

THE EFFECT OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, FINANCIAL SELF-EFFICACY, AND FINANCIAL SOCIALIZATION ON THE FINANCIAL MANAGEMENT BEHAVIOR OF WORKING PEOPLE IN KETAPANG REGENCY

Amelia Putri ^{a*)}, Dedi Hariyanto ^{a)} Heni Safitri ^{a)}

^{a)} Universitas Muhammadiyah Pontianak, Pontianak, Indonesia

^{*)} Corresponding Author: 211310165@unmuhpnk.ac.id

Article history: received 21 June 2025; revised 02 July 2025; accepted 29 July 2025

DOI: <https://doi.org/10.33751/jhss.v9i2.12682>

Abstract. Good financial management is essential for achieving financial well-being, especially in the face of dynamic economic challenges. In Ketapang Regency, many working people experience difficulties in managing their personal finances, partly due to low financial literacy and attitudes. This study aims to analyze the influence of Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Financial Socialization on the Financial Management Behavior of working people in Ketapang Regency. The method used in this study is an associative study with a quantitative approach. Data was collected through a questionnaire distributed to 150 respondents who work in Ketapang Regency. Validity and reliability tests were conducted to ensure the research instrument, while multiple linear regression analysis was used to test the relationship between variables. The results of the study indicate that, simultaneously, Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Financial Socialization have a positive and significant influence on financial management behavior. Partially, each variable shows a positive and significant influence on Financial Management Behavior, including Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Financial Socialization. This study contributes to the development of more effective financial education programs, particularly for the working population in Ketapang District.

Keywords: Financial Knowledge, Financial Attitude, Financial Self Efficacy, Financial Management Behavior

I. INTRODUCTION

Effective financial management is a fundamental aspect of personal and family financial well-being. Amid global economic uncertainty and rapid social change, the ability of individuals to manage their personal finances has become increasingly important. In the face of economic challenges such as inflation, commodity price changes, and income fluctuations, proper financial management can be a strategy to reduce the risk of financial instability and improve the quality of life of individuals.

The lack of financial knowledge among the public is one of the main problems faced when managing finances. The Financial Services Authority (OJK) defines financial literacy as knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision-making and financial management in order to achieve financial well-being for the community. In addition, financial literacy is also a benchmark for the financial management behavior of the community. Based on the results of a national literacy survey conducted by the OJK among the public, the financial literacy index of the Indonesian population stands at 65.43% [1].

People often find it difficult to allocate their income appropriately due to their lack of knowledge about finance and

financial management. This prevents them from managing their expenses wisely, causing them to spend money on unnecessary things rather than using it for more urgent and productive needs.

Addressing these issues requires a holistic approach, including adequate financial education, clear financial planning, and increased self-awareness about financial behavior and the role of people in the internal environment. Thus, individuals can better manage their finances effectively, achieve financial goals, and avoid problems in the future. Good financial management behavior can help individuals achieve their financial goals, avoid excessive debt, and plan for a more stable future.

The importance of financial management behavior cannot be underestimated, given the many social phenomena that influence financial behavior, such as consumptive lifestyles and strong social influences. In this context, several independent variables, namely financial knowledge, financial attitude, financial self-efficacy, and financial socialization, play a crucial role in shaping individual financial management behavior.

Effective personal financial management requires a good understanding of financial concepts. Financial knowledge is an individual's ability to understand their personal financial situation, including financial management and planning. This

knowledge enables a person to make wise financial decisions by considering existing limitations [2]. This is in line with the definition presented by [3], who state that financial knowledge includes a basic understanding of finance for effective decision-making. Financial knowledge does not only cover financial facts, but also how to use that knowledge to manage and plan finances appropriately [4].

The results of research conducted by [5];[6], show that financial knowledge has an influence on financial management behavior, meaning that someone with extensive financial knowledge will be able to make better financial decisions and thus manage their finances more effectively. However, the research by [7] found that financial knowledge does not influence financial management behavior.

In addition to knowledge, financial attitude also plays an important role in influencing a person's financial management behavior. This attitude is influenced by individual habits and views regarding financial actions that are considered good or bad [8]. According to [9], a disciplined attitude toward financial management leads to wiser financial decisions. The better an individual's financial attitude, the better the financial decisions they make [10].

The results of a study conducted by [11] prove that financial attitude has an influence on financial management behavior. However, research by [12] states that financial attitude does not influence financial management behavior.

In addition, an individual's confidence in managing personal finances also influences their financial management behavior. Financial self-efficacy refers to an individual's belief in their ability to make sound financial decisions and manage their finances effectively [13]. Individuals with high self-efficacy tend to have higher levels of confidence in managing their finances [14].

Based on the results of research conducted by [15], financial self-efficacy influences financial management behavior. However, research by [12] found that financial self-efficacy does not influence financial management behavior.

An individual's financial experience is also influenced by the process of financial socialization, which is the process of learning and developing financial knowledge, skills, and behaviors related to financial management [16]. This socialization is often influenced by the individual's surroundings and plays an important role in shaping good financial attitudes and behaviors [2].

Finally, financial socialization describes the process of individuals learning about finance from their social environment, such as family, friends, and society. Based on research [17] by financial socialization has an influence on financial management behavior. However, in research by [6], financial socialization has no effect on financial management behavior.

By understanding the relationship between these variables, it is hoped that effective strategies can be identified to enhance financial literacy in society, particularly among working-age individuals. This study is expected to make a significant contribution to the development of more effective financial education and counseling programs, enabling individuals to

manage their finances more effectively and responsibly. Given the importance of these variables, this study aims to determine the influence of financial knowledge, financial attitude, financial self-efficacy, and financial socialization on the financial management behavior of working individuals in Ketapang District.

II. RESEARCH METHOD

This study uses an associative research design, which aims to determine the influence or relationship between two or more variables [18]. This study aims to analyze the influence of independent variables (X), consisting of Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), and Financial Socialization (X4), on the dependent variable (Y), namely Financial Management Behavior. Data collection in this study used two types of data, namely primary and secondary data. Primary data was obtained through the distribution of questionnaires to the working community [19], with respondents being employees or staff who have experience in managing finances. Secondary data was obtained through documentation techniques, by collecting data from reliable sources such as OJK, Dukcapil, BPS, Nakertrans, and related journal articles [19]. The population in this study is the community in Ketapang Regency who work as employees or staff, totaling 142,390 people. The research sample was selected using purposive sampling, where samples were chosen based on specific criteria, namely employees who have worked for at least one year. Using the Slovin formula, the minimum sample size was determined to be 100 respondents; however, the author set the sample size at 150 respondents to facilitate data analysis [18]. The independent variables in this study are Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), and Financial Socialization (X4), while the dependent variable is Financial Management Behavior (Y) [19]. Measurement was conducted using a Likert scale consisting of five answer choices, namely strongly agree, agree, disagree, and strongly disagree [19]. Data analysis in this study involved several stages, including: Research Instrument Test: Validity was tested using Pearson Product Moment to measure whether the research instrument could measure the intended phenomenon [20]. Meanwhile, reliability was tested using Cronbach's Alpha to measure the consistency of the instrument [20]. Classical Assumption Test: Normality was tested using the Kolmogorov-Smirnov test to determine whether the data were normally distributed [20]. Multicollinearity testing was performed by examining the Tolerance and Variance Inflation Factor (VIF) values, with criteria of Tolerance > 0.10 and VIF < 10 [21]. Linearity testing was performed to ensure that the relationship between the independent and dependent variables was linear [20]. Statistical Analysis: Multiple linear regression analysis was used to determine the simultaneous and partial effects of independent variables on the dependent variable. Correlation coefficients were used to measure the strength of the relationship between variables [20]. The F-test was used to test the simultaneous effect, while the t-test was used to test the partial effect between independent and dependent variables [22].

III. RESULTS AND DISCUSSION

TEST RESEARCH INSTRUMENTS

Validity Test

Validity testing aims to evaluate whether the research questionnaire instrument meets the expected validity criteria. This process is carried out by correlating the scores of each question item in the questionnaire, then comparing the test results (calculated r) with the table r value. The r table value is calculated using the formula $df = n$ (sample size) - 2 = 150 - 2 = 148, and a significance level of 0.05 yields an r table value of 0.160. The results of the validity test for all variables can be seen in Table 3.1 below:

Table 3.1 Validity Test Results

Variable	Indicator	r value	r table	Description
Financial Knowledge (X1)	X1.1	0,822	0,160	Valid
	X1.2	0,844		
	X1.3	0,842		
	X1.4	0,870		
	X1.5	0,810		
Financial Attitude (X2)	X1.6	0,798	0,160	Valid
	X2.1	0,850		
	X2.2	0,889		
Financial Self Efficacy (X3)	X2.3	0,858	0,160	Valid
	X3.1	0,834		
	X3.2	0,818		
	X3.3	0,674		
	X3.4	0,754		
Financial Socialization (X4)	X3.5	0,820	0,160	Valid
	X3.6	0,783		
	X4.1	0,909		
	X4.2	0,865		
Financial Management Behavior (Y)	X4.3	0,835	0,160	Valid
	X4.4	0,841		
	Y.1	0,772		
	Y.2	0,817		
	Y.3	0,735	0,160	Valid
	Y.4	0,743		

Source: Processed Data, 2025

Based on the validity test results for all variables in Table 3.1 above, it can be seen that all variable statement items in this study have a calculated r value > table r of 0.160. Thus, all variable statement items in this study can be declared valid.

Reliability Test

Reliability testing was conducted to measure the consistency of items in the questionnaire. In this study, reliability testing used Cronbach's Alpha method, where a Cronbach's Alpha value greater than or equal to 0.60 indicates that the item is reliable. The results of the reliability testing for all variables in this study can be seen in Table 3.2 below:

Table 3.2 Reliability Test Results

Variable	Cronbach's Alpha	Description
Financial Knowledge (X1)	0.910	Reliable
Financial Attitude (X2)	0.829	
Financial Self Efficacy (X3)	0,872	
Financial Socialization (X4)	0,884	
Financial Management Behavior (Y)	0.766	

Source: Processed Data, 2025

Based on the reliability test results for all variables in this study shown in Table 3.2 above, it can be seen that the Cronbach's Alpha value for all variables is greater than 0.60. Thus, it can be concluded that all measurement items are valid.

CLASSICAL ASUMPTION TEST

Normality Test

The method used for normality testing in this study was Kolmogorov-Smirnov. Based on the analysis using SPSS, the results of the normality test can be seen in Table 3.3 below.

Table 3.3 Normality Test Results

Test	Value
N (Sample)	150
Test Statistic (Kolmogorov-Smirnov Z)	.053
Asymp.Sig.(2-tailed)	.200 ^c

Source: Processed Data, 2025

Based on the normality test results in Table 3.3 above, the Asymp. Sig. (2-tailed) value obtained is 0.200, which is greater than 0.05. Therefore, it can be concluded that the data in this study is normally distributed.

Linearity Test

The linearity test in this study aims to analyze whether there is a linear relationship between the independent and dependent variables. The method used for this test is the Test for Linearity. Based on the results of the analysis using SPSS, the results of the linearity test can be seen in Table 3.4 below:

Table 3.4 Linearity Test Results

Variable	Deviation from Linearity	Description
Financial Management Behavior * Financial Knowledge	0,061	Linear
Financial Management * Financial Attitude	0,217	
Financial Management Behavior * Financial Self Efficacy	0,224	
Financial Management Behavior * Financial Socialization	0,144	

Source: Processed Data, 2025

Based on the linearity test results conducted on all variables in this study, as shown in Table 3.4 above, the significance value of Deviation from Linearity between all independent variables and the dependent variable is greater than 0.05, which means that there is a linear relationship between the independent and dependent variables.

Multicollinearity Test

Multicollinearity testing aims to identify whether there is a high correlation between independent variables in a regression model. High correlation between independent variables can affect the estimation of regression coefficients and reduce the accuracy of the model. The results of the multicollinearity test can be seen in Table 3.5 below:

Table 3.5 Multicollinearity Test Results

Variable	Tolerance	VIF
----------	-----------	-----

Financial Knowledge (X1)	.353	2.832
Financial Attitude (X2)	.419	2.385
Financial Self Efficacy (X3)	.658	1.520
Financial Socialization (X4)	.771	1.298
Dependent Variable: Financial Management Behavior		

Source: Processed Data, 2025

Based on the results of the multicollinearity test in Table 3.5, all variables, namely Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), and Financial Socialization (X4), show Tolerance values greater than 0.10 and VIF values less than 10. This indicates that there is no multicollinearity among these variables.

MULTIPLE LINEAR REGRESSION ANALYSIS

Multiple regression analysis is used to measure the effect of two or more independent variables on a dependent variable, either simultaneously or partially, and to form a predictive model that explains the relationship between variables. Based on the results of the analysis using SPSS, the regression coefficients can be seen in Table 3.6 below:

Table 3.6 Multiple Linear Regression Test Results

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.104	4.441	.000
Financial Knowledge (X1)	.196	2.624	.010
Financial Attitude (X2)	.195	3.049	.003
Financial Self Efficacy (X3)	.202	2.784	.006
Financial Socialization (X4)	.408	7.402	.000
Dependent Variable: Financial Management Behavior			

Source: Processed Data, 2025

Based on Table 3.6 above, the following multiple linear regression coefficient equation can be made:

$$Y = 1.104 + 0.196X_1 + 0.195X_2 + 0.202X_3 + 0.408X_4$$

- The constant (a) is 1.104, which means that if the variables Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), and Financial Socialization (X4) are zero, Financial Management Behavior (Y) will increase by 1.104 units.
- The coefficient of Financial Knowledge (X1) is 0.196 and is positive, meaning that if Financial Knowledge increases, Financial Management Behavior will increase by 0.196 units, assuming that the independent variables remain constant.
- The coefficient of Financial Attitude (X2) is 0.195 and is positive, meaning that if Financial Attitude increases, Financial Management Behavior will increase by 0.195 units, assuming that the independent variables remain constant.
- The coefficient of Financial Self-Efficacy (X3) is 0.202 and is positive, meaning that if Financial Self-Efficacy increases, Financial Management Behavior will increase by 0.202 units, assuming that the independent variables remain constant.
- The coefficient of Financial Socialization (X4) is 0.408 and is positive, meaning that if Financial Socialization

increases, Financial Management Behavior will increase by 0.408 units, assuming that the independent variables remain constant.

CORRELATION AND DETERMINATION COEFFICIENT (R²)

The correlation coefficient is used to measure the strength of the relationship between two or more variables and the direction of that relationship. The technique used in this analysis is Product Moment correlation. The results of the correlation and determination coefficient tests can be seen in Table 3.7 below:

Table 3.7 Correlation and Determination Coefficient (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.694 ^a	.482	.467	.56951

Predictors: (Constant), Financial Socialization, Financial Attitude, Financial Self Efficacy, Financial Knowledge

Dependent Variable: Financial Management Behavior

Source: Processed Data, 2025

Based on the results of the correlation coefficient test in Table 3.7 above, the correlation coefficient (R) value is 0.694, which means that the relationship between Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Financial Socialization on Financial Management Behavior has a strong relationship, as indicated by a value in the interval of 0.60-0.799.

The results of the coefficient of determination (R²) test in Table 3.7 above, it was found that the R-Square value was 0.482, which means that Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Financial Socialization in explaining their influence on Financial Management Behavior was 48.2% (1x0.482x100%), while the remaining 51.8% of Financial Management Behavior was influenced by other variables outside this study.

SIMULTANEOUS TEST (F TEST)

Simultaneous testing (F test) in research aims to analyze whether independent variables jointly have a significant effect on the dependent variable. The main objective is to determine whether all independent variables in the research hypothesis have a significant effect on the dependent variable. Based on the results of the F test conducted using SPSS, the simultaneous test results can be seen in Table 3.8 below:

Table 3.8 Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	43.720	4	10.930	33.699
Residual	47.029	145	.324	

Dependent Variable: Financial Management Behavior

Predictors: (Constant), Financial Socialization, Financial Attitude, Financial Self Efficacy, Financial Knowledge

Source: Processed Data, 2025

Based on the results of the simultaneous test (F test) in Table 3.8 above, the calculated f value is 33.699 > f table 2.43 and the significance value is 0.000 < 0.05. Therefore, it can be concluded that the variables Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Financial Socialization

simultaneously have a positive and significant influence on Financial Management Behavior.

PARTIAL TEST (t Test)

Based on the results of the partial hypothesis test (t-test) using SPSS, the partial test results can be seen in Table 3.9 below:

Table 3.9 Partial Test Results (T Test)

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.104	4.441	.000
Financial Knowledge (X1)	.196	2.624	.010
Financial Attitude (X2)	.195	3.049	.003
Financial Self Efficacy (X3)	.202	2.784	.006
Financial Socialization (X4)	.408	7.402	.000
Dependent Variable: Financial Management Behavior			

Source: Processed Data, 2025

Based on the results of the partial test (t-test) in Table 3.9 above, the results can be explained as follows:

1. The calculated t-value for the Financial Knowledge (X1) variable is $2.624 >$ the table t-value of 1.655 and the significance value is $0.010 < 0.05$, so it can be concluded that H_0 is rejected and H_a is accepted. Thus, it can be concluded that partially, Financial Knowledge has a positive and significant effect on Financial Management Behavior. This finding is consistent with the research by [23], which also concluded that financial knowledge has a significant positive impact on financial management behavior.
2. The calculated t-value for the Financial Attitude (X2) variable is $3.049 >$ the table value of 1.655, and the significance level is $0.003 < 0.05$. Therefore, it can be concluded that H_0 is rejected and H_a is accepted. Thus, it can be concluded that Financial Attitude has a positive and significant influence on Financial Management Behavior. This finding aligns with the study by [24], which also found that financial attitude has a significant positive effect on financial management behavior.
3. The t-value of the Financial Self-Efficacy (X3) variable is $2.784 >$ t-table value of 1.655 and the significance value is $0.006 < 0.05$, so it can be concluded that H_0 is rejected and H_a is accepted. Thus, it can be concluded that partially, Financial Self-Efficacy has a positive and significant influence on Financial Management Behavior. This means that Financial Self-Efficacy has a positive and significant influence on Financial Management Behavior. This finding is consistent with the research by [25], which concluded that financial self-efficacy has a significant positive effect on financial management behavior.
4. The t-value of the Financial Socialization (X4) variable is $7.402 >$ the table value of 1.655 and the significance value is $0.000 < 0.05$, so it can be concluded that H_0 is rejected and H_a is accepted. Thus, it can be concluded that partially, Financial Socialization has a positive and significant influence on Financial Management Behavior. This result

aligns with the study by [26], which found that financial socialization has a significant positive effect on financial management behavior.

IV. CONCLUSIONS

This study collected data from 150 respondents who worked as civil servants (PNS) in Ketapang Regency. Based on regression analysis, the resulting model shows the following equation: $Y = 1.104 + 0.196 X_1 + 0.195 X_2 + 0.202 X_3 + 0.408 X_4$. The correlation coefficient (R) of 0.694 indicates a fairly strong relationship between Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Financial Socialization on Financial Management Behavior. The coefficient of determination (R^2) value of 0.482 indicates that 48.2% of the variance in Financial Management Behavior can be explained by the four variables, while the remaining 51.8% is influenced by other factors not examined in this study. The simultaneous test (F-test) shows that the four variables significantly and positively influence financial management behavior. Meanwhile, the partial test (t-test) shows that each variable has a significant influence on Financial Management Behavior. Based on the findings of this study, it is recommended that future research expand the scope of variables by including other factors that may influence financial management behavior, such as financial experience, self-control, and financial skills. Further research is expected to provide a more comprehensive understanding of the factors influencing financial management, particularly among individuals working in Ketapang District.

REFERENCES

- [1] OJK dan BPS, "SP OJK dan BPS Umumkan Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2024," 2024. [Online]. Available .
- [2] A. F. Firdaus and A. Kadarningsih, "Peran Financial Sosialization, Financial Self-Efficacy Dan Financial Knowledge Terhadap Financial Management Behavior Generasi Z," *Jurnal Akuntansi, Ekonomi dan Manajemen Bisnis*, vol. 3, no. 3, pp. 415-425, 2023.
- [3] K. Rindi and I. M. P. Adiputra, "Pengaruh Financial Self Efficacy, Financial Knowledge dan locus of control terhadap pengelolaan keuangan pribadi mahasiswa fakultas ekonomi universitas pendidikan ganesha," *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, vol. 13, no. 03, pp. 769-778, 2022.
- [4] D. Aditya, "Pengaruh Financial Knowledge, Financial Attitude, dan Income terhadap Financial Behavior pada Usaha Mikro kecil dan Menengah di Kecamatan Marpoyan Damai Pekanbaru," *Jurnal Ekonomi KIAT*, vol. 32, no. 2, 2021.
- [5] A. A. O. Besri, "Pengaruh Financial Attitude, Financial Knowledge Dan Locus Of Control Terhadap Financial Management Behavior Mahasiswa S-1 Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta," 2018.
- [6] V. P. Dewanti and N. Asandimitra, "Pengaruh Financial Socialization, Financial Knowledge, Financial Experience terhadap Financial Management Behavior

- dengan Locus of Control sebagai Variabel Mediasi pada Pengguna Paylater," Jurnal Ilmu Manajemen, vol. 9, no. 3, pp. 863-875, 2021. [Online]. Available: <https://doi.org/10.26740/jim.v9n3.p863-875>.
- [7] N. L. Rizkiawati and N. Asandimitra, "Pengaruh demografi, financial knowledge, financial attitude, locus of control dan financial self-efficacy terhadap financial management behavior masyarakat surabaya," Jurnal Ilmu Manajemen (JIM), vol. 6, no. 3, pp. 93-103, 2018.
- [8] N. M. E. Putri and S. Andarini, "Pengaruh self control dan financial attitude terhadap financial management behavior pengguna layanan buy now pay later," Jurnal Ekonomi Akuntansi Dan Manajemen, vol. 21, no. 1, pp. 60-74, 2022.
- [9] I. W. Sari, J. Susyanti, and M. A. Salim, "Pengaruh Financial Literacy, Financial Attitude Dan Pendapatan Terhadap Perilaku Pengelolaan Keuangan Pada Pelaku Umkm Fashion Di Kota Batu," E-JRM: Elektronik Jurnal Riset Manajemen, vol. 9, no. 05, 2020.
- [10] Y. Ardhana and R. Linda, "Pengaruh Financial Technology, Financial Literacy, Financial Attitude, Dan Locus Of Control Terhadap Financial Management Behavior (Studi Kasus Pada Mahasiswa Perguruan Tinggi Di Kota Pekanbaru)," Jurnal Ekonomi Manajemen Bisnis Syariah Dan Teknologi, vol. 2, no. 2, pp. 188-200, 2023.
- [11] I. Herdjiono and A. L. Demanik, "Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behaviour," Jurnal Manajemen Teori Dan Terapan, vol. 9, no. 3, pp. 226-241, 2016.
- [12] S. Harianto and Y. Isbanah, "Pengaruh Financial Knowledge, Pendapatan, Locus of Control, Financial Attitude, Financial Self-Efficacy, dan Parental Financial Socialization terhadap Financial Management Behavior Masyarakat di Kabupaten Sidoarjo," Jurnal Ilmu Manajemen, vol. 9, no. 1, pp. 241-252, 2021.
- [13] M. R. A. Hannes and R. R. Ramadhan, "Pengaruh Fintech payment, Literasi Keuangan dan Financial self efficacy Terhadap Manajemen Keuangan Pribadi Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Riau," JURNAL ILMIAH MAHASISWA MERDEKA EMBA, vol. 4, no. 1, pp. 1481-1492, 2025.
- [14] I. G. K. W. Bhakti, I. G. N. B. Gunadi, and I. W. Suarjana, "Pengaruh Financial Literacy, Financial Self Efficacy dan Locus of Control terhadap Financial Management Behavior pada Masyarakat di Kota Denpasar," Values, vol. 4, no. 1, pp. 131-138, 2023.
- [15] A. Silviana, T. Widyastuti, and S. Bahri, "Pengaruh Financial Knowledge, Financial Socialization Dan Financial Self-Efficacy Terhadap Financial Management Behavior Melalui Locus Of Control Sebagai Variabel Intervening Di Universitas Pancasila," JEBI| Jurnal Ekonomi Bisnis Indonesia, vol. 18, no. 1, pp. 74-86, 2023.
- [16] W. Wigati and H. Setyorini, "The influence of locus of control, lifestyle, and financial socialization, on financial management behavior in Shopee PayLater user students," Ecobisma (Jurnal Ekonomi, Bisnis dan Manajemen), vol. 11, no. 1, pp. 130-138, 2024.
- [17] A. Safitri and B. R. Kartawinata, "Pengaruh Financial Socialization Dan Financial Experience Terhadap Financial Management Behavior," Jurnal Ilmu Keuangan Dan Perbankan (JIKA), vol. 9, no. 2, pp. 157-170, 2020.
- [18] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D*, Bandung: CV Alfabeta, 2019.
- [19] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D*, Bandung: CV Alfabeta, 2022.
- [20] S. Siregar, *Statistik Parametrik Untuk Penelitian Kuantitatif. Di lengkapi dengan perhitungan manual dan aplikasi SPSS Versi 17*, Jakarta: Bumi Askara, 2020.
- [21] V. W. Sujarweni, *Metodelogi Penelitian Bisnis & Ekonomi*, Yogyakarta: Pustakabarupress, 2019.
- [22] I. Ghazali, *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*, Semarang: Badan Penerbit Universitas Diponegoro, 2018.
- [23] M. Melvin and J. Winarto, "Pengaruh Financial Knowledge Dan Parental Income Terhadap Financial Management Behaviour Mahasiswa Jurusan Manajemen Universitas Kristen Maranatha Bandung," Jurnal Keuangan dan Bisnis, vol. 22, no. 1, pp. 144-159, 2024.
- [24] U. A. Nadzirroh, A. Malikah, and M. Bastomi, "Pengaruh Islamic Financial Literacy, Financial Knowledge dan Financial Attitude Terhadap Financial Management Behavior (Studi Pada Santri Pondok Pesantren Sabilurrosyad Malang)," E-JRM: Elektronik Jurnal Riset Manajemen, vol. 14, no. 01, pp. 1137-1147, 2025.
- [25] M. R. A. Rahim and S. Padikromo, "Pengaruh Financial Literacy Dan Financial Self Efficacy Terhadap Financial Management Behavior Mahasiswa Fakultas Ekonomi Universitas Singaperbangsa Karawang," Jurnal Ilmiah Wahana Pendidikan, vol. 10, no. 1, pp. 608-615, 2024.
- [26] N. Hidayat, A. Muhson, and M. Firdaus, "Pengaruh Locus of Control, Financial Socialization Dan Parental Norms Terhadap Financial Management Behavior Dengan Financial Literacy Sebagai Variabel Intervening Pada Mahasiswa Pendidikan Ekonomi Universitas Negeri Makassar," PROMOSI: Jurnal Program Studi Pendidikan Ekonomi (e-Journal), vol. 12, no. 1, pp. 205-219, 2024.