
FINANCIAL MANAGEMENT BEHAVIOR OF COLLEGE STUDENTS: POTENTIAL FACTORS AND TRI-NGA

Teguh Erawati¹, Wiwin Leona Gadi Rara^{2*}
Fakultas Ekonomi Universitas Sarjanawiyata Tamansiswa, Yogyakarta, Indonesia
E-mail: eradimensiarch@gmail.com, wiwinleonagadi01@gmail.com

DOI: <https://doi.org/10.56457/jimk.v12i2.556>

Received: June 9, 2024

Accepted: November 30, 2024

Published: December 05, 2024

ABSTRACT

This study aims to confirm the influence of financial literacy and Tri-Nga teaching, which includes Ngerti (Understanding), Ngroso (Feeling), and Ngelakoni (Doing), on student financial management behavior. The study population and sample consisted of 106 students majoring in Accounting at Sarjanawiyata Tamansiswa University. Data collection was conducted through the use of questionnaires, while data analysis used validity and reliability test techniques to assess data quality. Furthermore, classical assumption tests such as normality, heteroscedasticity, and multicollinearity were used to ensure data conformity with the assumptions required in regression analysis. Hypothesis results were obtained from the analysis using the T, F, and R2 tests using SPSS version 23 software. From these results, it is concluded that financial literacy has a positive and significant impact on student financial management behavior. Meanwhile, the Tri-Nga Teachings also showed a positive and significant impact on students' financial management behavior. Simultaneously, financial literacy and Tri-Nga Teachings also have a positive and significant influence on students' financial management behavior.

Keywords: Financial Literacy, Tringa Teachings, Student Financial Management Behavior

INTRODUCTION

Students are considered as a potential generation to improve financial literacy as they are considered as agents of change that can drive improvements in Indonesia. However, some students may not be ready to face the challenges of managing finances for various reasons. One of them is dependence on their parents' financial support, so they can rely on their parents when they run out of pocket money. Meanwhile, students who work part-time are still a minority compared to those who rely on pocket money from their parents (Sari and Listiadi 2021).

Financial management is an important skill throughout life, and students' lack of motivation and skills in managing their own finances is an issue that needs to be addressed. This shows the need for students' ability to manage their finances, which includes an understanding of finance and a mindset related to finance. Financial literacy can be acquired through various means such as courses, readings and seminars, while attitudes towards finance are

often influenced by one's mental state and inner feelings.

Research shows that fewer students record personal expenses or save money to manage their own finances. Wulandari and Hakim (2013) argue that there are several factors that cause a lack of skills in personal financial management, lack of parental supervision, and the tendency to seek momentary pleasure. In addition, there are still students majoring in accounting who have not been able to apply financial knowledge in their daily activities, observing the importance of financial literacy in managing money wisely (Teguh Erawati, 2023) Students who are tempted by lifestyle and consumption trends may tend to spend money excessively if they do not have optimal financial management skills. Therefore, it is necessary for students to acquire sufficient financial management skills to avoid being trapped in unproductive consumptive behavior. In conclusion, financial management involves wise use of pocket money and proper budgeting, in accordance with the opinion of Herawati (2015).



One aspect that influences actions in student financial management behavior is financial literacy because in all aspects of personal finance it does not lie in making it difficult to use existing money, but in the hope that individuals can enjoy life with the right financial resources. And financial literacy is a basic need for everyone to avoid financial problems (Sampoerno and Asandimitra 2021). Wahyudi and Tristiarto (2022) argue that financial literacy is the ability to make informed judgments and make effective decisions about the use and management of money. Meanwhile, according to (Garman and Forgue in Arianti 2018) states that financial literacy is knowledge and understanding of the facts needed to manage personal finances so that they are able to manage finances properly.

The second aspect that influences student financial management behavior is the Tringa Teaching. The tri-nga teaching is a teaching that uses Ki Hadjar Dewantara's practice guidelines which include *ngerti*, *ngrasa*, and *nglakoni*. According to this educational model, children are not only taught about their intellectual abilities (Ki Hajar Dewantara's term), but must also balance *ngroso* (emotional) and *nglakoni* (psychomotor) abilities. Once students understand Tringa, it will be very easy for them to apply it and achieve their goals. The close relationship between Tringa and student financial management behavior can be seen from the behavior of students understanding, and practicing how to manage finances (Erawati, Kusuma, and Yanto 2024). So the purpose of this study is to find out the process of implementing the tri-nga to instill noble character in Civic Education lectures and student activities in implementing the tri-nga to instill noble character in Civic Education Lectures (Febriyanti 2021). The benefits of this teaching are that a person has an independent and independent spirit, a national spirit, and remains sensitive to international developments, has a pioneer spirit and develops the potential possessed by nature (Masitoh & Cahyani, 2020). Therefore, tri-nga consists of three concepts, namely:

1. *Ngerti* (Cognitive) usually means understanding, knowing or understanding is a person's effort to gain knowledge of something that wants to be known or unintentionally through the five senses. In this cognitive aspect a person will be able to about something, identify and produce a concept from the new knowledge that a person gets.
2. *Ngerasa* (Affective) or feeling means the affection phase where a person feels and lives what is known, not just understanding but finding meaning in it. It can be seen from the change in attitude due to the new knowledge obtained previously.
3. *Ngelakoni* (Psychomotor) or running is the motor aspect where a person acts, works, does something or skills because of the new knowledge he learned before.

This study has differences from previous research entitled "The Effect of Financial Literacy, and Lifestyle on Student Financial Management Behavior" the difference contained in this study is that researchers added a new independent variable, namely the tri-nga teaching (*Ngerti*, *Ngroso*, *Nglakoni*). The importance of this research is to provide information to future researchers and also provide new knowledge about how tri-nga teachings and financial literacy affect how accounting students at Sarjanawiyata Tamansiswa University manage their finances. This study aims to expand and improve knowledge about how financial literacy, and tri-nga teachings have an impact on student financial management behavior and to provide knowledge on how factors can play a role well in this study.

Literature Review

Theori of Financial Behavior

The theory is used to provide an explanation of the relationship between financial literacy and Theory of Planned Behavior (TPB) has a relationship with student financial behavior. In it, there is a perceived behavior control factor which is defined as the perception of the ease or difficulty of performing a behavior. TPB (Theory of Behavioral Planning) is a conceptual framework whose main purpose is to describe

internal behavioral problems. This theory argues that individuals tend to take deliberate action when they take all information into explicit and implicit consideration and the impact of the actions taken Ajzeln (1991). The most important trigger in human behavior is the ultimate goal of the behavior. An individual's goal is to develop a code of ethics, which is a combination of attitudes and subjective norms that reflect individual behavior (Natawibawa, Irianto, and Roekhudin 2018).

According to the researchers, the appropriate theory in explaining the correlation between financial literacy, triangular teaching and student financial behavior is the Theory of Planned Behavior (TPB) because the Theory of planned behavior concludes that all human behavior is the result of the intention to perform a behavior as well as the ability to form conscious choices and decisions in doing so (volitional control).

Hypothesis Development

The Effect of Financial Literacy on Student Financial Management Behavior

The relationship between the level of financial literacy and student financial management behavior is that the higher the financial literacy, the better the student financial management behavior. This indicates that when students' knowledge and skills in managing finances increase, their behavior in managing finances also increases.

Financial literacy is one of the factors that influence students' financial behavior. (Chen and Volpe 1998) define that financial literacy is the knowledge to manage finances in financial decision making, where financial knowledge includes: general knowledge of personal finance, savings and loans, insurance, and investment. Putri & Sumiari (2021) argue that financial literacy is a basic need for everyone to avoid financial problems. According to the Financial Services Authority, financial literacy is defined as a series of processes or activities to increase the knowledge, competence,

skills of consumers and the wider community so that they are able to manage finances better (Financial Services Authority, 2014).

Based on the theory of planned behavior, the greater the ease of controlling behavior, the better the behavior possessed by the individual under consideration. Research conducted by Selcuk (2015) & Hamdani (2018), proves that financial literacy has a positive and significant effect on financial management behavior.

The results of this study, in accordance with the findings of previous research conducted by Sugiharti dan Maula (2019) Rohmanto & Sulsanti (2021), and (Rabbani et al. 2024), show significant results. They revealed that higher financial knowledge is positively correlated with better and wiser financial behavior. This finding is consistent with previous research conducted by Laily (2016), Quirira and Hanafi (2016), and Anugrah (2018), which confirms that knowledge of financial literacy becomes a foundation in daily decision making. Thus, the higher a person's financial knowledge and skills, the wiser his financial behavior and more effective in managing finances, as has been proven in research by Fatimah and Susanti (2018). Based on this explanation, the proposed hypothesis is as follows:

H1: Financial Literacy Has a Positive Effect on Student Financial Management Behavior.

The Effect of Tri-Nga Teachings on Student Financial Management Behavior

The relationship between tri-nga variables and financial management behavior is mutually supportive and has a positive relationship with teaching in Taman Siswa Tri-nga can affect the ability and skills in managing student finances.

Tri-nga teaching, Ngerti (Understanding), Ngroso (Feeling), Ngelakoni (Running) is an operational guideline for practice taught by Ki Hadjar Dewantara emphasizing the development of cognitive, emotional, and spiritual aspects of children. This learning model

aims for children to not only get education intellectually (cognitive), in accordance with the concept emphasized by Ki Hadjar Delwantara 'melngelrti', but there must be a balance with ngroso (affective) and nglakoni (psychomotor). That is, the purpose of learning is to develop students' knowledge of what they have learned, to hone their ability to develop the understanding they have understood, and to develop the skills they have learned in accordance with the theory of planned behavior, which was elaborated by Ajzeln (1985), a social theory that estimates that human behavior, the result of considerations that are influenced by controlling attitudes, norms, and attitudes, is the main reason for human behavior. Thus, it is expected that after the child undergoes the learning process, he can understand with his mind, understand with his perception, and be able to implement or apply the knowledge that has been learned.

Research (Nufus and Imawati 2020), with research results showing that the implementation of tri-nga is quite good with evidence of growing enthusiasm and student educational achievements, which means that the more optimal the formation of commendable behavior and the application of understanding of tri-nga, the higher the level of understanding and teachings held. a person, the higher their achievement and motivation will be. supported by research by Indarti (2019) and Putri (2019) so it can be said that the teachings of tringa have a significant influence on financial management behavior, so the hypothesis proposed is as follows:

H2: Tri-Nga Teachings Have a Positive Influence on Student Financial Management Behavior.

METHOD

Population and Sample

The population and sample taken in this study included 106 students from the 2020-2023 class from the Faculty of Economics, Bachelorwiyata Tamansiswa University, totaling 106 people. The research method applied is quantitative. The sampling approach used is convenience sampling which is defined as random sampling. coincidentally, where a questionnaire in the form

of a Google form is given or handed over to someone else so that it can be distributed again to respondents in order to get more data. Opinion (Sugiyono 2015), regarding convenience sampling is a method of limiting the sample through selecting free samples that are in accordance with the wishes of the researcher. The sample return technique is a technique for collecting samples that are chosen freely without any criteria or opportunities (Ul'fah Hernaeny 2021).

Operational definitions and indicators

a. Financial Literacy

Financial literacy is a combination of awareness, knowledge, skills, attitudes and behavior that a person needs to have to make healthy financial decisions and ultimately achieve individual financial prosperity and also a person's ability to manage finances with the knowledge they have (Raaij, 2016). Financial literacy indicators: Understanding financial concepts, Understanding financial products, and Ability to use financial knowledge

b. Tri-Nga Teachings (Ngerti, Ngroso, Nglakoni)

Tri-nga is a practical operational guideline taught by Ki Hadjar Dewantara which includes understanding, feeling and feeling. In education, it is intended that children are not only educated intellectually (cognitively), in Ki Hajar Dewantara's term 'understanding', but must have a balance with ngroso (affective) and ngelakoni (psychomotor) (Ki Hajar Dewantara, 1923). Indicators of tri-nga teachings: Ngerti (Understanding), Ngroso (Feeling) and Ngelakoni (Doing).

c. Student Financial Management Behavior

Financial management behavior has a big influence on a person's future and choices to avoid excessive financial problems. By managing one's own finances, it means that someone can take responsibility for themselves Yunita (2020). Indicators of student financial management behavior: Re-spending as needed, paying obligations on time, planning finances for future needs, saving, and setting aside money for personal needs.

RESULT and DICUSSION
Table 1. Data collection results

Keterangan	jumlah
Total Responden yang terkumpul melalui google form	108
Respondent yang di-outlier	(2)
Responden yang diolah	106

Sumber : Data Primer (2024), diolah

Table 2. Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Management Behavior	106	9	30	26,45	3,266
Financial Literacy	106	14	40	32,68	4,888
Tri-Nga Teachings	106	12	30	25,62	3,727

Source: SPSS data, processed 2024

Based on table 4.6, it can be seen that the number of data (N) is 106. Financial Literacy (X1) has an average value of 32.68 with a standard deviation of 4.888, a maximum value of 40 and a minimum value of 14. This explains that some respondents answered in agreement with this. financial literacy. The tri-nga teachings (X2) have an average value of 25.62 with a standard deviation of 3.727, a maximum value

of 30 and a minimum value of 12. This explains that some respondents answered agreeing with the tri-nga teachings. Financial management behavior (Y) is seen from the minimum value of 9 and maximum value of 30, standard deviation of 3.266 and average value of 26.45. This explains that some respondents answered in agreement regarding financial management behavior

Table 3. Normality Test results
One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
N	106
Normal Parameters ^{a,b}	Mean ,0000000 Std. Deviation 5,76314866
Most Extreme Differences	Absolute ,060 Positive ,049 Negative -,060
Kolmogorov-Smirnov Z	,060
Asymp. Sig. (2-tailed)	,200 ^{c,d}

Source: SPSS data processed in 2024

Based on the results from Table 3, the normality test shows that the Kolmogorov-Smirnov Z value is 0.200 with asymptotic significance (2-tailed). Because the asymptotic significance

value (2-tailed) is greater than 0.05 (5%), the conclusion can be drawn that the data has a normal distribution.

Table 4. Multicollinearity Test Results
Coefficients^a

Collinearity Statistics		
Model	Tolerance	VIF
(Constant)		
Financial Literacy	,408	2,448



Tri-Nga Teachings	,520	1,923
-------------------	------	-------

a. Dependent variable: Student Financial Management Behavior (Y). Data processed from SPSS software in 2024.

The SPSS analysis results in table 4 show that the multicollinearity test for each independent variable produces a VIF value of less than 10 (0.1). Therefore, it can be concluded that there is no indication of the existence of multicollinearity in this regression model.

Tabel 5. Heteroscedasticity Test Results

Modal	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,830	2,723		,672	,503
Financial Literacy	-,116	,072	-,209	-1,623	,108
Tri-Nga Teachings	-,082	,092	-,119	-,892	,375

Source: SPSS data processed in 2024

According to table 5 presented above, the significance value for each independent variable shows a number > 0.05. Thus, it can be concluded that in this test, there are no signs of heteroscedasticity in the independent variables.

Table 6. T Test Results
Coefficients^a

Model	Unstandardized Coefficients			t	Sig	Description
	B	Std. Error				
1 (Constant)	33,465	3,476	9,627	,000		
Financial Literacy (X1)	1,601	,130	12,327	,000	Supported	t
Tri-Nga Teachings (X2)	1,196	,101	11,883	,000	Supported	

a. The dependent variable in this study is Student Financial Management Behavior (Y).

Source: SPSS data processed, 2024

Based on table 8, above it can be concluded that:

Based on the results of data management, the financial literacy variable (X1) obtained a t-count value of 12.327, a significant value > 0.05, namely 0.000, obtained a t-table of 1.983, this shows that the t-count was 12.327 > t-table 1.983. So it can be concluded that H1 is supported. This means that financial literacy has a positive impact on students' financial management behavior.

Based on the results obtained in data management for the tri-nga teachings variable (X2), the t count was 11.883 and a significant value of 0.000. The significance value was less than 0.05, namely 0.000, the t table was 1.983, this shows that the t count was 11.883 > t table 1,983. So it can be concluded that H2 is supported. This means that tri-nga teachings have a positive effect on students' financial management behavior.

Table 7. F Test Results
ANOVA^a



Model	Sum of squares	Df	Mean Square	F	Sig.
Regression	6774,608	3	2258,203	159,068	,000 ^b
Residual	1448,043	102	14,197		
Total	8222,651	105			

Source: SPSS data processed in 2024

Based on the results of analysis using the SPSS program, the calculated F value of 159.068 exceeds the F table value of 0.05. Therefore, this hypothesis can be accepted. It can be concluded that in this context, the hypothesis which states

that there is a simultaneous influence of Financial Literacy (X1) and Tri-Nga Teachings (X2) on Student Financial Management Behavior (Y) at the Faculty of Economics, Bacheloriwiyata Tamansiswa University can be accepted.

Table 8. Coefficient of Determination Test Results (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,908	,824	,819	3,768

Source: SPSS data processed in 2024

Based on table 7, the adjusted R square value of 0.819 shows that the Financial Literacy and Tri-Nga Teachings variables provide a significant contribution of 81.9% to student financial management behavior. The remaining 18.1% may be influenced by other factors not included in this study or variables not discussed.

DICUSSION

The Influence of Literacy on Student Financial Management Behavior

In this study, hypothesis 1 proposed is the influence of literacy. Based on the results of hypothesis 1 testing, the results show that the financial literacy variable influences students' financial management behavior. Therefore, it is proven by the results based on table 4.16 in the T test which explains that financial literacy has an influence on students' financial management behavior. This can be seen from the significant value of $0.000 < 0.05$ with the calculated t value of $12.327 > t$ table 1.983, so that H1 in the research is accepted. Thus, it can be concluded that financial literacy has an influence on students' financial management behavior.

The results of this research show that financial literacy has a positive effect on students' financial management behavior because students have good financial knowledge and are wise in managing their finances. This shows that students have mastered the required knowledge and abilities. The results of this research are in line with

research conducted by Suljiharti & Maulla (2019), Rohmanto & Sulsanti (2021) and Rahmawati et al., (2022) which obtained significant results. This can be seen from the higher a person's financial knowledge, the better and wiser their financial behavior, where financial literacy knowledge is the basis for decision making in everyday life. This is in line with the results of previous research which shows that financial literacy has a significant influence on students' financial behavior. Laily (2013), Quirira and Hanafi (2016) and Anugrah (2018). which means that the higher a person's financial knowledge and ability to implement financial aspects, the more wise financial behavior and effective financial management will be produced.

This is in line with the theory of planned behavior, the greater the ease in controlling behavior, the better the behavior of the individual being considered. Research conducted by Selcuk (2015) & Hamdani (2018), proves that financial literacy has a positive and significant influence on financial management behavior.

Tri-Nga Teachings on Student Financial Management Behavior

In this study, hypothesis 2 proposed is the teachings of tri-nga. Based on the results of hypothesis 2 testing, the results showed that the tri-nga teaching variable had a positive effect on financial management behavior. Therefore, it is

proven by the results based on table 4.16 in the T test which explains that the tri-nga teachings have an impact on financial management behavior. This can be seen from the significance value of $0.000 < 0.05$ with a calculated t value of $11.883 > t$ table 1.983, so that H2 in the research is accepted. With that, it can be concluded that the tri-nga teachings have an influence on financial management behavior.

The results of this research show that the tri-nga teachings have a positive influence on financial management behavior, therefore, the tri-nga teachings (Understand, Ngroso, Nglakoni) teach us about reminding us of all our life directions or ideals that require understanding, awareness and sincerity in implementation, just knowing and understanding is not enough if you don't realize it and it means nothing if you don't implement it and fight for it.

This is in line with the TPB or Theory of Reasoned Action (TRA) proposed by Ajzeln (1985) under tri-nga which is a social theory that predicts human behavior, the result of considerations which are influenced by controlling attitudes, norms, and attitudes are the main reasons for decision-making behavior. decision. Thus, it is hoped that after the child undergoes the learning process, he can understand with his mind, understand with his feelings, and be able to carry out or implement the knowledge he has acquired in everyday life.

In Nufus & Irnawati's (2020) research, the results showed that the implementation of tri-nga teachings was quite good with evidence of growing enthusiasm for learning in students. This means that the better a person applies noble morals and tri-nga teachings, the higher their achievements and desires will be and is supported by research by Indarti (2019) and Putri (2019) so it can be said that Tringa teachings have a significant influence on financial management behavior.

CONCLUSION

From the results of this research, several things can be concluded as follows: Financial literacy has a positive and significant impact on students' financial management behavior. This means that students who have a strong

knowledge and understanding of finance tend to demonstrate better financial behavior as well. (Napitupulu, Ellyawati, and Astuti 2021). Tri-Nga teachings also have a positive impact on financial management behavior. This shows that the principles and teachings applied in everyday life can also influence how a person manages their finances (Prastyatini and Utami 2024).

Financial literacy and tri-nga teachings, together contribute to having a significant impact on how students manage their finances. This emphasizes the importance of understanding finances and applying values in achieving success in managing personal finances.

REFERENCES

- Chen, Haiyang, and Ronald P. Volpe. 1998. "An Analysis of Personal Financial Literacy among College Students." *Financial Services Review* 7(2):107–28.
- Erawati, Teguh, Hadri Kusuma, and Afri Yanto. 2024. "Pengaruh Tri Nga, Ekspektasi Pendapatan Dan Pemahaman Akuntansi Terhadap Minat Berwirausaha." *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi Undiksha* 15(01):221–34.
- Fatimah, Nur, and S. Susanti. 2018. "Pengaruh Pembelajaran Akuntansi Keuangan, Literasi Keuangan, Dan Pendapatan Terhadap Perilaku Keuangan Mahasiswa Fakultas Ekonomi Universitas Muhammadiyah Gresik." *Jurnal Pendidikan Akuntansi (JPAK)* 6(1):48–57.
- Febriyanti, Natasya. 2021. "Implementasi Konsep Pendidikan Menurut Ki Hajar Dewantara." *Jurnal Pendidikan Tambusai* 5(1):1631–37.
- Laily, Nujmatul. 2016. "Pengaruh Literasi Keuangan Terhadap Perilaku Mahasiswa Dalam Mengelola Keuangan." *Journal of Accounting and Business Education* 1(4).
- Napitupulu, Jeremia Hasiholan, Noor Ellyawati, and Ratna Fitri Astuti. 2021. "Pengaruh Literasi Keuangan Dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Kota Samarinda." *Jurnal Pendidikan Ekonomi (JUPE)* 9(3):138–44.

- Natawibawa, I. Wayan Yeremia, Gugus Irianto, and Roekhudin Roekhudin. 2018. "Theory of Reasoned Action Sebagai Prediktor Whistleblowing Intention Pengelola Keuangan Di Institusi Pendidikan." *Jurnal Ilmiah Administrasi Publik* 4(4):310–19.
- Nufus, Achmad Busrotun, and Irnawati Irnawati. 2020. "Pengamalan Nilai-Nilai Ajaran 'Tringa' Ki Hadjar Dewantara Dalam Menyikapi Pandemi Covid 19." *JURNAL KALACAKRA: Ilmu Sosial Dan Humaniora* 1(1):45–54.
- Prastyatini, Sri Lestari Yuli, and Regita Ummi Ashari Cahya Utami. 2024. "Financial Literacy: Social Environment, Self-Control, and Tamansiswa 'Tri-Nga' Teachings on Student Financial Behavior." Pp. 746–57 in *Proceeding International Conference on Accounting and Finance*.
- Rabbani, Agum Akbar, Naelati Tubastuvi, Ika Yustina Rahmawati, and Dian Widyaningtyas. 2024. "Pengaruh Literasi Keuangan, Status Sosial Ekonomi, Lingkungan Sosial, Locus Of Control dan Gaya Hidup Terhadap Perilaku Pengelolaan Keuangan Mahasiswa." *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 8(1):456–75.
- Sampoerno, A. E., and Nadia Asandimitra. 2021. "Pengaruh Financial Literacy." *Income, Hedonism Lifestyle, Self-Control, Dan Risk Tolerance Terhadap Financial Management Behavior Pada Generasi Milenial*.
- Sari, Novi Ratna, and Agung Listiadi. 2021. "Pengaruh Literasi Keuangan, Pendidikan Keuangan Di Keluarga, Uang Saku Terhadap Perilaku Pengelolaan Keuangan Dengan Financial Self-Efficacy Sebagai Variabel Intervening." *Jurnal Pendidikan Akuntansi (JPAK)* 9(1):58–70.
- Sugiharti, Harpa, and Kholida Atiyatul Maula. 2019. "Pengaruh Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa." *Accounthink: Journal of Accounting and Finance* 4(2).
- Sugiyono, Sugiyono, and Puji Lestari. 2021. "Metode Penelitian Komunikasi (Kuantitatif, Kualitatif, Dan Cara Mudah Menulis Artikel Pada Jurnal Internasional)." *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 8(1):456–75.
- Teguh Erawati, Yeni Nuryati Lende. 2023. "Keuangan Mahasiswa." *Jurnal Ilmiah Mahasiswa AKuntansi* 14(04):986–97.
- Ul'fah Hemaeny, M. Pd. 2021. "Populasi Dan Sampel." *Pengantar Statistika* 1(33):342–51.