International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Impact of Financial Management Learning in Improving Students' Financial Literacy

Sitti Hajerah Hasyim*[1], Nurjannah[2]

[1,2]Faculty of Economics and Business, Universitas Negeri Makassar

Corresponding author: hajerah_hasyim@unmac.id

Abstract

Being able to effectively and efficiently manage one's personal finances is essential for every student. Particularly for understudies it is vital to comprehend how to oversee funds so they can settle on shrewd conclusions about how they spend their cash. The goal of this study is to improve students' financial literacy through management learning outcomes. This exploration was directed through a subjective methodology with a graphic methodology. This study collects data on how students of Makassar State University's Economics and Business Study Program, Faculty of Economics and Business, learn more about financial management through interviews with seven relevant informants. The exploration results were then broke down by portraying the examination discoveries in a manner practically identical to the coding stages. This study shows that monetary administration influences monetary administration so understudies don't commit errors in dealing with their own funds.

Keywords: ***Financial Management Learning, Financial Literacy, Students of Makassar State University's***

INTRODUCTION

According to (Sarifani & Rasto, 2017) the progress of a nation is highly dependent on its education system. The goal of national education development is to improve education standards. According to (Friskilia & Winata, 2018) this is also an important component in efforts to improve the quality of life of the Indonesian people as a whole. Human resources can be improved intellectually, psychologically and socially through education. If someone can show that he has changed his mental state (Suwardi, 2012).

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

skills and attitudes, then he has succeeded in learning Jannah, 2017) Growth opportunities make learning outcomes observable and demonstrable and learning outcomes are assessed through student abilities or achievements (Németh & Long, 2012). Educational experience creates learning outcomes (Singh et al., 2015) Student learning outcomes do not always match empirical standards ((Nurhasanah, S., & Sobandi, A, 2016). Initial research results indicate that students have not reached optimal learning levels. The first question that comes to mind is, "Why are student learning outcomes not ideal?" There are many internal and external variables that can affect student academic achievement according to constructivist theory. Student learning success can be influenced by internal and external factors (Yuliyani et al., 2017). (S. Chotimah et al., 2018) The abilities of each student go beyond the fields of science, the foundations of technological progress, to their respective personalities as well. Learning is a process that everyone goes through (Moh, Syarifi et al., 2015). Learning methods lead to behavioral changes in the form of new knowledge, abilities, and attitudes. This is a practical activity that plays an important role in introducing various forms and levels of education. Learning autonomy as defined by (Basir, 2010) is a learning process carried out by one individuals to achieve certain goals and not rely on teachers (Fajriyah et al., 2019; Fajriyah et al., 2019). (Suhendri, 2012) defines learning independence as a positive mental attitude that allows someone to enjoy planning activities to achieve goals by organizing or conditioning themselves to evaluate themselves and their environment. Irresponsible financial management is characterized by a lack of interest in investing, saving, budgeting for the future, and having an emergency fund (Siswanti & Halida, 2020). Different studies (Chotimah et al., 2015) financial management is influenced by family financial education, peer and parental socio-economic education, and spiritual knowledge. It is believed that personal financial management is influenced by financial literacy. According to Suyono, 2018) financial literacy or also called financial literacy is a person's level of self-confidence and ability to make financial decisions. Researchers (Charles et al., 2014) Great Monetary Information can help someone become smarter in monitoring and managing their money from now on. As a result, a person's financial well-being is greatly influenced by their financial knowledge. A person's financial well-being can be improved through better financial management through financial education. The second factor that is believed to have an impact on personal financial management is the financial situation. As evidenced by (Setyawan & Wulandari, 2020) critical behavior is the way individuals view and reflect on criticism, including how they think about criticism, financial security, and individual accountability. Their finances may be affected by the

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

situation. Someone involved in budgeting, decision-making, and financial management (Yogasnumurti et al., 2021)). According to (Putra et al., 2020) Many people assume that managing personal finances is commonplace and does not need to be learned. However, (Natalia et al., 2019) To manage finances effectively, experience in financial management is very important. Individuals who have very large cash but do not understand money cannot supervise it properly (Putra et al., 2020). According to (Akmal & Saputra, 2016) financial literacy is a very important skill for anyone who wants to develop. Not knowing how to manage finances properly is one of the most dangerous problems in the world. One example is Indonesia. According to the 2014 Financial Literacy Index, Indonesia is ranked 14th out of 16 in the Asia-Pacific region that has not made progress in improving its financial well-being (Sohilauw et al., 2020). There are still many students who do not care about their personal finances, even though this knowledge has been taught at home and at school (Rohmanto & Susanti, 2021). When we were young, we certainly learned to save and live frugally (Indriaswari et al., 2022). It is very important for students to understand entrepreneurship so that they can use or spend money wisely ak (Goldsmith, 1985). Everyone should know about their personal financial management because it helps them make good decisions (Vidovićová, 2019).

Financial management can be improved with more financial knowledge related to financial literacy. Financial management is one approach to practicing the idea of financial management at the individual level. To have good finances, financial planning, management, and control are part of financial management. planning is an effort to see how money is used (Yushita, 2017). In addition, According to (Hariyai 2020) emphasized that the financial independence of students is closely related to their financial literacy. The ability of students to manage their own financial planning to maximize the value of their time and generate greater profits to improve their quality of life is greatly assisted by having the financial knowledge and skills needed to do so. (Kuntze et al., 2019) the main factor that makes students unable to manage their personal finances is forgetting financial management. Financial literacy is generally defined as knowing one's financial assets. The level of financial literacy of each person is certainly different, which affects how well they manage their money.

In addition, (Nidar & Bestari, 2012) found that students still have low financial knowledge. Students often face financial problems due to their many needs, lack of funds sent from parents and family, lack of income, and their inability to control their needs. Students should fill their time by gaining knowledge, skills, and expertise and taking part in various positive activities so that they become people who are useful to society and the

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

nation in the future. However, the basic way of life has formed an extraordinary way of life for students, with crucial social changes every student follows their wasteful lifestyle. According to (Nisa & Arief, 2019) students who participate in youth groups are considered new students and receive a "Label" that increases their self-esteem when buying and using products from well-known brands. A strong understanding of finance is needed to support effective financial management. In addition, positive financial behavior is influenced by good financial knowledge (Margaretha & Pambudhi, 2015).

In addition, a number of previous studies have produced different results. Research for example (Rumbianingrum & Wijayanangka 2018; Widiawati, 2020) found that understanding money affects individual monetary management. while various other researchers such as (Gunawan et al., 2020) found that financial management is not influenced by financial understanding. In addition, other researchers (Pradiningtyas & Lukiastuti, 2019) also found that financial management is not influenced by financial literacy. However, there are differences in the results from (Gustika et al., 2020) which resulted in findings that personal financial management is not influenced by financial attitudes.

RESEARCH METHODS

This study is a qualitative study using a descriptive approach. The purpose of this study was to determine how much influence students of the Economics Education Study Program, Faculty of Economics and Business, Makassar State University have on their knowledge of financial management. In this study, seven informants were interviewed directly. The purpose of this interview was to find out and collect information about how students of the Economics Education Study Program, Faculty of Economics and Business, Makassar State University gain a better understanding of financial management and how to manage their personal finances. Various considerations and research objectives are used to determine these criteria. The data analysis used is descriptive analysis using a qualitative approach. The results of the study are described as a whole without editing and coding stages.

Table 1. Informant data

No	Name	Class
1	Revaldy	2019
2	Muhammad Andi	2019

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

3	Erma	2019
4	Icha	2019
5	Mega	2019
6	Triani	2019
7	Arifin	2019

The table above is the informant data needed by the researcher who is a student of the Economics Education Study Program, Faculty of Economics and Business, Makassar State University, Class of 2019. The questions asked to the informant during the interview were as follows:

1. Based on your own opinion, what do you know about financial management?
2. What things need to be considered in managing your financial management?
3. How do you manage your financial management properly and correctly?
4. How do you manage your income and expenses?

RESULTS AND DISCUSSION

One of the things that must be mentioned in the description of this research sample is the characterization of the informants. This study involved 7 informants from the Class of 2019. Students of the Economic Education Study Program at the Faculty of Economics and Business, Makassar State University all participated in the class.

The focus of this study is to determine how far students of the Economic Education Study Program, Faculty of Economics and Business, Makassar State University gain a better understanding of financial management. This study aims to collect responses from relevant sources or informants. 1. What do you know about financial management based on your own income? 2. What things need to be considered when evaluating financial management? 3. How to do good and correct financial management? 4. How to balance income and expenses?

The following table shows the informants' answers to the five questions after the coding process:

Table 2. Summary of Interview Results

Question	Answer
Based on your own income what do you know about financial	Financial management is an activity related to managing funds and how to manage finances. (Revaldy, Muhammad Andi, Triani, Interview on May 26, 2025)

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

management? Coding A	Coding A1 All company activities related to efforts to obtain funding and manage finances in calculating income and expenses. (Erma, Arifin, Interview on May 26, 2025) Coding A2

When the informants were interviewed, who were active students of the Economic Education Study Program at the Faculty of Economics, Makassar State University, we found that they had sufficient knowledge about financial management. The problem that is often discussed by the community is financial management, especially related to the consumerist tendencies of Indonesians. Poor financial management can cause many people to experience financial problems.

Table 3. Summary of Interview Results

Question	Answer
What are the things that need to be considered in managing your financial management? Coding B	Setting financial goals, Setting income plans, Setting expenditure plans, and conducting reviews. (Erma, Interview on May 26, 2025) Coding B1
	Making financial records in an orderly manner and controlling cash flow and making financial records in an orderly manner. (Revaldy, Mega, Interview on May 26, 2025) Coding B2
	Thinking critically and being honest, being responsible for what is given. (Muhammad Andi, Interview on May 26, 2025) Coding B3
How to manage your finances properly and correctly? Coding C	Learning Financial literacy, and investing and shopping according to needs not wants. (Triani, icha, Interview on May 26, 2025) Coding C1
	Understanding scarcity, understanding economic activities, understanding economic principles. (Erma, Interview on May 26, 2025) Coding C2

Several factors that can affect financial management learning outcomes include knowledge about finance and the importance of financial literacy, according

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

to the interview results presented in table 2. This is clearly due to the more open mindset and insight of students, their choice for wider and more varied socializing, and their understanding of prestige factors. As a result, students spend a lot of money to meet their needs.

Table 4. Summary of Interview Results

Question	Answer
How to manage your income and expenses Coding D	The disciplined way to save for income and expenses is to manage spending by avoiding debt and especially investing. (Revaldy, Interview on May 26, 2025) Coding D1
	Arranged according to the notes that have been recorded but it would be nice if income was more than expenses. (Icha, Interview on May 26, 2025) Coding D2
	Creating a new budget and preparing an income and expenditure plan. (Mega, Interview on May 26, 2025) Coding D3
	Prioritizing needs over income. (Erma, Interview on May 26, 2025) Coding D4
	Arranging desires and needs which are more prioritized, these two things are important points in managing finances. (Arifin, Interview on May 26, 2025) Coding D5

Table 3 shows that some informants feel that their personal financial management still needs to be improved because of things like online shopping or buying unnecessary items continuously. On the other hand, other informants feel that their personal financial management is quite good because they understand the basics of financial literacy and prioritize needs over desires to keep their finances stable. Assessing the ability to achieve long-term financial goals, such as having sufficient emergency funds, is a way to evaluate personal financial management.

The interview results also show that social media and technology can be

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

considered important or unimportant in improving financial knowledge of personal financial management, depending on how they are used. Financial knowledge is increasingly complex along with increasing human needs. To achieve prosperity, this ability is closely related to individual intelligence. A person's ability to read finances is their ability to manage their money in a profitable way (Titik Ulfatun, 2016). A person can face financial difficulties if they do not know about financial literacy. Not only low income can cause financial problems, but mistakes in managing finances can also cause problems (Purwaningrat et al., 2019). Therefore, students must understand and understand finance so that they can manage their personal finances properly.

The results of interviews with students of the Faculty of Economics, Makassar State University showed that knowledge about finance is very important to learn. Financial literacy is the knowledge and skills in managing finances properly and correctly because someone can understand how to save, invest, manage debt, and manage their expenses properly. Education about the importance of financial literacy and the socio-economic factors of parents are two factors that influence the level of financial literacy of students in managing their personal finances. By gaining knowledge about financial literacy, students can follow the advice and advice given on how to manage their personal finances properly to achieve their own well-being. Students with parents who have sufficient income will Students with parents who have a lower economic status will be more economical in meeting their personal needs, so they have a greater chance of optimizing their financial management.

According to (Remund, 2010) financial literacy is the level of a person's understanding of financial concepts as well as the ability and confidence to manage their personal finances through short-term decision making and long-term planning, as well as paying attention to economic events and conditions. Financial literacy also includes knowledge and awareness of financial instruments and how they can be used in business and personal life (Huston, 2010).

According to (Lusardi et al., 2010) financial literacy is a set of financial skills and knowledge that a person has to manage and use money to improve their standard of living and achieve well-being. Closely related to behavior, habits, and the influence of external factors. Learning outcomes can describe students' abilities based on what they know and learn, according to Proits (Elde Mølstad & Karseth, 2016). According to (Palameta et al., 2016)), financial knowledge develops into financial skills; financial skills are the ability to use financial knowledge in everyday life. A person's intelligence allows a person to make decisions and be confident about all aspects of budgeting, spending,

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

and saving, as well as the use of financial products and services; this includes everyday banking, lending, investing, and future planning (Yates & Ward, 2011). According to the PISA 2012 Financial Literacy Assessment Framework (OECD INFE, 2012), financial literacy is essential for economic growth and financial stability. Consumers, from their perspective, will make quality spending decisions if they are financially aware.

Researchers (Wasita et al., 2022) found that students who had taken financial management lessons did not perform significantly differently from students who did not. A study (Navickas et al., 2014) found that individual financial planning responsibilities must be taken immediately because mistakes in financial planning will be very detrimental and difficult to correct in the future. This is due to the fact that students or teenagers do not know how to manage their own money, because they still get money from free sources, such as their parents (Fatma, 2020). As a result, because Indonesia's demographics have significant strength, personal financial management.

CONCLUSION

Financial management learning outcomes are very important for students in managing their personal finances. Managing finances can be difficult if financial management outcomes are poor. Socioeconomic factors of parents and financial management learning outcomes can affect their financial literacy. Social media has both negative and positive effects on students' financial management, as they give them the opportunity to learn about financial management and get information about it.

REFERENCES

Akmal, H., & Saputra, Y. E. (2016). Analisis Tingkat Literasi Keuangan. *Jurnal Ekonomi Dan Bisnis Islam (JEBI)*, *1*(2), 235–241.

Aziz, A. A., Yusof, K. M., & Yatim, J. M. (2012). Evaluation on the Effectiveness of Learning Outcomes from Students' Perspectives. Procedia - Social and Behavioral Sciences, 56, 22–30. https://doi.org/10.1016/j.sbspro.2012.09.628

Basir, L. O. (2010). Kemandirian belajar atau belajar mandiri. Diakses Dari Http://www. Smadwiwarna.Net/Website/Data/Artikel/Kemandirian.

Bisnis, D., & Diponegoro, U. (2014). Analisis Literasi Keuangan Mahasiswa S-1 Fakultas Ekonomika. https://doi.org/10.14710/jdep.1.2.54-70

Brophy, J. E. (2013). Motivating students to learn. Routledge. https://doi.org/10.4324/9781410610218

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Chen, S., Yang, S. J. H., & Hsiao, C. (2016). Exploring student perceptions, learning outcome and gender differences in a flipped mathematics course. British Journal of Educational Technology, 47(6), 1096–1112. https://doi.org/10.1111/bjet.12278

Chinen, K., & Endo, H. (2012). Effects of Attitudes and Background on Personal Financial Ability: A Survey in the United States Mortgage default and financial literacy: Situation in the USA and Implications for Japan View project. https://www.researchgate.net/publication/221940809

Chotima, C. (2015). Pengaruh pendidikan keuangan di keluarga, sosial ekonomi orang tua, pengetahuan keuangan, kecerdasan spiritual, dan teman sebaya terhadap manajemen keuangan pribadi mahasiswa S1 pendidikan akuntansi fakultas ekonomi universitas negeri Surabaya. Jurnal Pendidikan Akuntansi (JPAK), 3(2). https://ejournal.unesa.ac.id/index.php/jpak/article/view/12732

Chotimah, C., Akuntansi, P., & Ekonomi, F. (n.d.). Suci Rohayati. https://doi.org/10.19184/jpe.v15i2.24894

Chotimah, S., Ramdhani, F. A., Bernard, M., Akbar, P., Siliwangi, I., Terusan, J., Sudirman, J., Tengah, C., & Barat, J. (n.d.). Pengaruh Pendekatan Model-Eliciting Activities Terhadap Kemampuan Berpikir Kritis Matematik Siswa Smp Negeri Di Kota Cimahi. https://doi.org/10.31004/joe.v1i2.71

Ekiz, S., & Kulmetov, Z. (n.d.). The Factors Affecting Learners' Motivation in English Language Education. In Journal of Foreign Language Education and Technology (Vol. 1, Issue 1). https://doi.org/10.3726/978-3-653-03987-0/16

Elde Mølstad, C., & Karseth, B. (2016). National curricula in Norway and Finland: The role of learning outcomes. European Educational Research Journal, 15(3), 329–344. https://doi.org/10.1177/1474904116639311

Fajriyah, L., Nugraha, Y., Akbar, P., Bernard, M., Siliwangi, I., Terusan, J., Sudirman, J., Tengah, C., Cimahi, K., & Barat, J. (n.d.). Pengaruh Kemandirian Belajar Siswa Smp Terhadap Kemampuan Penalaran Matematis. https://doi.org/10.31004/joe.v1i2.66

Fatma, E. R. T. (2020). Jurnal Mitra Manajemen (JMM Online). J. Mitra Manaj, 4(11), 1651–1663. https://doi.org/10.55606/jempper.v1i1.224

Friskilia, O., & Winata, H. (2018). Regulasi Diri (Pengaturan Diri) Sebagai Determinan Hasil Belajar Siswa Sekolah Menengah Kejuruan. Jurnal Pendidikan Manajemen Perkantoran, 3(1), 184. https://doi.org/10.17509/jpm.v3i1.9454

Gitman, L. J., Juchau, R., & Flanagan, J. (2015). Principles of managerial finance. Pearson Higher Education AU. https://doi.org/10.1017/s183336720000612x

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Goldsmith, A. (1985). The private sector and rural development: Can agribusiness help the small farmer? World Development, 13(10–11), 1125–1138. https://doi.org/10.1016/0305-750X(85)90031-2

Gunawan, A., Pirari, W. S., & Sari, M. (2020). Pengaruh Literasi Keuangan dan Gaya Hidup Terhadap Pengelolaan Keuangan Mahasiswa Prodi Manajemen Universitas Muhammadiyah Sumatera Utara. Jurnal Humaniora: Jurnal Ilmu Sosial, Ekonomi Dan Hukum, 4(2), 23–35. https://doi.org/10.30601/humaniora.v4i2.1196

Gustika, R., Tinggi, S., & Pasaman, I. E. (2020). The Influence Of Financial Income And Attitudes On Financial Management (Study On Household Women In Nagari Binjai Kecamatan Tigo Nagari Pasaman Distric). Jurnal Apresiasi Ekonomi, 8(3), 399–406. https://doi.org/10.31846/jae.v8i3.294

Hariyani Akademi Sekretari Budi Luhur Jalan Raya Ciledug Petukangan Utara Jakarta Selatan, R., & Artikel, I. (n.d.). Widya Cipta: Jurnal Sekretari dan Manajemen Urgensi Literasi Keuangan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa di Masa Pandemi COVID-19 di Indonesia. https://doi.org/10.31294/widyacipta.v6i1.12234

Huston, S. J. (2010). Measuring Financial Literacy. Journal of Consumer Affairs, 44(2), 296–316. https://doi.org/10.1111/j.1745-6606.2010.01170.x

Indriaswari, I., Ketut, I. G., Ulupui, A., & Warokka, A. (2022). Financial Knowledge , Financial Attitude , and Locus of Control : Reviewing Their Influence on Financial Management Behavior Using Financial Literacy as Moderation Variable. 4(2), 431–443. https://doi.org/10.47191/jefms/v6-i1-32

Jannah, R. (2017). Upaya meningkatkan keberhasilan pembelajaran pendidikan agama Islam. Madrosatuna: Journal of Islamic Elementary School, 1(1), 47–58. https://doi.org/10.21070/madrosatuna.v1i1.1211

Kpolovie, P. J., Joe, A. I., & Okoto, T. (2014). Academic Achievement Prediction: Role of Interest in Learning and Attitude towards School. In International Journal of Humanities Social Sciences and Education (IJHSSE) (Vol. 1, Issue 11). https://doi.org/10.20431/2349-0381.0411012

Kuntze, R., Wu, C., Wooldridge, B. R., & Whang, Y.-O. (2019). Improving financial literacy in college of business students: modernizing delivery tools. International Journal of Bank Marketing, 37(4), 976–990. https://doi.org/10.1108/ijbm-03-2018-0080

Laily, N. (n.d.). Pengaruh Literasi Keuangan Terhadap Perilaku Mahasiswa Dalam Mengelola Keuangan. http://dx.doi.org/10.26675/jabe.v1i4.6042

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

LUSARDI, A., MITCHELL, O. S., & CURTO, V. (2010). Financial Literacy among the Young. Journal of Consumer Affairs, 44(2), 358–380. https://doi.org/10.1111/j.1745-6606.2010.01173.x

Margaretha, F., & Pambudhi, R. A. (2015). Tingkat literasi keuangan pada mahasiswa S-1 fakultas ekonomi. Jurnal Manajemen Dan Kewirausahaan, 17(1), 76–85. https://doi.org/10.9744/jmk.17.1.76-85

Masi, L., Fajrin, P., Pengajar, S., & Pendidikan Matematika, A. (2015). Pengaruh Motivasi Belajar Terhadap Hasil Belajar Matematika Siswa SMPN 1 Lawa The Effect Of Students Motivation To Mathematics Learning Outcomes Of SMPN 1 Lawa (Vol. 6). 10.36709/jpm.v6i2.2070

Moh, Syarifi (2015) Strategi Pembelajaran. Kota Depok: PT Rajagrafindo. https://doi.org/10.31227/osf.io/d7h6y

Nababan, D., & Sadalia, D. I. (n.d.). Mahasiswa Strata I Fakultas Ekonomi Universitas Sumatera Utara. www.mas.gov.sg

Natalia, D. E., Murni, S., & Untu, V. N. (2019). Analysis Of Financial Literacy Level And Personal Finance Management Of. EMBA, 7(2), 2131–2140. https://doi.org/10.7176/rjfa/11-14-03

Navickas, M., Gudaitis, T., & Krajnakova, E. (2014). Influence of financial literacy on management of personal finances in a young household. Business: Theory and Practice, 15(1), 32–40. https://doi.org/10.3846/btp.2014.04

Németh, J., & Long, J. G. (2012). Assessing Learning Outcomes in U.S. Planning Studio Courses. Journal of Planning Education and Research, 32(4), 476–490. https://doi.org/10.1177/0739456X12453740

Nidar, S. R., & Bestari, S. (2012). Personal financial literacy among university students (case study at Padjadjaran University students, Bandung, Indonesia). World Journal of Social Sciences, 2(4), 162–171. https://doi.org/10.17501/2357268x.2019.6102

Nisa, C. L., & Arief, S. (2019). The impact of self-control, self-esteem and peer environment on online shopping consumptive behavior. Journal of Advances in Information Systems and Technology, 1(1), 13–20. https://doi.org/10.15294/jaist.v1i1.36498

Palameta, B., Nguyen, C., Taylor, |, Hui, S.-W., & Gyarmati, D. (2016). The link between financial confidence and financial outcomes among working-aged Canadians For the Financial Consumer Agency of Canada. www.srdc.org https://doi.org/10.1016/j.puhe.2016.11.016

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Pendidikan, J., & Perkantoran, M. (2016). MINAT BELAJAR SEBAGAI DETERMINAN HASIL BELAJAR SISWA (Learning Interest as Determinant Student Learning Outcomes) (Vol. 1, Issue 1). http://ejournal.upi.edu/index.php/jpmanper/article/view/00000

Popenici, S., & Millar, V. (2015). Writing Learning Outcomes: a practical guide for academics. Melbourne Centre for the Study of Higher Education, The University of Melbourne.

Pradiningtyas, T. E., & Lukiastuti, F. (2019). Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Locus of Control dan Perilaku Pengelolaan Keuangan Mahasiswa Ekonomi. Jurnal Minds: Manajemen Ide Dan Inspirasi, 6(1), 96. https://doi.org/10.24252/minds.v6i1.9274

Priharsari, D., & Indah, R. (2021). Coding untuk menganalisis data pada penelitian kualitatif di bidang kesehatan. Jurnal Kedokteran Syiah Kuala, 21(2), 130–135. https://doi.org/10.24815/jks.v21i2.20368

Purwaningrat, P. A., Oktarini, A., & Saraswathi, N. (2019). Managing Personal Finance: The Role of Spiritual and Financial Knowledge. Warmadewa Management and Business Journal (WMBJ) Agustus, 1(2), 93–101. https://doi.org/10.22225/wmbj.1.2.2019.93-101

Putra, P. D., Harahap, K., & Rahmah, S. S. (2020). the Hedonism Lifestyle, Financial Literacy and Financial Management Among Business Education Students To Financial Management. Journal of Community Research and Service, 4(1), 32. https://doi.org/10.24114/jcrs.v4i1.18287

Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. Journal of Consumer Affairs, 44(2), 276–295. https://doi.org/10.1111/j.1745-6606.2010.01169.x

Riconscente, M. M. (2014). Effects of Perceived Teacher Practices on Latino High School Students Interest, Self-Efficacy, and Achievement in Mathematics. Journal of Experimental Education, 82(1), 51–73. https://doi.org/10.1080/00220973.2013.813358

Rohmanto, F., & Susanti, A. (2021). pengaruh literasi keuangan, lifestyle hedonis, dan sikap keuangan pribadi terhadap perilaku keuangan mahasiswa. ecobisma (Jurnal Ekonomi, Bisnis, Dan Manajemen), 8(1), 40.48. https://doi.org/10.36987/ecobi.v8i1.2029

Sarifani, K. A. K., & Rasto, R. (2017). Keterampilan manajerial kepala sekolah dan budaya mutu sebagai determinan kinerja. Jurnal Pendidikan Manajemen Perkantoran (JPManper), 2(2), 137–147. https://doi.org/10.17509/jpm.v2i2.8103

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Setyawan, W., & Wulandari, S. (2020). Perilaku Manajemen Keuangan Mahasiswa Kelas Karyawan Di Cikarang. Jurnal Ilmu Manajemen Dan Bisnis, 11(1), 47–60. https://doi.org/10.17509/jimb.v11i1.20509

Singh, A. K., Srivastava, S., & Singh, D. (2015). Student Engagement as the Predictor of Direct and Indirect Learning Outcomes in the Management Education Context. Metamorphosis: A Journal of Management Research, 14(2), 20–29. https://doi.org/10.1177/0972622520150204

Siswanti, I., & Halida, A. M. (2020). Self-control as mediating. In The International Journal of Accounting and Business Society (Vol. 28, Issue 01). https://doi.org/10.21776/ub.ijabs.2020.28.1.5

Sohilauw, M. I., Nohong, M., & Sylvana, A. (2020). The relationship between financial literacy, rational financing decision, and financial performance: An empirical study of small and medium enterprises in makassar. Jurnal Pengurusan, 59(September), 1–15. https://doi.org/10.17576/pengurusan-2020-59-09

Suhendri, H. (2012). Pengaruh kecerdasan matematis-logis, rasa percaya diri, dan kemandirian belajar terhadap hasil belajar matematika. Prosiding Seminar Nasional Matematika Dan Pendidikan Matematika UNY, 10. https://doi.org/10.30998/formatif.v1i1.61

Suwardi, D. R. (2012). EEAJ1 (2) (2012) Economic Education Analysis Journal Faktor-Faktor Yang Mempengaruhi Hasil Belajar Siswa Kompetensi Dasar Ayat Jurnal Penyesuaian Mata Pela-Jaran Akuntansi Kelas XI IPS DI SMA NEGERI 1 BAE KUDUS. http://journal.unnes.ac.id/sju/index.php/eeaj

Suwatno, S., Waspada, I. P., & Mulyani, H. (2020). Meningkatkan Perilaku Pengelolaan Keuangan Mahasiswa Melalui Financial Literacy dan Financial Sel Efficacy. Jurnal Pendidikan Akuntansi & Keuangan, 8(1), 87–96. https://doi.org/10.17509/jpak.v8i1.21938

Suyono, A. (2018). Pengaruh gaya belajar terhadap hasil belajar pada mata pelajaran akuntansi kelas XI IPS SMA N 3 Tapung Tahun Ajaran 2017/2018. PEKA, 6(1), 1–10.

Taurina, Z. (2015). Students' Motivation and Learning Outcomes: Significant Factors in Internal Study Quality Assurance System. https://doi.org/10.1109/icl.2015.7318068

Titik Ulfatun, U. (2016). Analisis Tingkat Literasi Keuangan Mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta Tahun Angkatan 2012-2014. Pelita, XI(2), 1–13. https://doi.org/10.22441/mix.2020.v10i1.002

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Vidovićová, L. (2019). Financial Literacy. Encyclopedia of Gerontology and Population Aging, 1–5. https://doi.org/10.1007/978-3-319-69892-2_193-1

Wasita, P. A. A., Artaningrum, R. G., & Clarissa, S. V. (2022). Pengaruh Literasi Keuangan Dan Sikap Keuangan Terhadap Perilaku Keuangan Dengan Self-Efficacy Sebagai Variabel Mediasi. JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha, 13(01), 310–320. https://doi.org/10.32670/fairvalue.v4i12.1894

Widayati, I. (2014). Pengaruh Status Sosial Ekonomi Orang Tua, Pendidikan Pengelolaan Keuangan Keluarga, dan Pembelajaran di Perguruan Tinggi terhadap Literasi Finansial Mahasiswa (Vol. 2, Issue 2). http://journal.um.ac.id/index.php/jph

Widiawati, M. (2020). Pengaruh Literasi Keuangan, Locus of Control, Financial Self-Efficacy, Dan Love of Money Terhadap Manajemen Keuangan Pribadi. Prisma (Platform Riset Mahasiswa Akuntansi), 1(1), 97–108. https://doi.org/10.31000/jmb.v10i2.5132

Yates, D., & Ward, C. (2011). Financial Literacy: Examining The Knowledge Transfer Of Personal Finance From High School To College To Adulthood. In American Journal of Business Education (Vol. 4, Issue 1). https://doi.org/10.19030/ajbe.v4i1.1274

Yogasnumurti, R. R., Sadalia, I., & Irawati, N. (2021). The Effect of Financial, Attitude, and Financial Knowledge on the Personal Finance Management of College Collage Students. 649–657. https://doi.org/10.5220/0009329206490657

Yuliyani, R., Alamsyah, N., & Ar Rakhman Awaludin, A. (2017). PENGARUH MINAT DAN KEBIASAAN BELAJAR TERHADAP PRESTASI BELAJAR STATISTIKA LANJUT MAHASISWA (Vol. 1, Issue 1). https://doi.org/10.33292/ter.v1i1.7

Yushita, A. N. (2017). Pentingnya literasi keuangan bagi pengelolaan keuangan pribadi. Nominal: Barometer Riset Akuntansi Dan Manajemen, 6(1), 11–26. https://doi.org/10.21831/nominal.v6i2.16643

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.