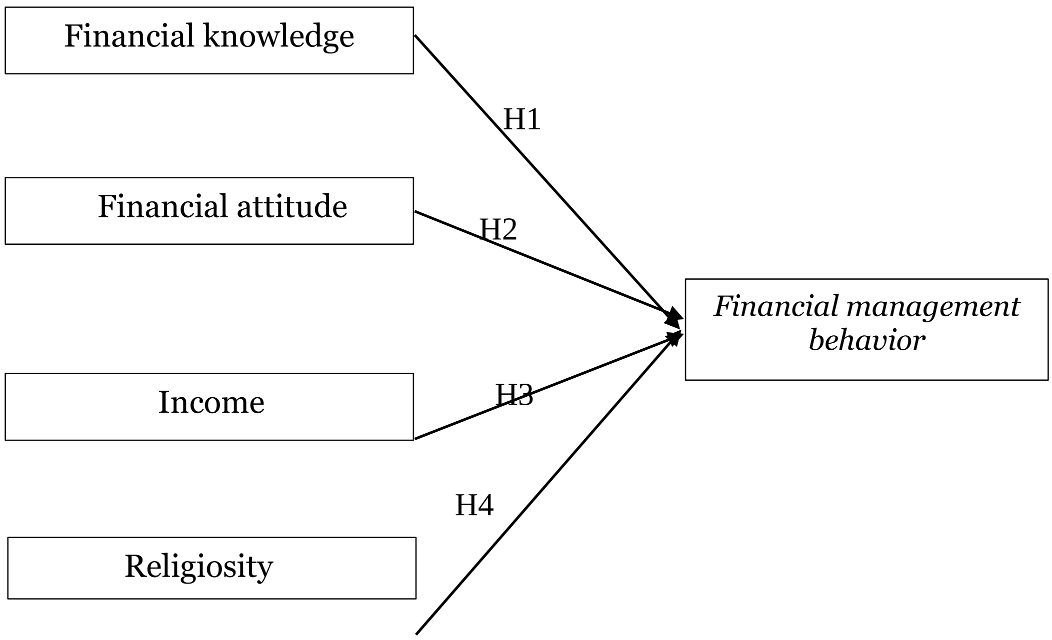

Figure 1. Conceptual

3. RESEARCH METHOD

Using quantitative ex-post facto methodologies, this research approach looks at past events or events that have already happened to determine what causes led up to them. The factors that influence financial management behavior are examined in this study, including income, religiosity, financial knowledge, and financial attitudes. The basic data used in this study came from surveys given to adult respondents employed by the government in Central Java and D.I. Yogyakarta. Secondary data, on the other hand, comes from the analysis of past data in the form of variables that identify the motivations behind financial management practices. Additionally, in line with the research topic, references are used by researchers to support their work. These references can be found in books, journals, articles, websites, and other types of documentation. Adults employed in the public sector made up the study's sample. Convenience sampling is used in this study. Using this technique, samples in the form of element sources and the accessibility of data acquisition are chosen. Up to 300 respondents were given questionnaires to complete in order to select the study's sample.

Utilizing carefully chosen samples from the public, surveys are used in the study methodology. According to Hapasari (2011), a questionnaire is a type of written question that research participants respond to in order to gather empirical data for analyzing predefined research topics. The questionnaires from earlier research (Xiao & Dew, 2011; Perry and Morris, 2005; Rajna et al., 2011; Rotter, 1966) were modified for use in this investigation. Sekaran (2011) states that there are five points on a Likert scale: 1 for severely disagree, 2 for disagree, 3 for disagree, 4 for agree, and 5 for strongly agree. SPSS 25 is used in this study data analysis method, which includes inferential, reliability, and descriptive analysis.

4. RESULTS

Descriptive statistics

The outcomes of the data collection and the responses of the respondents to the study variables in each question item are described using descriptive analysis. You can use this image as a guide to learn more about the features of the acquired data.

Table 1
Descriptive statistics Result

	N	Mean	Standard Deviation
Financial knowledge	250	27.77	6.293
Financial attitude	250	18.58	2.121
Income	250	7.53	1.358
Religiosity	250	17.59	4.280
Financial Management Behavior	250	20.20	3.651

Source: Data processed, 2022

Table 1 indicates that the average value of financial knowledge is 27.77. When compared to other factors, this average value is the highest. This suggests that adults employed by the government have a high level of financial literacy. Financial management conduct had the second-highest average score (20.20). This suggests that those employed by the government have good money management skills. With an average score of 18.58, financial attitude comes in third place. This suggests that adults employed by the government have a favorable opinion of finance. Religiosity had the fourth-highest average score (17.59). This suggests that persons employed by the government have deeply held religious beliefs. The average value of income was 7.53. Although it is the lowest average value in relation to other characteristics, it is still considered to be rather acceptable. This suggests that adults employed by the government make enough money to cover their basic necessities.

Classical Assumption Test

The purpose of the classical assumption test is to guarantee that regression equations are free of classical assumptions and have good accuracy.

Table *2*

Classic Assumption Test Results

Classic Assumption Test	Test Results		Description
Normalitas Test			Normal Distributed Data
Kolmogorov-Smirnov Z		0.054	
Asymp. Sig. (2-tailed)		0.200	
Multikolinearitas Test			There is no multicollinearity
Tolerance	Financial knowledge	0.881	
	Financial attitude	0.772	
	Income	0.880	
	Religiosity	0.855	
VIF	Financial knowledge	1.135	
	Financial attitude	1.295	
	Income	1.136	
	Religiosity	1.130	
HeteroskedastisitasTest (Uji Glejser)			There is no heteroskedastisity
Sig.	Financial knowledge	0.076	
	Financial attitude	0.054	
	Income	0.346	
	Religiosity	0.350	

Source: Data processed, 2022

Hypothesis Test

Regression analysis with multiple regression is used for hypothesis testing. The following table provides a summary of the regression results.

Table *3*

Results of Hypothesis Test Analysis

Hypothesis Test		Results Hypothesis Test
Determination Coefficient Test		
(*Adjusted* R^2)		0.671
Simultaneous Significance Test F		
F		20.303
Sig.		0.000
Partial Significance Test (Uji-t)		
Regression Coefficient	Constant	3.523
	Financial knowledge	0.141
	Financial attitude	0.237
	Income	0.057
	Religiosity	0.451
T	Financial knowledge	3.063
	Financial attitude	1.622
	Income	0.269
	Religiosity	6.678
Sig	Financial knowledge	0.003
	Financial attitude	0.108
	Income	0.788
	Religiosity	0.000

Source: Data processed, 2022

The Effect of Financial Knowledge Variables on Financial Management Behavior

Financial management behavior is influenced by and significantly affected by financial knowledge variables (X1). The financial knowledge significance (X1) value of 0.003 < 0.05 and the value of the t table = t (0.05/2; 104 – 4 – 1) = (0.025; 99) = 1.98422 both demonstrate this. indicates that if the computed t value (3.063 > 1.98422) is higher than the table t, then H1 is accepted and Ho is denied. Thus, it can be said that the financial management behavior (Y) is significantly impacted by the hypothesis of financial knowledge factors (X1).

The Effect of Financial Attitude Variables on Financial Management Behavior

The financial management behavior is influenced and significantly affected by the financial attitude variable (X2). The financial attitude (X2) significant value of 0.108 > 0.05 and the value of the t table = t (0.05/2; 104 – 4 – 1) = (0.025; 99) = 1.98422 both demonstrate this. Ho is approved and H2 is denied when the calculated t value is bigger than the table t (1.622 < 1.98422). Thus, it can be said that the financial attitude variable (X2) hypothesis has no bearing on financial management behavior (Y) and is not significant.

The Effect of Income Variables on Financial Management Behavior

The income variable (X3) influences financial management behavior in a meaningful way. The income (X3) significant value of 0.000 < 0.05 and the value of the t table = t (0.05/2; 104 – 4 – 1) = (0.025; 99) = 1.98422 both demonstrate this. Ho is approved and H3 is denied when the calculated t value is bigger than the table t (0.269 < 1.98422). Thus, it can be said that there is no impact and no significance of the income variable hypothesis (X3) on financial management behavior (Y).

The Effect of Religiosity Variables on Financial Management Behavior

Religiosity (X4) is a substantial and influential determinant on financial management behavior. The religiosity (X4) significant value of 0.788 > 0.05 and the value of the t table = t (0.05/2; 104 – 4 – 1) = (0.025; 99) = 1.98422 both demonstrate this. Ho is refused and H4 is approved when the computed t value (6.678 > 1.98422) is greater than the table t value. Thus, it can be said that there is a considerable impact of the variable religiosity (X4) hypothesis on financial management behavior (Y).

5. DISCUSSION

The following is a description of the outcomes for each variable that influences financial management behavior.

The Effect of Financial Knowledge Variables on Financial Management Behavior

When the calculated t value (3.063 > 1.98422) exceeds the table t based on the results, Ho is rejected and H1 is accepted. Thus, it can be said that the financial management behavior (Y) is significantly impacted by the hypothesis of financial knowledge factors (X1). According to test results on financial knowledge variables, there is a positive and significant influence on financial management behavior. This is consistent with research by Arshad, Azlin S., et al. titled "Determining Drivers of Financial Management Behavior Among Working Adults In Malaysia."

This outcome also supports the previously put forward hypothesis. Moreover, it aligns with the theory of planned behavior, which posits that people make decisions based on knowledge. A person will make better financial decisions if he is well-versed in finance. Education is one thing that can improve financial literacy. A person's level of financial understanding increases with their level of schooling. This is due to the fact that well-educated individuals would select different financial instruments (credit cards, debit, pay checks, bonds, stocks, etc.) that facilitate their transactions and investments. Higher educated individuals will also be more watchful of their future. Thus, they will learn more about how to store their assets.

The Effect of Financial Attitude Variables on Financial Management Behavior

In light of the findings, which show that t count bigger than t table value (1.622 < 1.98422), Ho is approved and H2 is refused. Thus, it can be said that the financial attitude variable (X2) hypothesis has no bearing on financial management behavior (Y) and is not significant. This is consistent with research by Sidiq AW, et al. on the perception of the influence of financial attitudes and knowledge on financial management behavior in MSMEs of the "Ceria" Farmer Women Group of Kendal Regency, wherein the researchers found no evidence of a relationship between financial attitudes and financial management behavior.

These findings don't line up with the theories that have been put out. Furthermore, it contradicts the premise of planned behavior. The respondents' varying viewpoints on attitudes toward coping with the current financial situations are the reason for this influence's absence. There is no difference between respondents who had good or bad financial attitudes on their financial management based on the data when seen from the average.

The Effect of Income Variables on Financial Management Behavior

The test results indicate that financial management behavior is not influenced by income variables. Ho is approved and H3 is denied when the computed t value is bigger than the table t (0.269 < 1.98422). Thus, it can be said that there is no impact and no significance of the income variable hypothesis (X3) on financial management behavior (Y). The study "Study of Financial Management Behavior in Surabaya Society" by Naila Al K and Rr Iramani does not support this. The income variable test's findings indicated that it had little influence on how people handle their finances.

These findings don't line up with the theories that have been put out. Furthermore, it contradicts the premise of planned behavior. Research titled "Factors that Influence the Financial Management Behavior of the Millennial Generation" by AT Gunadi and SR Dara supports this conclusion. The test's findings demonstrated that personal income variables had little bearing on how people handled their money. It suggests that a person's conduct in managing their finances is unaffected by their income, no matter how rich or low.

The Effect of Religiosity Variables on Financial Management Behavior

H0 was rejected while H4 was allowed based on test findings indicating a religious variable with a computed t value greater than the table t (6.678 > 1.98422). Thus, it can be said that there is a considerable impact of the variable religiosity (X4) hypothesis on financial management behavior (Y). Research by Atika Ahmad titled "The Impact of Locus of Control, Financial Attitudes, Income, and Religiosity on Financial Behavior" supports this. The religious variable test revealed a substantial influence. This outcome also supports the previously put forward hypothesis. Additionally, it aligns with the notion of planned behavior, which states that those who are more religious will have better financial management skills since their conduct will be encouraged. The degree to which people follow the rules of their faith is reflected in their religiosity.

6. LIMITATION

This study is limited since the focus of previous research has only included adults employed by the government. We suggest that the scope and purpose of future research be expanded, and that additional variables not covered in this study be included. As a result, this study can assist readers in learning the variables that may influence their financial management practices. Assuming people are aware of the variables that impact financial conduct and the degree to which these variables impact an individual's tendency toward imprudent behavior and incompetent financial management of both personal assets and corporate entities. In order to reach the established goals, it is anticipated that people would be able to evaluate and better themselves by expanding their financial knowledge, developing a more positive financial attitude, raising their income, and becoming more religious.

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