

## The Influence of Financial Literacy, Lifestyle on Financial Management Behavior with Self Control as an Intervening Variable Study on the Student Exchange Program at Mataram University

Eka Putri Yustina<sup>1\*</sup>, Baiq Anggun Hilendri Lestari<sup>2</sup>  
Mataram University, Indonesia

**Corresponding Author:** Eka Putri Yustina [ekaputriyustina59@gmail.com](mailto:ekaputriyustina59@gmail.com)

---

### ARTICLE INFO

*Keywords:* Financial Literacy, Lifestyle, Self-Control, Financial Management

*Received :* 29, July

*Revised :* 12, August

*Accepted:* 26, August

©2024 Yustina, Lestari: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



### ABSTRACT

Indonesia entered an era of revolution that continued to develop with this flight, students are required to adapt to existing development patterns such as social media platforms or e-commerce with financial literacy, lifestyle, and self-control as the basis for managing student finances. This research aims to determine the impact that financial literacy, lifestyle, and self-control have on the financial management of the student exchange program at Mataram University. This research uses quantitative methods with a descriptive quantitative type. The population in this study were the student exchange at Mataram University, using the purposive sampling method with the Slovin technique so that the total sample obtained was 150 students. The research results showed a significant effect but lifestyle had an insignificant impact. After going through the second model, namely intervening, it was found that all the results had a significant effect through self-control as an intermediate variable.

---

## **INTRODUCTION**

The current era of continuous development has entered the era of Industrial Revolution 4.0, including Indonesia, where technological and communication developments have been realized in almost all areas of life, so this marks Indonesia's entry into that era. With this flight, people are required to be able to adapt to existing development patterns so that they are not left behind. There are many examples of developments in technology and communication that we can take at this time, one of which is the rise of e-commerce as a means of increasing income (Yuliana. Endang Sri Utami, 2019).

This development certainly has positive and negative impacts in its use, such as making it easier for the community, especially in this research, the student exchange, to meet their daily needs, for example buying food or other necessities through Grab, Gojek, and other online applications such as Shopee, TikTokshop to fulfill their needs. Needs and a lifestyle that is easy to access. Meanwhile, the bad aspect is that when people have easy access to this, they tend to overspend on both necessary and unnecessary items. If this continues to happen excessively, the person will experience difficulties in managing their finances because they are used for various needs that are not small and uncontrolled, especially those that are not necessary.

The contemporary millennial generation, dominated by students, typically spends money to meet several requirements that they do not need but rather desire. This is of course inversely proportional to the behavior of students who should be able to manage their finances well for their expected needs. The cause of this is due to many factors, which in this research are a lack of financial literacy, an inappropriate lifestyle, and self-control as a result, financial management in making decisions and managing finances is still not appropriate.

Financial literacy must be possessed by all groups, starting from housewives, workers, and especially students, because this is very important in managing their finances in everyday life. Personal financial management is the process of monitoring each individual's use of money, including budgeting, spending, saving and investing (Yusuf, Sudarno, & Totalia, 2023).

Financial literacy is the science of skills, knowledge, and understanding of financial concepts to create effective financial understanding to carry out good and correct financial management by economic life patterns, but sometimes it is not uncommon for people's understanding of financial literacy to be still quite low in practical life. Daily. Low levels of financial literacy are often caused by a lack of education about personal finance from universities (Chen and Volpe, 1998).

Financial knowledge has an important role in knowing a person's financial knowledge, believing that knowledge about finance will result in making good financial management decisions. Financial knowledge can influence students' financial management positively and significantly by involving their knowledge in handling financial problems (Salsabila, 2023).

The lifestyle of today's students also contributes to poor financial management. Where teenagers are the age most vulnerable to forming consumer behavior because at this age it is most appropriate to follow existing

trends and styles so they are easily influenced. Therefore, researchers want to know how much influence this lifestyle has on the financial management behavior of the student exchange and whether this has a positive or negative effect.

This is of course related to each individual's self-control, where self-control has an important role in carrying out or limiting activities in any aspect so that the activities carried out will be more controlled, one of which is in managing finances or other factors. (Yasid, 2010) in(Krisdayanti, 2020) Illustrates that someone who has good self-control and can plan financial expenditures will have a strong influence on financial management.

Based on the introduction above regarding the three factors that influence student financial management behavior which are still relevant today, the researcher wants to study in more depth related to financial management behavior aimed at the student exchange at Mataram University. So the author is interested in carrying out research entitled "The Influence of Financial Literacy, Lifestyle on Financial Management Behavior with Self-Control as an Intervening Variable for the student exchange at Mataram University". This research aims to find out how much influence financial literacy and lifestyle have on the financial management behavior of the student exchange through the intervening variable Self-control.

## LITERATURE REVIEW

### *Financial literacy*

Financial literacy has an important role related to decision-making in individual behavior in financial management. According to(Rusnawati, Rusdi. R, 2022) Financial literacy is a person's level of knowledge and ability to manage finances to make financial decisions. In line with Garman & Fogue in (Yuliana. Endang Sri Utami, 2019) skills that cover concepts, technological tools, principles, and facts as a basis for managing finances are called financial literacy. In the explanation above, of course, students must have a good level of understanding and ability to manage finances. With this, it can be concluded that financial literacy is a variety of knowledge and skills regarding knowledge, and understanding of financial concepts that aims to produce effective financial understanding so that good and directed financial management can be carried out.

Chen and Volpe (1998) in Pahrudin, et al (2018) state that the individual literacy level category is divided into 3 parts, namely: 1) Low Literacy Level, if the literacy level value is less than 60%; 2) Medium Literacy Level, if the literacy level value is 60%-80%; and 3) High Literacy Level, if you have a literacy level of more than 80%. Meanwhile, the Financial Services Authority divided the financial literacy level of the Indonesian population into four sections in research (Afifah, Hilendri Lestari, & Jumaidi, 2021)that is :

1. Well-literate individuals possess knowledge and confidence in financial institutions, products, and services, including characteristics, benefits, risks, rights, and obligations, as well as the ability to use them.

2. Demonstrates sufficient literacy and trust in financial organizations and products, including their features, benefits, risks, rights, and obligations.
3. Limited knowledge of financial institutions, products, and services due to low literacy level.
4. Lack of literacy, understanding, and confidence in financial institutions and goods, as well as the ability to use them effectively.

### ***Lifestyle***

Lifestyle itself is a pattern of life that describes a person's whole self in interacting with his environment. Lifestyle continues to develop, especially in the current era because of needs, demands, desires, and reinforcement. According to psychologist Alfred Adler (1929), A lifestyle is a collection of actions that have meaning for individuals and others at the same time and place, such as social relationships, product consumption, entertainment, and clothes.

Following that, Assael (1984) characterized lifestyle as "A mode of living that is identified by how people spend their time (activities), what they consider important in their environmental interests), and what they think of themselves and the world around them (Opinion)". It is defined as a way of life that includes how people spend their time (activities), what they value in their surroundings (interests), and how they view themselves and the world around them (opinions). It can be stated that a person's lifestyle reflects how they live, spend their money, and devote their time. Lifestyle reflects the entire person's interactions with the surroundings.

According to Puranda and Madiawati (2017:28), lifestyle indicators consist of 3 (three) factors, namely:

1. Activities include hobbies, work, entertainment, social events, holidays, community, club membership, sports, and shopping.
2. Interests are personal factors that influence the decision-making process.
3. Opinion, namely self, politics, business, social issues, education, economics, products, culture, future, culture.

### ***Self control***

According to Krisdayanti (2020), self-control is an individual's ability to resist impulses and manage his conduct when the environment provides no control. Meanwhile, according to Mowen (2012:24) in (Asisi & Purwantoro, 2020) Is a person's action to automatically control habits, impulses, emotions, and desires intending to direct his behavior.

The indicators used to measure self-control are divided into three (Mowen, 2012:24):

1. Behavior Control  
Behavioral control is the readiness to provide a response that can directly influence something unpleasant.
2. Cognitive Control

Cognitive control is an individual's ability to control unwanted information by interpreting, assessing, or connecting an event into a cognitive framework to reduce stress.

3. Decision Control

Controlling decisions is an individual's ability to choose an outcome or action based on what he believes or agrees with.

### ***Financial Management Behavior***

Financial management behavior is matters related to a person's financial responsibility related to using financial management methods in an orderly and directed manner. According to (Triani Artikah, 2022). Financial Management Behavior is the action of planning and managing a person's financial resources, both in consumption and investment activities, which can reveal a person's financial management characteristics based on the risks that arise, necessitating good control on the part of each individual.

Meanwhile, as a whole, it describes financial management behavior as financial decision-making or responses regarding financial management and the use of existing financial management. Individuals who have responsible financial management behavior will be more effective in utilizing money. In general, financial management behavior is financial decision-making or responses regarding financial management and the use of financial management that is owned. It can be concluded that individuals who have responsible financial management behavior will be more effective in using money.

## **METHODOLOGY**

### ***Types of Research***

The type of research used in this research is descriptive quantitative, This research includes descriptive research carried out through direct data collection in the field by providing a questionnaire in g-form as a data collection tool. The method used in this research is a survey. According to (Afifah et al., 2021) Survey research is quantitative research using the same structured or systematic questions to many people and then all the answers obtained will be recorded, processed, and analyzed.

### ***Research Sample***

This research took samples from outbound the student exchange at the University of Mataram using sampling method techniques and data selection using Non-probability Sampling with Purposive Sampling grouping. According to Sugiyono (2019:133), non-probability sampling is a sampling approach that does not give each element or member of the population an equal chance to be chosen as a sample. Then Purposive Sampling is a technique for picking samples based on predefined criteria; in other words, the sample criteria were set by researchers, specifically students who participated in the student exchange program. In this research, the total population was 240 students who

took part in the the student exchange program at Mataram University. Next, determining the sample size uses the Slovin formula, which results in a sample size of 150 students with the following calculation:

$$n = \frac{N}{1+Ne^2}$$

Note:

n : Sample size to be searched

N : Population Size

e : Is *Margin of erroris* the amount of error that is expected or determined.

### ***Data Types and Sources***

The type of data used in this research is quantitative, while the data source used is primary data. According to Sugiyono (2019), primary data is a data source obtained directly from data collection. The data obtained is the result of a questionnaire that has been distributed to respondents via Google Form, after which respondents will answer statements that have been arranged systematically in the questionnaire sheet. In this questionnaire, a Likert scale is used which consists of strongly agree, agree, quite agree, disagree, and strongly disagree. The Likert scale is a scale designed to allow respondents to answer various levels of each object to be measured (Asisi & Purwantoro, 2020).

### ***Data Analysis***

The analysis in this research is descriptive statistics. Descriptive statistics are statistics used to analyze data by describing or illustrating the data that has been collected without intending to make general conclusions or generalizations (Sugiyono, 2019: 206). By using Multiple Regression Analysis to analyze the relationships and interrelationships between the variables in this research. Data processing in this research uses the SPSS 23 (Statistical Package for the Social Sciences) computer program to process data.

### ***Operational Definition of Variables***

#### 1. Student financial management (Y)

Financial management behavior is matters related to a person's financial responsibility related to using financial management methods in an orderly and directed manner. According to(Triani Artikah, 2022). Financial management can be measured by several indicators, including controlling expenses, needs, and allowances for savings and investment.

#### 2. Financial Literacy (X1)

According to(Rusnawati, Rusdi. R, 2022) Financial literacy is a person's level of knowledge and ability to manage finances to make financial decisions. There are 5 indicators in measuring financial literacy, namely Knowledge, Skills, confidence in financial service institutions, financial attitudes, and behavior to improve the quality of decision-making and individual financial management (SNLINK, 2019)

#### 3. Lifestyle (X2)

According to psychologist Alfred Adler (1929), A lifestyle is a collection of actions that have meaning for individuals and others at the same time and place, such as social relationships, product consumption, entertainment, and clothes. According to Puranda and Madiawati (2017:28), lifestyle indicators consist of 3 (three) factors, namely activities, interests, and opinions.

4. Self-Control (I)

According to (Krisdayanti, 2020) Self-control refers to an individual's ability to resist impulses and govern his conduct in the absence of external influence. The signs used to assess self-control are classified into three categories (Mowen, 2012: 24): behavioral control, cognitive control, and decision control.

**RESEARCH RESULT**

In this research, questionnaires were distributed to students who took part in the MBKM program, namely the 3rd Batch Outbound Independent Student Exchange at Mataram University. From 240 students, 150 questionnaire data were obtained which were answered according to the previously determined sample size.

*Validity and Reliability Test*

Validity testing using SPSS 23 can be seen in the values *Correted items - Total Correlation*. If the calculated R-value has been obtained, it will then be compared with the R table, namely  $\alpha = 0.05$  and  $df = (N-2)$ . It is known that the R table at df 150 is 0.159 then it will be compared with the calculated R provided that if the calculated R is greater than the R table then the measuring instrument used is valid. On the other hand, if the calculated R is smaller than the R table then the measuring instrument used is invalid.

**Table 1. X1 Validity Test**

Items	Rcount	Rtable	Information
1	0,276	0,159	Valid
2	0,604	0,159	Valid
3	0,559	0,159	Valid
4	0,671	0,159	Valid
5	0,577	0,159	Valid

Table 1 above shows the results that  $R_{hit} > R_{tab}$  which indicates that the questionnaire data used in this research is valid.

**Table 2. X2 Validity Test**

Items	Rcount	Rtable	Information
1	0,305	0,159	Valid
2	0,500	0,159	Valid
3	0,601	0,159	Valid

4	0,634	0,159	Valid
5	0,484	0,159	Valid

Table 2 above shows the results that  $R_{hit} > R_{tab}$  which indicates that the questionnaire data used in this research is valid.

**Table 3. Validity Test I**

Items	Rcount	Rtable	Information
1	0,495	0,159	Valid
2	0,599	0,159	Valid
3	0,444	0,159	Valid
4	0,609	0,159	Valid
5	0,425	0,159	Valid

Table 3 above shows the results that  $R_{hit} > R_{tab}$  which indicates that the questionnaire data used in this research is valid.

**Table 4.Y Validity Test**

Items	Rcount	Rtable	Information
1	0,425	0,159	Valid
2	0,458	0,159	Valid
3	0,417	0,159	Valid
4	0,540	0,159	Valid
5	0,382	0,159	Valid

Table 4 above shows the results that  $R_{hit} > R_{tab}$  which indicates that the questionnaire data used in this research is valid.

***Cronbach Alpha Reliability Test***

The reliability test aims to see whether the questionnaire has consistency if measurements are carried out with the questionnaire repeatedly. The basis for taking the Cronbach Alpha reliability test is that the questionnaire is said to be reliable if the Cronbach Alpha is greater than 0.6, which is the minimum limit.

**Table 5. Reliability Test**

Variables	Cronbach's Alpha	Minimum Limit	Information
Financial literacy (x1)	0,707	0.6	Reliable
Lifestyle (X2)	0,898	0.6	Reliable
Self-Control (I)	0,929	0.6	Reliable
Financial Management (Y)	0,881	0.6	Reliable

Table 5 above shows that Cronbach's alpha value is greater than the minimum limit value that has been determined, namely 0.6, which means that the questionnaire used is reliable or reliable.

**Classic Assumption Test**

**1. Normality test**

**Table 6. Normality test**

<b>Normality Test Results</b>						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistics	Df	Sig.	Statistics	df	Sig.
Unstandardized Residuals	,098	150	,058	,098	150	,083

- a. Test Distribution is Normal
- b. Calculated From Data
- c. Lilliefors Significance Correction

The results of the normality test using Kolmogorov-Smirnov in Table 6 show significant results with a value of 0.083. Indicates that the condition must be greater than 0.05 to be accepted and it can be concluded that the data is normally distributed.

**2. Multicollinearity Test**

**Table 7. Multicollinearity Test**

<b>Multicollinearity Test Results</b>		
Variable	Tolerance	VIF
Financial Literacy (X1)	0.991	1,009
Lifestyle (X2)	0.996	1,004
Self-Control (I)	0.993	1,007

- a. Dependent Variable: Financial management

The results of the multicollinearity test in Table 7 show the tolerance and VIF numbers for each independent variable provided that the tolerance value is > 0.100 and the VIF value is < 10.00, so there is no multicollinearity and the results above show the same value as the existing provisions. In conclusion, this data does not have symptoms. Multicollinearity.

**3. Heteroscedasticity**

**Table 8. Heteroscedasticity Test**

<b>Heteroscedasticity Test Results</b>		
Variable	Sig.	Conclusion
Financial Literacy (X1)	0.987	Heteroscedasticity does not occur
Lifestyle (X2)	0.747	Heteroscedasticity does not occur
Self-Control (I)	0.645	Heteroscedasticity does not occur

- a. Dependent Variable: RES 2

The results of the heteroscedasticity test in Table 8 show significant results where all the values obtained are greater than 0.50 and it can be concluded that the data does not have heteroscedasticity.

**Multiple Linear Regression Analysis**

**Table 9. Multiple Linear Regression Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	(Constant)	2,471	2,708		
Financial Literacy	0.086	0.083	,085	1,034	0.303
Lifestyle	-0.059	0.056	-.086	-1,050	0.295
Self control	0.056	0.078	,060	0.725	0.469

a. Dependent Variable: Financial Management

The results of the multiple linear regression analysis test in Table 9 show a Constant or fixed value of 2.741 then  $\beta_1$  is 0.086,  $\beta_2$  is -0.059 and  $\beta_3$  is 0.056 with the following equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$\hat{Y} = 2.471 + 0.086 X_1 - 0.059 X_2 + 0.056 X_3 + e$$

The results of the multiple linear regression above show that the constant or fixed value is 2,471 with the interpretation that if the variables X1, by 1 unit (%) then the independent variable, namely financial literacy, will also increase by 0.086%. In contrast to X2 which shows a negative number, which means that if X2 (Lifestyle) increases by 1 unit (%) then the dependent variable or student financial management will. Decreased by 0.059% and finally variable

**T Test (Partial Test)**

**Table 10. Partial test**

Variable	t-table	t-Count
Financial Literacy (X1)	1,655	2,398
Lifestyle (X2)	1,655	-1,382
Self-Control (I)	1,655	1,908

Table 10 above shows that all t-count values are greater than the t-table which indicates that they have a positive effect, namely X1 (2.398) > T-table

(1.655) as well as the self-control variable (1.908) > t-table (1.655) Meanwhile, the X2 lifestyle variable has no significant effect, in line with the initial regression, namely smaller than 1.655.

*F Test (Simultaneous Test)*

**Table 11. Simultaneous Test**

ANOVAa					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	33,976	3	1,325	74,694	.043b
Residual	211,498	146	1,449		
Total	215,473	149			

a. Dependent Variable: Financial management

b. Predictors: (Constant), Financial Literacy, Lifestyle, Self-Control

The results found in Table 11 are significant values that become a reference for whether this regression model is feasible or not. The results above show that sig. 0.043 < 0.05 means that the model is accepted so it can be used in research.

*Test R2*

**Table 12. Test R2**

Model Summary b		
Model	R	R Square
1	0.136	0.636

a. Predictors: (Constant), Financial Literacy, Lifestyle, Self-Control

b. Dependent Variable: Financial management

Table 12, the results of the R2 test used, shows the extent to which the independent variable can explain the dependent variable through the intervening variable, namely self-control, in other words, financial literacy, lifestyle, and self-control, only explain 63% because R2 value = 0.636 while the remaining 37% is explained. Explained by other variables outside the model.

**DISCUSSION**

*The Influence of Financial Literacy on Student Financial Management*

The results of the regression analysis test show that financial literacy has a significant or positive effect on the financial management of outbound students at Mataram University. This is in line with the theoretical basis that individuals who have good financial literacy will certainly also be good at financial management, therefore from the 150 samples of students who took

part in the student exchange it can be concluded that they are individuals who have good literacy so that in management finances can influence regularly.

This is also supported by campus and educational institution learning, which encourages students to be more concerned with financial literacy because it can be useful in daily activities, especially for students who rely on money for fundamental necessities.

### ***The Influence of Lifestyle on Student Financial Management***

The results obtained from the regression analysis above are not significant, where the value has a negative effect, which indicates that the lifestyle is not in harmony with student financial management. This occurs due to several possibilities because outbound students are placed in various cities that are different from their origin so the style of life that they find affects them negatively.

Apart from that, there is also a lot of access that can now be used to purchase goods that support students to appear more fashionable, so that the lifestyle they want sometimes does not match the finances they have, especially with the existence of social media, which allows influencers to promote various goods, so that this also has a big impact on students in terms of style, because of influencers who give attractiveness, students purchase products that are unnecessary.

### ***The Effect of Self-Control as an Intervening on Financial Management***

Self-control in the results of multiple linear regression shows significant results with a positive value in line with that theory. Self-control is an individual's ability to resist impulses and the individual's ability to control his behavior when there is no control from the environment. It can be concluded that this has a big influence on students' financial management in carrying out economic activities. Apart from that, self-control plays a full role in determining the choices that students want and the results found are that the student exchange students can fully control themselves so they can manage their finances well.

Furthermore, in the second model, namely, as an intervention where financial literacy and lifestyle must pass through self-control to be able to see the influence on student financial management. The result is that all independent variables have a positive influence as well as lifestyle which is initially negative but becomes positive when passed through self-control. This happens because it is true that self-control can regulate all the activities we want to do both within ourselves and outside of ourselves so that a lifestyle that initially did not have a significant effect becomes significant because a lifestyle that can be regulated by self-control leads to financial management. Students

are better. Likewise, nothing has changed regarding financial literacy, the results still show a significant influence on the financial management of the student exchange at Mataram University.

## **CONCLUSIONS AND RECOMMENDATIONS**

Based on the results above, it can be seen that the financial literacy variable Then X2 lifestyle is explained as a collection of behaviors that have meaning for individuals and other people at one time in one place, including social relationships, consumption of goods, entertainment, and clothing. Research shows an insignificant relationship with a negative value, this is because there are factors that influence their lifestyle in a new place as well as the ease of accessing various platforms so that they can easily get the things they want, not what they need, so that students' financial management is not organized.

Then for self-control passing self-control will have a significant effect. In line with the desired hypothesis, financial management not only requires financial literacy and lifestyle but also requires good self-control so that students' financial management can be more organized and used according to their needs. The conclusion is that having self-control as an intermediate or intervening variable can have a much better impact on financial management so that students can be much more effective in using money according to their needs.

## **ADVANCED RESEARCH**

It is hoped that the research results will help future researchers in carrying out the same analysis with more developed variables or models so that the shortcomings in this research can be completed and the advantages can be used as a basis so that the expected research results can provide benefits for other researchers.

## **ACKNOWLEDGMENT**

Gratitude to Allah SWT. Which has provided convenience and smoothness so that the author can complete this research. My deepest thanks go to my mother and father who have fought wholeheartedly as well as their unfailing prayers to make it easier to complete this research. To the supervising lecturer who continues to be patient in guiding us amid our busy schedule, I would like to thank you, I hope that you will always be given health and ease in every activity. And finally to friends and also those closest to you who always provide enthusiasm and participation in this research so that it can be completed well.

## REFERENCES

- Afifah, A. L., Hilendri Lestari, B. A., & Jumaidi, L. T. (2021). Analisis Tingkat Literasi Keuangan Dan Pengelolaan Keuangan Umkm Pada Umkm Di Kota Mataram. *Jurnal Riset Mahasiswa Akuntansi*, 1(4), 1-12. <https://doi.org/10.29303/risma.v1i4.103>
- Ajayi, T. A., Ugwoke, O. V., Onyeonu, E. O., Ugwoke, R. O., & Onuorah, A. R. (2022). Investigation of Financial Literacy and Money Attitudes Among First-Year Undergraduate Accounting Students: A Rational Emotive Behavior Therapy-Based Coaching Intervention. *SAGE Open*, 12(3). <https://doi.org/10.1177/21582440221117795>
- Asisi, I., & Purwantoro. (2020). Pengaruh Literasi Keuangan, Gaya Hidup Dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Prodi Manajemen Fakultas Ekonomi Universitas Pasir Pengaraian. *Jurnal Ilmiah Manajemen Dan Bisnis*, 2(1), 107-118.
- Dzurrotun Nasihah, A. L. (2019). PENGARUH PEMBELAJARAN AKUNTANSI KEUANGAN, LITERASI KEUANGAN, DAN KONTROL DIRI TERHADAP PERILAKU KEUANGAN MAHASISWA FAKULTAS EKONOMI UNIVERSITAS NEGERI SURABAYA, 2(43220010116), 60-76.
- Ekombis Review -Jurnal, J., Ekonomi, I., Bisnis, D., Auliya, B., Salsabilla, N., Handajani, L., & Nurabiah, ) ; (2023). Pengaruh Financial Knowledge, Financial Attitude Dan Locus Of Control Terhadap Pengelolaan Keuangan Mahasiswa Akuntansi FEB Universitas Mataram. *Jurnal Ekombis Review*, 11(2), 1375-1384. Retrieved from <https://jurnal.unived.ac.id/index.php/er/indexDOI:https://doi.org/10.37676/ekombis.v11i12>
- Feriawati, N. (2021). PENGARUH KEMAMPUAN AKADEMIS DAN

PENDIDIKAN KEUANGAN KELUARGA TERHADAP PERILAKU PENGELOLAAN KEUANGAN MAHASISWA DENGAN MEDIASI LITERASI KEUANGAN, 3(2), 6.

Fitria, I., & Soejono, F. (2021). Literasi keuangan, sikap keuangan dan perilaku keuangan dan kinerja UMKM. *Business and Banking*, 11(1), 1-15. Retrieved from <https://inkubator-bisnis.perbanas.ac.id/index.php/jbb/article/view/2507>

HADI, M. M. (2023). Analisis Pengaruh Literasi Keuangan, Pembelajaran di Perguruan Tinggi, dan Pengalaman Kerja Terhadap Perilaku Keuangan (Studi Kasus Pada Alumni Mahasiswa Akuntansi 2016 Fakultas Ekonomi Universitas Islam Malang), 4(1), 88-100.

Haqiqi, A. F. Z., & Pertiwi, T. K. (2022). Pengaruh Financial Technology, Literasi Keuangan dan Sikap Keuangan terhadap Perilaku Keuangan Generasi Z di Era Pandemi Covid-19 pada Mahasiswa UPN "Veteran" Jawa Timur. *SEIKO : Journal of Management & Business*, 5(2), 2022-2355. Retrieved from <https://doi.org/10.37531/sejaman.v5i2.2301>

Ilmu, J., Jika, P., Syafrudin, O., & Komarudin, M. N. (2023). Transforming Financial Behavior of Students : The Impact of Learning Contributions and Financial Literacy, 12(Juni), 291-302.

Krisdayanti, M. (2020). Pengaruh Literasi Keuangan, Inklusi Keuangan, Uang Saku, Teman Sebaya, Gaya Hidup dan Kontrol Diri Terhadap Minat Menabung Mahasiswa. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1(2), 79-91. Retrieved from <https://ojs.stiesa.ac.id/index.php/prisma>

Meinarti, S., Seventeen, W. L., Adiastruti, S., Hariyanto, H., & Safitri, I. (2022). Pengaruh Pembelajaran Akuntansi Keuangan, Literasi Keuangan, Dan

- Kontrol Diri Terhadap Perilaku Keuangan Mahasiswa Fakultas Ekonomi Universitas Prof.Dr Hazairin Sh. *JAZ:Jurnal Akuntansi Unihaz*, 5(2), 160. <https://doi.org/10.32663/jaz.v5i2.3130>
- Morris, T., Maillet, S., & Koffi, V. (2022). Financial knowledge, financial confidence and learning capacity on financial behavior: a Canadian study. *Cogent Social Sciences*, 8(1). <https://doi.org/10.1080/23311886.2021.1996919>
- Mulyaningtyas, I. F., Soesatyo, Y., & Sakti, N. C. (2020). Pengaruh Pengetahuan Tentang Bank Syariah Dan Literasi Keuangan Terhadap Minat Menabung Siswa Pada Bank Syariah Di Kelas Xi Ips Man 2 Kota Malang. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 8(1), 53. <https://doi.org/10.26740/jepk.v8n1.p53-66>
- Novita, D. (2022). PENGARUH SIKAP KEUANGAN, PENGETAHUAN KEUANGAN DAN LINGKUNGAN KELUARGA MELALUI LITERASI KEUANGAN TERHADAP FINANCIAL MANAGEMENT BEHAVIOR PADA mahasiswa pendidikan IPS. *Angewandte Chemie International Edition*, 6(11), 951–952., (Mi), 5–24.
- Prihatini, D., Irianto, A., Ekonomi, J. P., Ekonomi, F., & Padang, U. N. (2021). Pengaruh Literasi Keuangan dan Pengendalian Diri terhadap Perilaku Konsumtif Mahasiswa, 4(1).
- Puji Lestari, D. I., Cahyaningtyas, S. R., & Isnaini, Z. (2023). Pengaruh Literasi Keuangan Syariah, Pengetahuan, Religiusitas, Dan Uang Saku Terhadap Minat Mahasiswa Menjadi Nasabah Pada Bank Syariah (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Mataram). *Jurnal Riset Mahasiswa Akuntansi*, 3(3), 68–82. <https://doi.org/10.29303/risma.v3i3.790>

- Rusnawati, Rusdi. R, S. (2022). Pengaruh Literasi Keuangan, Perilaku Keuangan dan Sikap Keuangan Terhadap Kinerja Keuangan Usaha Mikro, Kecil dan Menengah di Kota Makassar. *SEIKO : Journal of Management & Business*, 5(2), 253-261.
- Sekarwati, M. A. (2020). Pengaruh literasi keuangan , inklusi keuangan dan modernitas individu terhadap perilaku menabung mahasiswa perguruan tinggi negeri surabaya The influence of financial literacy , financial inclusion and individual modernity on saving behavior of surabaya ', 16(2), 268-275.
- Setyawan, W., & Wulandari, S. (2020). Peran Sikap Keuangan Dalam Mengintervensi Pengaruh Literasi Keuangan Terhadap Perilaku Manajemen Keuangan Pekerja Di Cikarang. *Jurnal SEKURITAS (Saham, Ekonomi, Keuangan Dan Investasi)*, 4(1), 15. <https://doi.org/10.32493/skt.v4i1.6435>
- Simanungkalit, T. I. (2019). Kontribusi Pembelajaran Di Perguruan Tinggi Dan Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Universitas Hkbp Nommensen). *Repository UHN*, 1-22.
- Triani Artikah, R. W. (2022). PENGARUH PENGETAHUAN KEUANGAN DAN SIKAP KEUANGAN TERHADAP PERILAKU MANAJEMEN KEUANGAN (Studi Kasus Pada Mahasiswa S1 Program Studi Manajemen Universitas Komputer Indonesia).
- Widya Nugroho Putra, D. (2020). Pengaruh Kualitas Pembelajaran Keuangan dan Literasi Keuangan Terhadap Financial Self Efficay Mahasiswa Akuntansi Universitas Jember. -.

Yuliana. Endang Sri Utami. (2019). PENGARUH LITERASI KEUANGAN GAYA HIDUP, dan KEMAMPUAN AKADEMIK TERHADAP PENGELOLAAN KEUANGAN MAHASISWA (Studi Kasus Mahasiswa Akuntansi 2019 Universitas Mercu Buana Yogyakarta), XX.

Yusuf, M. A., Sudarno, & Totalia, S. A. (2023). Pengaruh Literasi Keuangan, Gaya Hidup Dan Pendidikan Keuangan Dalam Keluarga Terhadap Pengelolaan Keuangan Pribadi Mahasiswa Pendidikan Ekonomi UNS. *Journal on Education*, 5(4), 12986-12999.