

## ANALYSIS OF THE FACTORS DETERMINING FINANCIAL MANAGEMENT IN STUDENTS AT THE ECONOMICS FACULTY

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### Abstract

*This research aims to determine the effect of lifestyle, self-control, and spiritual intelligence on the financial management of students in the Faculty of Economics, State University of Jakarta. The method used in this research is quantitative method. The population in this research is the students of the Faculty of Economic State University of Jakarta in the year 2018 with a total of 268 people. The sample used were as many 158 people using proportional random sampling techniques. The data collection method used is a survey method with a questionnaire. The data analysis techniques used are descriptive statistical analysis, multiple regression analysis test, normality test, linearity test, t test, F test, and coefficient of determination test. Tests from the analysis show that lifestyle, self-control, and spiritual intelligence partially and simultaneously have a positive and significant effect on financial management. This shows that the higher the level of lifestyle, self-control, and spiritual intelligence of students, the higher the level of financial management.*

Keywords: *Lifestyle, Self-Control, Spiritual Intelligence, Financial Management*

### 1. INTRODUCTION

Indonesia is currently in the era of the industrial revolution and digital literacy. Technological developments at this time have also influenced many aspects of people's lives (Saputra, 2021). People are encouraged to meet higher life needs and can even lead to consumptive behavior if they cannot manage their finances wisely. According to Coskun & Dalziel (2020) money is often a source of considerable problems in this day and age, this is because almost all human activities involve money. Seeing how important money is in people's lives today, it triggers people to be able to manage or respond to their personal finances properly and wisely.

Financial management in the community is very important so that all activities in the management of financial resources are structured and systematic (Hajjalikhani, 2008). However, data in a survey conducted by OJK in 2017 actually shows that only 54.9% of Indonesians prepare their monthly financial budget. From 54.9% budgeting, only 30.7% are committed to carrying out the financial plan that has been prepared (Financial Services Authority, 2017). Based on these data, we can see that some Indonesian people do not know how to optimize good finances. This problem is in line with the results of research that explains the small behavior of student financial management by Suryanto (2017) that students in their financial behavior in general tend to be unstable. According to Kulsum (2019) These financial problems arise because students do not record between income and expenses which makes it difficult for them to control their personal expenses.

Research from Dewi et al. (2017) also found data that students allocate their spending for pleasure needs by 46% of the total expenditure, while for educational needs and savings the percentage is smaller, which is only 14%. In fact, the need for learning is more important to support learning activities and saving is very useful for the future. However, based on the data above, it is known that there are still students who cannot manage their finances properly because they do not prioritize their needs. Low financial management behavior is still the main cause of financial failure among students. This can make students have more extravagant behavior and trigger other financial problems in the future. Financial management behavior is built in order to achieve financial prosperity.

Many studies related to efforts to find other factors that influence financial management behavior have been carried out. Financial management is defined as an individual's ability to manage, store, organize, and plan finances in their daily lives (Gunawan et al., 2020). According to Sigo et al. (2018) Financial management is not only addressed to an organization or agency, but is also needed for ourselves so that problems do not occur in the future in terms of unwanted expenses. According to Natalia et al. (2019) explained that by managing personal finances, every human being knows the goals to be achieved, and utilizes financial resources optimally.

Lifestyle is a factor that influences financial management in this study. Lifestyle is a person's pattern as outlined in his activities, interests, and opinions when spending his funds and allocating his time (Azizah, 2020). Lifestyle is formed through social interaction and describes how a person socializes with his environment. Through lifestyle, a person is faced with financial decisions that must be taken.

Depending on the individual, lifestyle patterns will have either a positive or negative impact on a person's financial management behavior. According to research conducted by Putri and Lestari (2019), lifestyle influences financial management. In a separate study, Parmitasari et al. (2018) found that students' personal financial management is influenced by their lifestyle. This study's findings indicate that lifestyle is a factor that influences financial management.

Furthermore, the second factor is that financial management in this study is influenced by self-control. Self-control is a person's knowledge to recognize, regulate one's emotions and will when doing an action (Werner & Milyavskaya, 2019). Furthermore, the second factor that affects financial management in this study is self-control. Self-control is the ability to identify and regulate one's emotions and desires for action (Wicaksono & Nuryana, 2020). According to Mashud et al. (2021) The ability of someone who has not been maximized in self-control is not trying to use money wisely and not being able to control himself when making friends with his friends. Someone who has the right self-control will direct his behavior in a positive direction. Self-control will determine a person in behaving and acting on the quality of one's life.

The results of research related to self-control on financial management include research from Wicaksono & Nuryana (2020) which states that self-control has a significant influence on financial management behavior. Likewise the findings of Herlindawati (2017) that self-control has been shown to have a significant positive effect on students' personal financial management. However, the results of different studies conducted by Yousida et al. (2020) which states that there is no influence of self-control on financial management behavior in students.

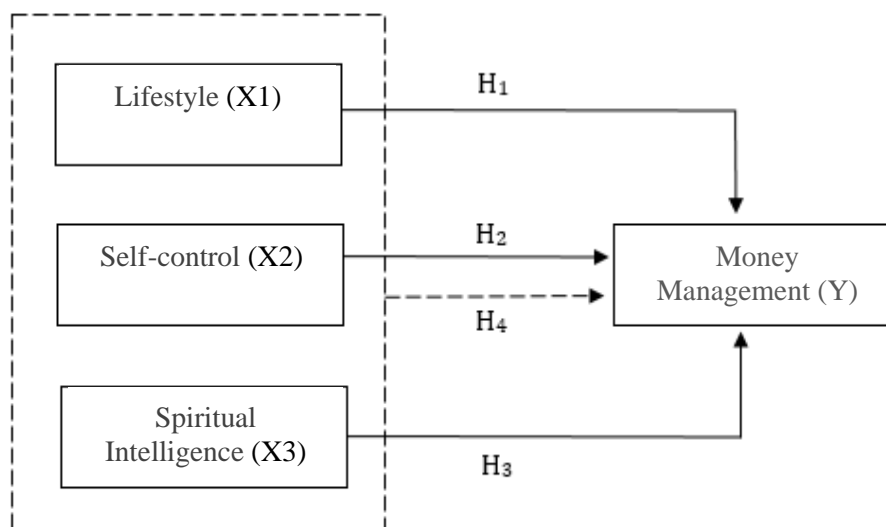
The last factor that affects financial management in this study is spiritual intelligence. According to Arganata & Lutfi (2019) Spiritual wisdom is the ability to live according to religious teachings and make decisions according to prevailing moral and religious teachings so that they can achieve their goals in life with a calm mind. Spiritual intelligence will encourage a person to have a positive attitude including being responsible, honest in doing all activities, and being independent (Ismail, 2016). Therefore, students can behave positively in every decision making if they have a high level of spiritual intelligence.

Spiritual intelligence is important in financial management. The higher a person's spiritual intelligence level, the better their financial management will be. This is because spiritual intelligence will encourage individuals to know the meaning and value of each behavior they do. Research from Hariani & Andayani (2019) stated that spiritual intelligence partially affects personal financial management. Likewise the results of Faridawati & Silvy (2017) concluded that spiritual intelligence has a positive but not significant effect on financial management. With spiritual intelligence, a person will think wisely and manifest how to manage money properly.

Based on the explanation and various problems that have been described above, the authors are encouraged to conduct research on student financial management. The factors that are predicted to influence financial management behavior among students are lifestyle, self-control, and spiritual intelligence.

## 2. RESEARCH METHOD

This study employs a quantitative approach and survey methods to investigate all research variables, which include three independent variables, namely lifestyle, self-control, and spiritual intelligence, and one dependent variable, namely financial management. Primary data are used for all variables in the research. The framework of this study is depicted in the figure below:



**Figure 1** Research Framework

The study was conducted to examine the effect of the independent variable on the dependent variable by distributing an online questionnaire containing statements compiled based on the indicators of each variable to 268 students from the Faculty of Economics at the State University of Jakarta, class of 2018. Utilized sampling method is proportional random sampling. After using Isaac and Michael's formula with a 5% margin of error, a sample of 158 students was obtained. The distribution sample table is as follows:

**Table 1** Sample Distribution

Study program	Amount	Sample (Quantity/268 x 158)
Economic Education	78 people	46 people
Business Education	44 people	26 people
Office Administration Education	51 people	30 people
Accountancy	40 people	24 people
Management	55 people	32 people
<b>Total</b>	<b>268 people</b>	<b>158 people</b>

Source: edited by the author in 2022

### 3. RESULT AND DISCUSSION

#### 3.1. Research Result

##### 3.1.1. Multiple Regression Analysis

Regression analysis is used in research to prove whether there is a functional relationship or causal relationship between two or more independent variables on the dependent variable. The following are the results of multiple regression data processing using the SPSS application:

**Table 2** Multiple Regression Test Result

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.562	4.972		-.917	.360
	Lifestyle	.088	.035	.116	2,491	.014
	Self control	.274	.092	.244	2,993	.003
	Spiritual Intelligence	.681	.097	.586	7.006	.000

a. Dependent Variable: Financial Management

Source: SPSS V.25 (Output)

The results obtained in the form of a regression equation, namely  $Y = -4.562 + 0.088X_1 + 0.274X_2 + 0.681X_3$ . The regression equation shows that the constant value ( $\alpha$ ) is  $-4.562$ , this result means that the financial management variable has a value of  $-4.562$  if the lifestyle, self-control, and spiritual intelligence variables each value is 0. Then the lifestyle variable has a coefficient value. of 0.088.

This means that if the lifestyle variable experiences an increase in value, it will increase the value of the financial management variable by 0.088 with the assumption that the variables of self-control and spiritual intelligence have a fixed coefficient value. The self-control variable has a coefficient value of 0.274. This means that if the self-control variable experiences an increase in value, it will increase the value of the financial management variable by 0.274 with the assumption that lifestyle and spiritual intelligence have a fixed coefficient value. The spiritual intelligence variable has a coefficient value of 0.681. This means that if the spiritual intelligence variable experiences an increase in value, it will increase the value of the financial management variable by 0.681 with the assumption that lifestyle and self-control have a fixed coefficient value.

### 3.1.2. Normality Test

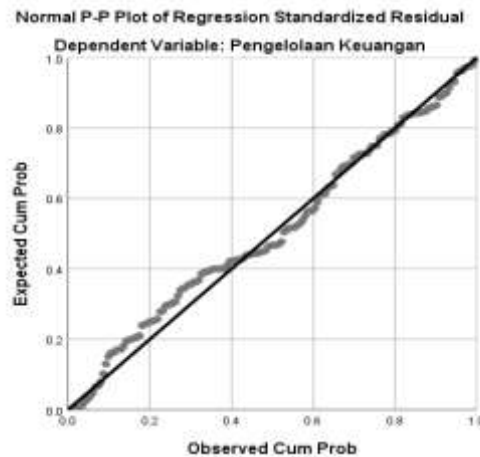
The normality test aims to see whether the dependent variable and the independent variable have a normal distribution or not. Researchers conducted an analysis using the Kolmogorov-Smirnov test with a significance level of 5% or 0.05. The results of the normality test can be seen in the following table:

**Table 3** Normality Test Result

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residual
N		158
Normal Parameters, b	Mean	.0000000
	Std. Deviation	5.73430124
Most Extreme Differences	Absolute	.067
	Positive	.049
	Negative	-.067
Test Statistics		.067
asympt. Sig. (2-tailed)		.081c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS V.25 (Output)

From the test results obtained Asymp. Sig. of  $0.081 > 0.05$  which means that the variables of lifestyle, self-control, spiritual intelligence, and financial management have data that are normally distributed. To strengthen the normality test, it can also be seen through the Normal Probability Plot in the following table:



Source: SPSS V.25 (Output)

**Figure 2** Normal Probability Plot Result

Based on the picture above, it can be seen that the data spreads around the normal line or diagonal line and there is no data deviation because the distance is too far from the normal line. So, it can be concluded that the data on lifestyle variables, self-control, spiritual intelligence, and financial management are normally distributed and have met the assumption of normality.

**3.1.3. Linearity Test**

Linearity test is used to determine whether the multiple regression model built by the variables has a linear relationship or not significantly. From the test the results obtained:

**Table 4** Linearity Test Result  
Lifestyle on Financial Management

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Financial Management * Lifestyle	Between Groups	(Combined)	14529,576	59	246,264	2.867	.000
		linearity	7574,220	1	7574,220	88.166	.000
		Deviation from Linearity	6955.355	58	119,920	1.396	.073
	Within Groups		8419,032	98	85.908		
	Total		22948.608	157			

Source: SPSS V.25 (Output)

Based on the results, it is known that the significance value for deviation from linearity

**REVIEW OF MULTIDISCIPLINARY EDUCATION, CULTURE AND  
PEDAGOGY  
(ROMEO)  
VOLUME 1 ISSUE 3 (2022)**

is  $0.073 > 0.05$ . This shows that there is a linear relationship between lifestyle variables and financial management.

**Table 5** Linearity Test  
Self Control of Financial Management

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Financial Management * Self Control	Between Groups	(Combined)	17671.208	40	441,780	9,794	.000
		linearity	15526.593	1	15526.593	344,225	.000
		Deviation from Linearity	2144,614	39	54,990	1,219	.209
	Within Groups		5277,400	117	45.106		
	Total		22948.608	157			

Source: SPSS V.25 (Output)

Based on the results, it is known that the significance value for deviation from linearity is  $0.209 > 0.05$ . This shows that there is a linear relationship between the variables of self-control and financial management.

**Table 6** Linearity Test  
Spiritual Intelligence on Financial Management

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Financial Management * Spiritual Intelligence	Between Groups	(Combined)	18631,967	35	532,342	15,045	.000
		linearity	17230,736	1	17230,736	486,987	.000
		Deviation from Linearity	1401.231	34	41,213	1.165	.270
	Within Groups		4316,640	122	35,382		
	Total		22948.608	157			

Source: SPSS V.25 (Output)

Based on the results, it is known that the significance value for deviation from linearity is  $0.270 > 0.05$ . This shows that there is a linear relationship between the variables of spiritual intelligence and financial management.

**3.1.4. t test**

The t-test is used to show how significant the independent variable is to the partially dependent variable and the independent variable is considered fixed. The ttable value in this study with a significance level of 0.05,  $df = n - k$  (n is the number of data and k is the number of variables) which is  $158 - 4 = 154$ , then the t table value is 1.97549. The results for the t test are as follows:

**Table 7 t test Result**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.562	4.972		-.917	.360
	Lifestyle	.088	.035	.116	2,491	.014
	Self control	.274	.092	.244	2,993	.003
	Spiritual Intelligence	.681	.097	.586	7.006	.000

a. Dependent Variable: Financial Management

Source: SPSS V.25 (Output)

From the test obtained tstatistic of lifestyle variables of 2.491. This means  $t_{\text{statistic}} 2,491 > t_{\text{table}} 197549$ . So, it can be concluded that the lifestyle variable partially has a significant influence on the financial management variable. Furthermore, the self-control variable is obtained tstatistic amounted to 2.993. This means  $t_{\text{statistic}} 2,993 > t_{\text{table}} 197549$ . So, it can be concluded that the self-control variable partially has a significant influence on the financial management variable. Then the spiritual intelligence variable is obtained  $t_{\text{statistic}}$  of 7,006. This means  $t_{\text{statistic}} 7.006 > t_{\text{table}} 197549$ . Hence, it can be concluded that the spiritual intelligence variable partially has a significant influence on the financial management variable.

**3.1.5. F Test**

The F test is used to determine the effect of the independent variables simultaneously or together on the dependent variable. The results for the F test are as follows:

**Table 8 F Test Result**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17786.101	3	5928,700	176,856	.000 <sup>b</sup>
	Residual	5162,507	154	33,523		
	Total	22948.608	157			

a. Dependent Variable: Financial Management

b. Predictors: (Constant), Spiritual Intelligence, Lifestyle, Self Control

Source: SPSS V.25 (Output)



Based on the results above, the calculated  $F_{\text{statistic}}$  is 176,856. For the value of  $F_{\text{table}}$  at a significance level of 0.05 with a value of  $df_1$  (number of variables – 1) that is  $4 - 1 = 3$  and the value of  $df_2$  ( $n - k$ ) is  $158 - 4 = 154$  of 2.66. This means  $F_{\text{statistic}}$  176,856 is greater than  $F_{\text{table}}$  2.66. Thus, it can be concluded that the variables of lifestyle, self-control, and spiritual intelligence simultaneously have a significant influence on financial management variables.

### 3.1.6. Coefficient of Determination Test ( $R^2$ )

The coefficient of determination test is used to find out how big the percentage of the influence of the independent variable's contribution is to the dependent variable. The results for the coefficient of determination test are as follows:

**Table 9** Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880 <sup>a</sup>	.775	.771	5.790
a. Predictors: (Constant), Spiritual Intelligence, Lifestyle, Self Control				

Source: SPSS V.25 (Output)

From the table, the coefficient of determination in the R square column is 0.775, this means that the percentage of the ability of lifestyle variables, self-control, and spiritual intelligence to explain financial management variables simultaneously is 0.775 or 77.5% while the other 22.5% can be influenced by other factors.

## 3.2. Discussion

### 3.2.1. The Effect of Lifestyle on Financial Management

The results of the partial significance test or t test in this study indicate that the lifestyle variable obtained  $t_{\text{statistic}}$  amounted to 2,491. This means  $t_{\text{statistic}}$  2,491 >  $t_{\text{table}}$  1.97549 with a significance of  $0.014 < 0,05$ , which means that  $H_0$  is rejected and  $H_1$  is accepted and it can be stated that there is a positive and significant influence of lifestyle on financial management.

The results of this study are supported by the results of relevant research, namely research conducted by Schnusenberget al. (2013) who stated in his research that individuals who have healthy lifestyle choices will have an effect on social health insurance attitudes. Further research from Gunawan et al. (2020) which states that lifestyle has been shown to have a positive and significant impact on student financial management. Then the research conducted by Rozaini & Purwita (2021) which states that lifestyle has a positive and significant effect on the financial management of students in the business education study program. This means that the lower the student's lifestyle, the better the student's financial management behavior. Based on the results of research and support from previous studies, it can be concluded that lifestyle has a positive and significant effect on financial management of students of the Faculty of Economics, Universitas Negeri Jakarta.

### **3.2.2. The Effect of Self Control on Financial Management**

The results of the partial significance test or t test in this study indicate that the self-control variable obtained  $t_{\text{statistic}}$  amounted to 2,993. This means  $t_{\text{statistic}} 2,993 > t_{\text{table}} 1.97549$  with a significance of  $0.003 < 0,05$  which means  $H_0$  is rejected and  $H_2$  is accepted and it can be stated that there is a positive and significant effect of self-control on financial management.

The results of this study are supported by the results of relevant research, namely research conducted by Strömbäck et al. (2017) which states in the results of his research that someone who has good self-control then he likes activities to save money and this has a positive effect on financial management behavior. Then research by Jannah & Munir (2021) revealed that self-control affects the financial management of business education students.

Students with good self-discipline handle their finances with care and allocate their finances more purposefully. According to Rosa & Listiadi (2020), revealed that self-control affects the financial management of students. With self-control, students can take strategic steps to manage attitudes in allocating their finances. Based on the results of research and support from previous studies, it can be concluded that self-control has a positive and significant effect on financial management of students of the Faculty of Economics, Universitas Negeri Jakarta.

### **3.2.3. The Effect of Spiritual Intelligence on Financial Management**

The results of the partial significance test or t test in this study indicate that the spiritual intelligence variable obtained  $t_{\text{statistic}}$  of 7,006. This means  $t_{\text{statistic}} 7.006 > t_{\text{table}} 1.97549$  with a significance of  $0.000 < 0,05$  which means  $H_0$  is rejected and  $H_3$  is accepted and it can be stated that there is a positive and significant influence of spiritual intelligence on financial management.

The results of this study are supported by the results of relevant research, namely research conducted by Butanescu (2021) which in this study proves that spiritual intelligence can improve the economic performance of a company which in turn can achieve the ultimate goal of better corporate financial management. Further research from Arganata & Lutfi (2019) revealed that spiritual intelligence affect the management of family finances. Spiritual intelligence can encourage a person to always act correctly in accordance with applicable ethics. The difference with the author's research is in the sampling technique and the object of research. Meanwhile, Hariani & Andayani (2019) revealed that spiritual intelligence affect the financial management of housewives. With good spiritual intelligence, people can act positively in managing their finances. Based on the results of research and support from previous studies, it can be concluded that spiritual intelligence has a positive and significant effect on financial management of students of the Faculty of Economics, Universitas Negeri Jakarta.

### **3.2.4. The Effect of Lifestyle, Self-Control, and Spiritual Intelligence on Financial Management**

The results of this data analysis can be proven through the F test which obtained a calculated  $F_{\text{statistic}}$  of 176.856. This means  $F_{\text{statistic}} 176,856 > F_{\text{table}} 2.66$  which means  $H_0$  is rejected and  $H_4$  is accepted and it can be stated that the variables of lifestyle, self-control, and spiritual intelligence together have an influence on the financial management variable. Then the value of the coefficient of determination is 0.775 which means the percentage of the variable lifestyle, self-control, and spiritual intelligence affect the financial management variables simultaneously that is equal to 77.5% while the other 22.5% can be influenced by other factors.

The results of this study are supported by the results of relevant research, namely research conducted by Majid et al. (2021) which examines factors related to money management behavior in students in Pakistan. In his research, it is stated that psychological factors which include life style and self-control proven to influence financial management behavior. Then social factors, one of which is religious beliefs, is proven to have an effect on financial management behavior.

Research from Parmitasari et al. (2018) shows that there is a simultaneous partial influence between spiritual intelligence and a hedonistic lifestyle in the personal financial management of state university students in the city of Makassar. The results of research by Wicaksono & Nuryana (2020) which reveals that there is an influence of financial attitudes, peers and spiritual intelligence through self-control on financial management behavior. Based on the results of research and support from previous studies, it can be concluded that lifestyle, self-control, and spiritual intelligence affect the financial management of students of the Faculty of Economics, Universitas Negeri Jakarta.

## **4. CONCLUSION**

From the results and analysis of research data that have been described, the conclusions that can be drawn from this research are as follows:

- 1) There is a positive and significant influence between lifestyle variables on student financial management. So, it can be concluded that the better students manage the right lifestyle, the better their financial management will be.
- 2) There is a positive and significant influence between self-control variables on student financial management. Hence, it can be concluded that the higher the level of student self-control, the higher the level of financial management.
- 3) There is a positive and significant influence between spiritual intelligence variables on student financial management. Thus, it can be concluded that the higher the level of spiritual intelligence of students, the higher the level of financial management.
- 4) There is a positive and significant influence between the variables of lifestyle, self-control, and spiritual intelligence on the financial management of students of the Faculty of Economics, State University of Jakarta. Therefore, it can be concluded that the higher the level of lifestyle, self-control, and spiritual intelligence of students, the higher the level of financial management.

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