

The Influence of Financial Literacy, Financial Attitudes, and Financial Experience on Financial Behavior in Islamic Boarding School Managers in East Lombok Regency

Yasifa Huyasin^{1*}, Iman Waskito²

University of Mataram

Corresponding Author: Yasifa Huyasin yasifahysn@gmail.com

ARTICLE INFO

Keywords: Financial Literacy, Financial Attitude, Financial Experience, Financial Behavior

Received : 10, January

Revised : 23, January

Accepted: 24, February

©2025 Huyasin, Waskito: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This research aims to empirically test the influence of financial literacy, attitudes, and experience on the financial behavior of managers at boarding schools in East Lombok Regency. The study utilizes primary data directly collected from respondents using questionnaires. The sample consists of 56 Islamic boarding schools in East Lombok Regency, selected based on the criteria of legal status and having more than 300 students by 2024. Partial Least Square (PLS) analysis is conducted using SmartPLS 4 software. The findings reveal that financial attitudes positively and significantly influence financial behavior. Conversely, financial experience does not show a significant effect on financial behavior. Interestingly, financial literacy exerts a significant yet negative impact on financial behavior, suggesting that simply increasing financial literacy does not automatically enhance favorable financial behavior among pesantren managers.

INTRODUCTION

In today's age of globalization, effective financial management has become one of the important aspects in achieving individual and group welfare. This applies not only to the general public, but also to Islamic boarding schools that have special characteristics and needs in their financial management. Islamic boarding schools, which serve as traditional institutions for Islamic religious education, play a significant role in molding the character and values in students' lives. Financial behavior is another critical aspect that deserves attention. (Wahyuni et al., 2023) in their research, it was indicated that there is a strong connection between financial management and financial behavior. However, often, financial behavior in boarding schools does not get enough attention. This has the potential to affect the economic welfare of students and the management of pesantren resources as a whole.

Good financial behavior is a very important factor in ensuring the sustainability and success of institutions, including Islamic boarding schools. As religious-based educational institutions that are generally non-profit, boarding schools face great challenges in managing their financial resources effectively and efficiently. Not only are pesantren managers required to ensure the welfare of students and staff, but also to maintain the long-term sustainability of the institution's operations.

However, the reality shows that not all pesantren managers have sufficient financial skills or knowledge. A low level of financial literacy is often a major barrier to optimal financial management. Financial literacy includes an understanding of various financial aspects, such as budget management, financial planning, and understanding of financial products. Managers who have good financial literacy tend to be better able to make wiser decisions in terms of fund management, investment, and spending. As described in research (Wasita, 2022) which states that the higher a person's financial literacy, the better a person can manage their finances.

Besides financial literacy, financial attitudes are crucial in the financial decision-making process. These attitudes encompass an individual's perspective on money and the methods they use to manage it. A positive attitude towards financial management, such as a tendency to save money, good financial planning, and wisdom in debt, can encourage the formation of better financial behavior.

Financial experience is also a factor that influences financial behavior. Financial experience, which includes previous involvement in financial management, both in personal and organizational contexts, provides insights and practical knowledge that can help managers make more informed financial decisions. They can make the right financial decisions, manage resources better, and reduce financial risks. This is especially important since pesantren have to manage relatively limited finances to finance their operations, infrastructure, and other needs.

THEORETICAL REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA). According to Ajzen, TPB has gained widespread recognition as a framework for examining the relationship between attitudes, intentions, and actual behavior. In the Theory of Reasoned Action (TRA), an individual's intention to partake in a specific behavior is shaped by two major elements: their attitude toward that behavior and the subjective norms surrounding it. However, TPB introduces an additional factor, perceived behavioral control (Ajzen, 1991). Essentially, According to the Theory of Planned Behavior, a person's actions are influenced by their intentions, with stronger intentions increasing the likelihood of the behavior being performed.

The Effect of Financial Literacy on Financial Behavior

Financial literacy encompasses a collection of knowledge, skills, and beliefs that shape attitudes and behaviors to enhance the quality of decision-making and financial management, ultimately striving for prosperity. (Safira Putri & Ridwan, 2024), explains that a solid grasp of financial literacy enables individuals or groups to make better-informed financial choices, manage risks more efficiently, and develop habits that promote long-term financial health. This underscores how vital financial literacy is in influencing and managing an individual's financial habits.

Research conducted by (Wahyuni et al., 2023), (Wasita, 2022), (Ariska et al., 2023), (Sufyati HS & Alvi Lestari, 2022), (Kenale Sada, 2022), (Ningsih et al., 2023), (Yuardi Aprilian et al., 2023), (Parulian & Tan, 2024), (Jennifer & Widodoatmodjo, 2023), (Chong et al., 2021) dan (Maris et al., 2021) supports the notion that financial literacy exerts a positive and significant impact on financial behavior. Based on this, the research hypothesizes:

H1: Financial literacy has a positive effect on financial behavior

The Effect of Financial Attitude on Financial Behavior

Financial attitude refers to an individual's thoughts, opinions, and perceptions about money. How a person reacts to their finances can significantly influence their behavior in managing them. Research conducted by (Yuardi Aprilian et al., 2023), (Pratama et al., 2024), (Safira Putri & Ridwan, 2024), (Zakiah & Lasmanah, 2021), (Handayani & Wahyuni, 2023), (Pakawaru, 2022), (Astaginy et al., 2023), (Yahaya et al., 2019), (Maris et al., 2021), dan (Widyakto et al., 2022) supports the notion that financial attitudes exerts a positive and significant impact on financial behavior. The more robust an individual's financial attitudes, the more effective their financial management behavior tends to be. Based on this, the research hypothesizes:

H2: Financial attitude has a positive effect on financial behavior

The Effect of Financial Experience on Financial Behavior

Financial experience refers to events or situations a person has encountered related to finance, both past and present. This experience serves as a valuable asset in managing finances. The existence of the influence of financial experience on financial behavior is also supported by research (Safira Putri & Ridwan, 2024), (Fitriani et al., 2023), (Brilianti & Lutfi, 2020), (Devi et al., 2020), (Dwi Imamah & Handayani, 2022), (Guntur & Soares, 2022), (Nurani et al., 2023), (Parulian & Tan, 2024), dan (Tanusi, 2024), suggests that having financial experience greatly influences an individual's financial habits in a positive way. Essentially, the more positive someone's financial experiences are, the more likely they are to exhibit sound financial behavior. This study formulates hypothesis:

H3: Financial experience has a positive effect on financial behavior

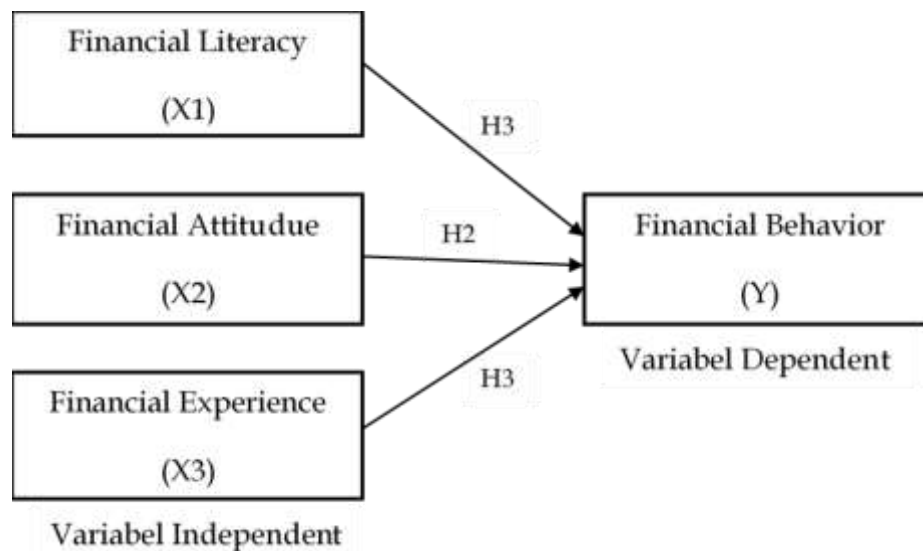


Figure 1. Conceptual Framework

METHODOLOGY

This study utilizes quantitative data. It took place in East Lombok Regency and was carried out in the year 2024. The population of this study were 277 islamic boarding schools in East Lombok Regency. The sample in this study were islamic boarding schools in East Lombok Regency with the criteria that there was already legality and with the number of students 300 and above in 2024, so that the total sample was 56 Islamic boarding schools. The data utilized is primary in nature, collected firsthand from respondents using questionnaires. In this study, the analysis technique used was Partial Least Square (PLS) using SmartPLS 4 software.

RESULTS

From the questionnaires that were circulated, the traits of the respondents are detailed in the table below:

Table 1. Characteristics of Respondents

Description	Amount
Foundation Head	20
Deputy Foundation Head	8
Foundation Secretarie	10
Foundation Treasurer	18
	56

Source. Primary Data Processed 2025

Based on table 1 above, the number of respondents in this study were 56 boarding school managers consisting of 20 foundation heads, 8 deputy foundation heads, 10 foundation secretaries, and 18 foundation treasurers.

Data Analysis

Outer Model Equation Formula:

Model LK → PK

$$LK = \lambda_1 LK.X1.1 + \lambda_2 LK.X1.2 + \lambda_3 LK.X1.3 + \lambda_4 LK.X1.4 + \lambda_5 LK.X1.5 + \lambda_6 LK.X1.46 + \lambda_7 LK.X1.7 + \epsilon_3 \dots (1)$$

$$PK = \lambda_1 PK.Y1.1 + \lambda_2 PK.Y1.2 + \lambda_3 PK.Y1.3 + \lambda_4 PK.Y1.4 + \lambda_5 PK.Y1.5 + \lambda_6 PK.Y1.6 + \epsilon_1 \dots (2)$$

Model 2 SK → PK

$$SK = \lambda_1 SK.X2.1 + \lambda_2 SK.X2.2 + \lambda_3 SK.X2.3 + \lambda_4 SK.X2.4 + \lambda_5 SK.X2.5 + \lambda_5 SK.X2.6 + \epsilon_1 \dots (3)$$

$$PK = \lambda_1 PK.Y1.1 + \lambda_2 PK.Y1.2 + \lambda_3 PK.Y1.3 + \lambda_4 PK.Y1.4 + \lambda_5 PK.Y1.5 + \lambda_6 PK.Y1.6 + \epsilon_1 \dots (4)$$

Model 3 PK → PK

$$PK = \lambda_1 PK.X3.1 + \lambda_2 PK.X3.2 + \lambda_3 PK.X3.3 + \lambda_4 PK.X3.4 + \lambda_5 PK.X3.5 + \lambda_6 PK.X3.6 + \lambda_7 PK.X3.7 + \lambda_8 PK.X3. + \epsilon_2 \dots (5)$$

$$PK = \lambda_1 PK.Y1.1 + \lambda_2 PK.Y1.2 + \lambda_3 PK.Y1.3 + \lambda_4 PK.Y1.4 + \lambda_5 PK.Y1.5 + \lambda_6 PK.Y1.6 + \epsilon_2 \dots (6)$$

Inner Model Equation Formula:

$$PK = \gamma_1.PK + \beta_1.LK + \beta_2.SK + \beta_3.PK + \delta_1 \dots (7)$$

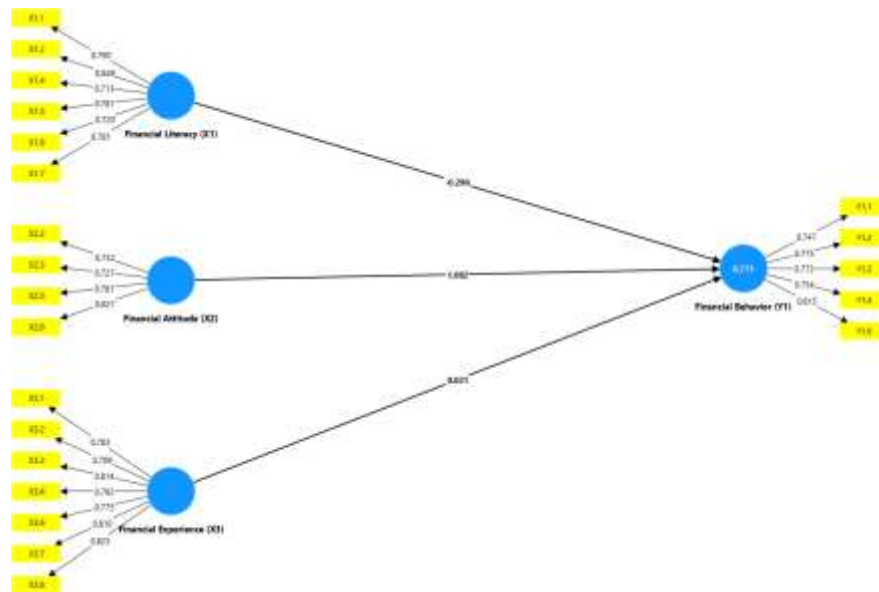


Figure 2. Structural Model After Elimination

Source. Primary Data Processed 2025

Outer Model Analysis

The analysis of the outer model is used to assess convergent validity, which involves examining the loading factor values of reflective indicators. Higher factor loadings indicate a more significant role in interpreting the factor matrix. Generally, the general guideline for assessing convergent validity is that the outer loading value should be > 0.7.

Table 2. Outer Loading Value

	Financial Literacy	Financial Attitude	Financial Experience	Financial Behavior
X1.1	0.790			
X1.2	0.849			
X1.4	0.713			
X1.5	0.781			
X1.6	0.720			
X1.7	0.781			
X2.2		0.732		
X2.3		0.727		
X2.5		0.781		
X2.6		0.821		
X3.1			0.783	
X3.2			0.709	
X3.3			0.814	
X3.4			0.792	

X3.6	0.775
X3.7	0.810
X3.8	0.825
Y1.1	0.747
Y1.2	0.775
Y1.3	0.773
Y1.4	0.754
Y1.6	0.815

Source. Primary Data Processed 2025

Based on the information provided above, each variable indicator in the study possesses an outer loading value with a loading factor greater than 0.7. This indicates that the data meets the requirements for conducting a convergent validity test. Based on this, all indicators used in this study can be said to be valid in representing the latent variable being measured.

Tabel 3. Average Variance Extraced (AVE) Value

Variable	AVE
Financial Literacy	0.599
Financial Attitude	0.587
Financial Experience	0.620
Financial Behavior	0.598

Source. Primary Data Processed 2025

Based on the information provided above, The obtained Average Variance Extraced (AVE) values for all variables indicate that each one has an AVE value exceeding 0.5 so that the requirements for convergent validity testing are met. This indicates that the variables in this study are valid in representing their latent variables.

Tabel 4. Composite Reliability and Cronbach's Alpha

Construct	Cronbach's Alpha	Composite Reliability
Financial Literacy	0.866	0.877
Financial Attitude	0.771	0.799
Financial Experience	0.903	0.930
Financial Behavior	0.833	0.846

Source. Primary Data Processed 2025

The evaluation of reliability is determined by examining the values of Cronbach's alpha and composite reliability. From the information provided, it's evident that the constructs are reliable, as they fulfill the necessary criteria. For a construct to be deemed reliable, Cronbach's alpha needs to surpass 0.6, and composite reliability must exceed 0.7.

Inner Model Analysis

Once the outer model's validity and reliability are confirmed, the next step of the analysis of the inner model is to assess both the strength and direction of the relationships among the constructs within the model. This analysis primarily aims to examine hypotheses concerning the connection between latent variables and assess the extent to which the model can explain data variation using the R-squared value.

Tabel 5. R-Square Value

	R-Square
Financial Behavior	0.771

Source. Primary Data Processed 2025

Based on the information provided above, the R-Square value of 0.771 signifies that the research model accounts for approximately 77.1% of the variance in the dependent variable, which is impacted by the independent variable. This suggests that the independent variables do a reasonably good job of explaining the dependent variable in this research model.

Hypothesis Test

Hypothesis testing is conducted to assess the direct effect based on specific criteria, with the significance value (P Value) serving as a reference. If the P Value falls below 0.05, the outcome is considered significant, suggesting an important connection between the variables under investigation. Conversely, if the P Value is greater than 0.05, the result is considered insignificant, implying no substantial impact. Moreover, a statistical benchmark for deciding whether to accept or reject the hypothesis is established at a t-statistic value of 1.96. Should the t-statistic fall below 1.96, the hypothesis is rejected, suggesting no significant effect of the independent variable on the dependent variable. However, if the t-statistic exceeds 1.96, the hypothesis is accepted, confirming a significant influence between the variables.

Table 6. Path Coefficient

Construct	Original Sample (O)	Sample Mean	Standard Deviation (STBEV)	T-Statistic (O/STERR)	P Value
LK (X1) > PK (Y1)	-0.296	-0.294	0.119	2.483	0.013
SK (X2) > PK (Y1)	1.082	1.070	0.091	11.842	0.000
PK (X3) > PK (Y1)	0.021	0.041	0.106	0.194	0.846

Source. Primary Data Processed 2025

DISCUSSION

The Effect of Financial Literacy on Financial Behavior

According to the test outcomes, the path coefficient for the influence of financial literacy on financial behavior stands at -0.296, with a T-statistic of 2.483 and a P-value of 0.013. This indicates that financial literacy significantly impacts the financial behavior of boarding school managers in a negative manner. In essence, as the financial literacy of boarding school managers increases, their financial behavior tends to decrease. This suggests that boosting financial literacy doesn't automatically lead to improved financial behavior. Financial literacy encompasses the knowledge, skills, and beliefs that shape attitudes and behaviors for making informed decisions and managing finances effectively to achieve financial well-being. Financial behavior is concerned with how an individual manages, treats, and uses financial resources and assumes responsibility for their financial affairs.

This finding is intriguing as it contrasts with the majority of studies, which typically suggest being financially literate positively influences the way one manages their finances (Wahyuni et al., 2023; Wasita, 2022). One possible reason is that pesantren managers who have a high level of financial literacy may be more cautious in making financial decisions, so they tend to be more conservative or restrictive in managing funds. In addition, contextual factors such as the more traditional and trust-based financial management system of Islamic boarding schools could also be a factor affecting this relationship.

The Effect of Financial Attitude on Financial Behavior

Based on the test results, the path coefficient value of financial attitudes towards financial behavior is 1.082, with a T-statistic of 11.842 and a P-value of 0.000. These results indicate that financial attitudes have a positive and significant influence on the financial behavior of boarding school managers. Financial attitudes refer to a person's beliefs and feelings regarding financial management, investment, spending, and saving, which can influence their financial decisions. Financial behavior encompasses the ways an individual manages, interacts with, and uses their monetary resources, as well as carrying out their financial responsibilities.

Positive attitudes towards financial planning, debt management, and a tendency to save can encourage pesantren managers to make more informed choices about managing the finances of pesantren. Strong financial attitudes also play a role in increasing awareness of the importance of managing resources efficiently for the sustainability of pesantren. This outcome aligns with several earlier studies (Pratama et al., 2024; Yuardi Aprilian et al., 2023), which assert that a more positive attitude towards financial management results in improved financial behavior.

The Effect of Financial Experience on Financial Behavior

According to the test outcomes, the path coefficient for the impact of financial attitude on financial behavior is 0.021, with a T-statistic of 0.194 and a P-value of 0.846. Given that the P-value is significantly higher than 0.05 and the T-statistic is below 1.96, these findings suggest that financial experience doesn't significantly influence the financial behavior of boarding school managers. Financial experience encompasses the breadth of financial situations a person has encountered, which can influence how they handle finances in current and future contexts.

The result of this study differ from previous studies (Fitriani et al., 2023; Safira Putri & Ridwan, 2024), which suggest that having financial experience is likely to positively influence financial behavior. One possible explanation is that the financial experience of boarding school managers is not diverse or deep enough in the financial aspects of complex financial management. Many pesantren managers may only have experience in traditional or trust-based forms of financial management, which might not directly influence contemporary financial conduct grounded in sound financial management principles. Traditional finance refers to a financial management system that has not made much use of modern accounting principles, financial technology, or data-driven investment strategies. In Islamic boarding schools, finances are usually managed simply with sources of funds only from donations, santri fees, or independent business results. This outcome aligns with several earlier studies (Aprialdi Lubis & Gunawan, 2024), which suggests that having financial experience doesn't noticeably impact one's financial behavior.

CONCLUSIONS AND RECOMMENDATIONS

According to the research findings on the impact of financial literacy, financial attitudes, and financial experience on the financial behavior of boarding school managers, it can be concluded that financial attitudes have a positive and significant effect on financial behavior, and financial experience has no significant effect on financial behavior. Meanwhile, financial literacy has a significant but negative effect on financial behavior, which means that increasing financial literacy does not necessarily improve good financial behavior for pesantren managers.

According to the findings of the research, the implementation that can be applied by the boarding school management is to conduct regular training on financial management based on modern accounting principles so that managers

are more competent in managing funds and increasing financial awareness to instill a more positive attitude towards financial management.

FURTHER STUDY

This study has several limitations that need to be considered. One of them is the limitation in the number of samples used, which may not represent the population of pesantren managers as a whole. In addition, the fairly limited time in the research process causes the possibility of a lack of deeper exploration related to the variables studied and also another factor that becomes an obstacle is the research place that is difficult to reach during the distribution of questionnaires, which can affect the quality and amount of data collected. Researchers also lacked exploration in explaining the results of the negative influence of the research results, so in-depth interviews with respondents related to their financial behavior were needed.

ACKNOWLEDGMENT

We wish to express our gratitude to everyone who has offered help and contributions to this research, enabling it to be completed successfully.

REFERENCES

- Apraldi Lubis, M., & Gunawan, A. (2024). Pengaruh Sosialisasi Keuangan, Pengetahuan Keuangan, Pengalaman Keuangan Terhadap Perilaku Keuangan Dengan Locus Of Control Sebagai Variabel Mediasi Pada Pengguna Shopee Paylater Di Kecamatan Babalan Langkat. *Journal of Economic, Business and Accounting*, 7, 10325–10344.
- Ariska, S. N., Jusman, J., & Asriany, A. (2023). Pengaruh Literasi Keuangan, Financial Teknologi dan Gaya Hidup Hedonisme terhadap Perilaku Keuangan Mahasiswa. *Owner*, 7(3), 2662–2673. <https://doi.org/10.33395/owner.v7i3.1472>
- Astaginy, N., Zulbay, A., & Angrid Kornelius, J. (2023). Pengaruh Sikap Keuangan Dan Pengetahuan Keuangan Terhadap Perilaku Keuangan Pada Ibu Rumah Tangga Di Kecamatan Tirawuta Kabupaten Kolaka Timur. *Ecodemica: Jurnal Ekonomi, Manajemen Dan Bisnis*, 7, 209–217.
- Brilianti, T. R., & Lutfi, L. (2020). Pengaruh pendapatan, pengalaman keuangan dan pengetahuan keuangan terhadap perilaku keuangan keluarga di kota Madiun. *Journal of Business and Banking*, 9(2), 197. <https://doi.org/10.14414/jbb.v9i2.1762>
- Chong, K. F., Sabri, M. F., Magli, A. S., Rahim, H. A., Mokhtar, N., & Othman, M. A. (2021). The Effects of Financial Literacy, Self-Efficacy and Self-Coping on Financial Behavior of Emerging Adults. *Journal of Asian Finance*,

- Economics and Business*, 8(3), 905–915.
<https://doi.org/10.13106/jafeb.2021.vol8.no3.0905>
- Devi, L., Mulyati, S., & Kurniawan, A. (2020). Pengaruh Pengetahuan Keuangan, Pengalaman Keuangan, Tingkat Pendapatan, Dan Tingkat Pendidikan Terhadap Perilaku Keuangan. *JASS (Journal of Accounting for Sustainable Society)*, 2(02), 78–109. <https://doi.org/10.35310/jass.v2i02.671>
- Dwi Immamah, K., & Handayani, A. (2022). Pengaruh Pengetahuan Keuangan, Pengalaman Keuangan, Dan Pengendalian Diri Terhadap Perilaku Keuangan (Studi pada Pedagang Pasar Sekaran). *MASTER: JURNAL MANAJEMEN DAN BISNIS TERAPAN*, 2(1), 43–52.
- Fitriani, Diane Binangkit, I., & Akhmad, I. (2023). Pengaruh Pengetahuan Keuangan, Pengalaman Keuangan, Dan Pendapatan Terhadap Perilaku Keuangan Keluarga Petani Dan Nelayan Desa Panipahan Kecamatan Pasir Limau Kapas. *Jurnal Ilmiah Mahasiswa Merdeka EMBA*, 2, 466–476.
- Guntur, Y. S., & Soares, J. (2022). Financial Literacy as a Mediation of Financial Attitudes and Financial Experience on Financial Management Behaviour. *Proceeding International Conference on Economic Business Management, and Accounting (ICOEMA)*, 392–404.
- Handayani, K. D., & Wahyuni, A. (2023). Pengaruh Sikap Keuangan, Tingkat Pendapatan, dan Tingkat Pendidikan terhadap Perilaku Pengelolaan Keuangan Keluarga dengan Literasi Keuangan Sebagai Variabel Intervening. *Jurnal Ilmiah Akuntansi Dan Humanika*, 13.
- Jennifer, J., & Widoatmodjo, S. (2023). The Influence of Financial Knowledge, Financial Literacy, and Financial Technology on Financial Management Behavior Among Young Adults. *International Journal of Application on Economics and Business (IJAEB)*, 1(1), 2987–1972. <https://doi.org/10.24912/ijaeb.v1i1.345-354>
- Kenale Sada, Y. M. V. (2022). Pengaruh Literasi Keuangan, Gaya Hidup dan Lingkungan Sosial Terhadap Perilaku Keuangan Mahasiswa. *Jurnal Literasi Akuntansi*, 2(2), 86–99. <https://doi.org/10.55587/jla.v2i2.35>
- Maris, S., Baptista, J., & Dewi, A. S. (2021). The Influence of Financial Attitude, Financial Literacy, and Locus of Control on Financial Management Behavior. *International Journal of Social Science and Business*, 5(1), 93–98. <https://ejournal.undiksha.ac.id/index.php/IJSSB/index>

- Ningsih, M., Nurlina, & Dewi, M. (2023). PENGARUH LITERASI KEUANGAN, KEMAMPUAN AKADEMIS DAN PENGALAMAN KEUANGAN TERHADAP PERILAKU PENGELOLAAN KEUANGAN MAHASISWA. *JIM: Manajerial Terapan*, 3, 364–371.
- Nurani, R., Rachmah Damayanti, U., & Ria Nirmala, A. (2023). The Influence Of Financial Knowledge, Financial Experience, And Income On Management Behavior Family Finance. In *Islamic Governance in the Digital Era* (Vol. 01).
- Pakawaru, I. (2022). Pengaruh Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa dan Lingkungan Sosial Sebagai Variabel Moderating. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, 4, 194–201.
- Parulian, P., & Tan, E. (2024). The Effect of Financial Access, Financial Literacy and Financial Experience on MSME Financial Behavior. *Daengku: Journal of Humanities and Social Sciences Innovation*, 4(4), 550–559. <https://doi.org/10.35877/454RI.daengku2564>
- Pratama, D. Y., Kusumawadhani, R., & Maulida, A. (2024). Pengaruh Literasi Keuangan, Sikap Keuangan Dan Gaya Hidup Pada Perilaku Keuangan Generasi Milenial. *JPEK (Jurnal Pendidikan Ekonomi Dan Kewirausahaan)*, 8, 126–132.
- Safira Putri, A., & Ridwan. (2024). Pengaruh Literasi Keuangan, Sikap Keuangan Dan Pengalaman Keuangan Terhadap Perilaku Manajemen Keuangan Usaha Mikro Di Kecamatan Bandung Kulon. *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)*, 10, 1861–1871.
- Sufyati HS, & Alvi Lestari. (2022). Pengaruh Literasi Keuangan, Inklusi Keuangan dan Gaya Hidup Terhadap Perilaku Keuangan Pada Generasi Milenial. *Jurnal Multidisiplin Madani*, 2(5), 2415–2430. <https://doi.org/10.55927/mudima.v2i5.396>
- Tanusi, G. (2024). ANALISIS PERILAKU KEUANGAN PADA PELAKU USAHA KECIL SALON KECANTIKAN DI KOTA ENDE. *ANALISIS*, 14(01), 193–208. <https://doi.org/10.37478/als.v14i01.3684>
- Wahyuni, S. F., Radiman, R., & Kinanti, D. (2023). Pengaruh Literasi Keuangan, Lifestyle Hedonis dan Sikap Keuangan Pribadi Terhadap Perilaku Keuangan Mahasiswa. *Owner*, 7(1), 656–671. <https://doi.org/10.33395/owner.v7i1.1304>

- Wasita, P. A. A. R. G. A. S. V. C. (2022). Pengaruh Literasi Keuangan Dan Sikap Keuangan Terhadap Perilaku Keuangan Dengan Self-Efficacy Sebagai Variabel Mediasi. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, 13, 310–320.
- Widyakto, A., Liyana, Z. W., & Rinawati, T. (2022). The influence of financial literacy, financial attitudes, and lifestyle on financial behavior. *Diponegoro International Journal of Business*, 5(1), 33–46. <https://doi.org/10.14710/dijb.5.1.2022.33-46>
- Yahaya, R., Zainol, Z., Abidin, J. H. O. @ Z., & Ismail, R. (2019). The Effect of Financial Knowledge and Financial Attitudes on Financial Behavior among University Students. *International Journal of Academic Research in Business and Social Sciences*, 9(8). <https://doi.org/10.6007/ijarbss/v9-i8/6205>
- Yuardi Aprilian, I., Anggun Hilendri Lestari, B., & Nurabiah. (2023). *The Effect of Financial Literacy, Financial Attitudes and Income Levels on the Financial Behavior of the People in Saribaye Village, Lingsar District, West Lombok Regency* (Vol. 1).
- Zakiah, T. R., & Lasmanah. (2021). Pengaruh Sikap Keuangan dan Literasi Keuangan terhadap Perilaku Keuangan pada Anggota Ghoib Community di Kabupaten Bandung Barat. *Jurnal Riset Manajemen Dan Bisnis*, 1(1), 42–50. <https://doi.org/10.29313/jrmb.v1i1.165>