

## The Influence of Islamic Financial Literacy and Mental *Accounting* on The Financial Behavior of Students of Pondok Pesantren Datuk Sulaiman

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### Abstract

Santri now treat their finances more by shopping not according to what is needed but they follow what they see and want. This makes them consumptive. From this problem, one way for them not to have a consumptive nature is to understand the name sharia financial literacy and mental accounting. This study aims to test and analyze the effect of Islamic Financial Literacy and Mental Accounting on the Financial Behavior of Santri Pondok Pesantren Datuk Sulaiman. This study uses causality-based quantitative methodology through distributing questionnaires. In this study the population was Santri Pondok Pesantren Datuk Sulaiman Palopo City. While the sampling technique is purposive sampling with the determination of respondents with the lemeslow formula with 100 respondents. The results of this study indicate that the influence of Financial Literacy and mental accounting has a positive and significant effect on the Financial Behavior of Santri Pondok Pesantren Datuk Sulaiman.

Keywords: Sharia Financial Literacy; Mental Accounting; Financial Behavior

### 1. Introduction

Indonesia is the country with the highest concentration of Muslims in the world, with 87.5% of the total population being Muslim. This indicates that Muslims form the majority of Indonesia's population. Islam is a religion that claims that the Qur'an and As-Sunnah (dalil) govern every area of life and that Islam is the answer to every problem that arises [1]. Islamic boarding schools are a forum for Muslims in developing and practicing Islamic values. Every Muslim, especially students at boarding schools, is obliged to comply with the rules set out in Islam, one of which is property management in Islam. In managing assets in Islam, good Islamic financial literacy is needed.

However, the problem is that today's santri do not understand Islamic financial literacy, one of which is the consumptive nature of Islamic financial literacy. Santri now treat their finances more by shopping not according to what is needed but they follow what they see and want. This is what makes them consumptive, because they think the money they have right now they have to spend right now without thinking about their future life [2].

From this problem, one way for them not to have a consumptive nature is to understand the name of Islamic financial literacy. According to [3] Islamic financial literacy is the ability to manage financial resources in accordance with Islamic principles by applying one's financial knowledge, abilities, and attitudes. Islamic financial literacy is also concerned with

managing money and using some money to improve living standards and pursue welfare [4]. Based on the data [5] the level of Islamic financial literacy is low which only reached 9.14% in 2022. This data shows that a person's knowledge of Islamic finance is still very low and of course this must be a concern for all related parties to educate and literacy about Islamic finance. Therefore, by exposing Islamic financial literacy at a young age, it will help students grow in managing finances properly and correctly in the future [6].

The above statement is also supported by previous research [7] which says that the effect of Islamic financial literacy on financial behavior of Faculty of Sharia students both partially and simultaneously has a positive and significant effect with an F value of  $4.014 > F$  table 3.93 and a t value of  $2.004 > t$  table 1.658 and a significance value of (Sig.)  $0.048 < 0.05$ . This contradicts the research (Pradesyah, 2023) which shows that partially based on the results of hypothesis testing, the Sharia Financial Literacy variable (X1) on Generation Z Financial Behavior (Y) has a significance of  $0.102 > 0.05$ , which means that this shows that the Sharia financial literacy variable (X1) on Generation Z Financial Behavior in building MSMEs (Y) has no significant effect.

In addition, santi not only needs Islamic financial literacy but also needs to understand what mental accounting is. Mental accounting is a person's cognitive behavior that a person uses to categorize between inputs and outputs based on certain items just like an accounting model. Mental accounting focuses on categorizing, recording, analyzing, and reporting transactions to track the flow of money and control expenses [8]. In previous research [9] regarding mental accounting said that one's mental accounting can affect one's financial behavior by paying attention to one's lifestyle. However, research [10] says the opposite, namely that mental *accounting* variables do not have a significant effect on investment decisions (financial management/behavior).

Based on the description above, it can be seen that Islamic financial literacy and mental *accounting* on financial behavior still need to be researched more deeply. This study also aims to determine whether sharia financial literacy affects the financial behavior of students of the Modern Datuk Sulaiman Islamic Boarding School (PMDS) and whether mental *accounting* affects the financial behavior of students of the Modern Datuk Sulaiman Islamic Boarding School (PMDS).

## 2. Methodology

This research uses causality-based quantitative research. The research data source is primary data. Data collection techniques through distributing questionnaires. This questionnaire is measured using a Likert scale. The questionnaire will be given in the form of written statements regarding all variables, namely the independent variables of Sharia Financial Literacy, and Mental *Accounting*, while the dependent variable is Financial Behavior. The population in this study were students of the Pondok Pesantren Modern Datuk Sulaiman (PMDS) Palopo City. The sampling method used purposive sampling method. According to (Sugiyono, 2016) purposive sampling is a sampling technique with

consideration according to certain characteristics. The criteria for determining the sample are students aged 15 to 19 years.

In determining the number of samples, researchers used the *Lemeslow* formula. In this study the population size is unknown so the researchers used the *Lemeslow* Formula. The Lemeslow formula is as follows:

$$N = \frac{Z^2 p (1-p)}{d^2}$$

Description:

n=Number of Samples

z=z score at 95%

confidence=1.96 p=maximum

estimate=0.5 d=sampling

error=10%

Through the formula above, the number of samples to be used can be calculated as follows:

$$N = \frac{Z^2 p (1-p)}{d^2}$$

$$n = \frac{1,96^2 \cdot 0,5 (1-0,5)}{d^2}$$

$$n = \frac{(3,8416 \cdot 0,251)}{0,01}$$

$$n = 96,04 = 100$$

By using the Lemeslow formula above, the sample value (n) obtained is 96.04 which is then rounded up to 100 people.

The data used are primary data and secondary data, primary data is collected through observation, as well as distributing questionnaires to respondents while secondary data is collected through studies, literature and journals related to the research conducted. The data analysis method used in the research is descriptive analysis test, validity and reliability tests carried out at an early stage. The data analysis stage starts from the classical assumption test which consists of normality, multicollinearity and heteroscedasticity tests. The next stage performs multiple linear regression analysis using the SPSS version 26 application.

### 3. Result and Discussion

#### 3.1. Result

Respondents in this study were Santri at the Datuk Sulaiman Islamic Boarding School. The questionnaire distributed was 100 sheets containing questions about variable X1, namely

Sharia Financial Literacy and variable X2 Mental Accounting and variable Y Financial Behavior. Of the 100 sheets of questionnaires distributed up to the data collection limit, 100 questionnaires were collected (100%). The high ratio of questionnaire returns is because researchers try to meet respondents in person and are guided to fill it out, if the respondent finds it difficult. Of the respondents selected by purposive sampling can be classified based on age 15-19 years. Below are the results of the descriptive analysis presented as follows:

Table 1. Descriptive Statistical Analysis Test

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Islamic Financial Literacy	100	17.00	35.00	25.7400	3.82607
Mental Accounting	100	12.00	20.00	16.5300	1.81161
Financial Behavior	100	18.00	30.00	23.9300	3.13422
Valid N (listwise)	100				

Based on table 1 Sharia Financial Literacy Variabe (X1) shows an average value of 25.7400. While the minimum value is 17.00 and the maximum value is 35.00 and the standard deviation is 3.82607. The large enough standard deviation indicates that the value of variable X1 varies significantly between the lowest and highest values. The Mental Accounting (X2) variable shows an average value of 16.5300. While the minimum value is 12.00 and the maximum value is 20.00 and the standard deviation is 1.81161. The large enough standard deviation indicates that the value of variable X1 varies significantly between the lowest and highest values. The Financial Behavior variable (Y) shows an average value of 23.9300. While the minimum value is 18.00, and the maximum value is 30.00, and the standard deviation is 3.13422. The large enough standard deviation indicates that there is variation between the largest and lowest values in Variable Y.

Before analyzing the research variables, the research instrument in the form of a questionnaire must fulfill the validity and reliability tests. The validity of the questionnaire was tested using the Pearson correlation coefficient between each indicator and the total indicator. While the reliability test uses Cronbach's alpha for each variable. The validity test results of each research variable are presented in Table 2 below.

Table 2. Validity Test Results

Variables	Item	N	Significant	r-count	r-table	Description
Sharia Financial Literacy (X1)	LKS1	100	0,000	0,663	0,1946	Valid
	LKS2	100	0,000	0,605	0,1946	Valid
	LKS3	100	0,000	0,714	0,1946	Valid
	LKS4	100	0,000	0,687	0,1946	Valid
	LKS5	100	0,000	0,659	0,1946	Valid
	LKS6	100	0,000	0,626	0,1946	Valid
	LKS7	100	0,000	0,805	0,1946	Valid
Mental Accounting (X2)	MA1	100	0,000	0,648	0,1946	Valid
	MA2	100	0,000	0,643	0,1946	Valid

Financial Behavior (Y)	MA3	100	0,000	0,733	0,1946	Valid
	MA4	100	0,000	0,735	0,1946	Valid
	PK1	100	0,000	0,505	0,1946	Valid
	PK2	100	0,000	0,569	0,1946	Valid
	PK3	100	0,000	0,529	0,1946	Valid
	PK4	100	0,000	0,588	0,1946	Valid
	PK5	100	0,000	0,464	0,1946	Valid
	PK6	100	0,000	0,601	0,1946	Valid
	PK7	100	0,000	0,544	0,1946	Valid
	PK8	100	0,000	0,692	0,1946	Valid

Based on table 2, it shows that all indicators used for the variables of Islamic financial literacy, mental accounting and financial behavior used in this study show a significant level smaller than

0.05 or 5% and Cronbach alpha is greater than the r-table with a number of 0.1946. This means that all indicators and statements in each variable in this study are said to be valid, so that the reliability test can be carried out for the next test.

A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time. Composite Reability is used to measure the true value of the reliability of a construct. The following are the results of the composite reliability analysis in this study as follows.

Table 3. Reliability Test Results

Variables	Cronbach Alpha	Description
Religiosity	0,808	Reliable
Service Quality	0,613	Reliable
Interest in Saving	0,686	Reliable

Based on table 3 of the results of data processing as in the table above, the Cronbach's alpha value of each variable indicator > 0.05, the indicator value of the Islamic financial literacy variable (X1) is 0.808 where the Cronbach's alpha value is between 0.70 - 0.90 which means that variable X1 has high reliability. the indicator value of the mental accounting variable (X2) is 0.613 and the indicator value of the saving interest variable is 0.686 where both Cronbach's alpha values are between 0.50 - 0.70 which means that the X2 and Y variables have moderate reliability. So it can be concluded that all variables used are reliable.

The normality test is a test carried out with the aim of assessing the distribution of data in a group of data or variables, whether the data distribution is normally distributed or not. It is said to be normal if the significant value is greater than 0.05.

Table 4. Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000

	Std. Deviation	2.42216921
Most Extreme Differences	Absolute	.066
	Positive	.066
	Negative	-.063
Test Statistic		.066
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Based on table 4 the results of the normality test in table 4 show that the results of the normality test using the One-Sample Kolmogorov-Smirnov method with an Asym.Sig (2-tailed) value of 0.200. The data used in the regression equation can be assumed to be normally distributed, this can be seen from the significant value of  $0.200 > 0.05$  (5%). So that the data in this study can be declared normal.

Table 5. Regression Analysis Results

Model	Coefficients <sup>a</sup>	
	B	Std. Error
(Constant)	5.173	2.423
Islamic Financial Literacy	.390	.069
Mental Accounting	.606	.149

a. Dependent Variable: Financial Behavior

From this table, a multiple linear regression equation can be compiled as follows:  
 $Y = 5.173 + 0.390X_1 + 0.606X_2 + e$

Based on the multiple linear regression equation above, it can be described as follows:

- The Financial Behavior variable has not been influenced by the Islamic financial literacy variable (X1) and the mental accounting variable (X2), so the constant value (a) is conditioned at 5.173.
- The regression coefficient of the Islamic financial literacy system variable is positive, which is 0.390. This shows that if Sharia Financial Literacy (X1) increases, then Financial Behavior (Y) will increase by 0.390 assuming other independent variables are constant.
- The regression coefficient of the mental accounting variable is positive, which is 0.606. this shows that if mental accounting (X2) increases, then financial behavior (Y) will increase by 0.606 assuming other independent variables are constant.

Furthermore, the coefficient of determination test, this test is used to calculate how much variance in the dependent variable can be explained by the independent variables. The R2 used is R2 which has considered the number of independent variables in a regression model or is called Adjusted R2 (Adjusted-R2). In this study, Adjusted-R2 is used because if the number of independent variables studied is more than two variables.

Table 6. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.635 <sup>a</sup>	.403	.390	2.44701
a. Predictors: (Constant), Mental Accounting, Sharia Financial Literacy				
b. Dependent Variable: Financial Behavior				

Based on table 6, it can be seen that the Adjusted -R2 results with the help of the SPSS program in multiple regression analysis obtained an adjusted determination number or Adjusted - R2 of 0.390. This means that 39% of the Adjusted R square variation is explained by variations in changes in sharia financial literacy factors (X1) and mental accounting (X2) together (simultaneously) on financial behavior in students at the Datuk Sulaiman Islamic Boarding School (Y). While the remaining 61% is influenced by other unobserved factors that affect the financial behavior variable (Y). Therefore, further research development is needed

The t test is used to determine the magnitude of the influence of each independent variable individually. The regression test used is a two tailed test using  $\alpha = 5\%$  which means that the confidence level is 95%. The t test results can be seen in the following table.

Table 7. Partial Test Results (t Test)

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.173	2.423		2.135	.035
Islamic Financial Literacy	.390	.069	.415	4.903	.000
Service Quality	.606	.149	.350	4.141	.000
a. Dependent Variable: Financial Behavior					

#### 1. Sharia Financial Literacy (X1)

Based on the table above, the processing results of the Sharia Financial Literacy variable (X1) obtained a t value of 4.903 with a probability of 0.000. With  $t_{count} 4.903 > t_{table} 0.025 (97) 1.985$  or probability  $0.000 < 0.05$ ; then  $H_0$  is rejected, which means that the Sharia Financial Literacy variable (X1) partially or individually has a significant positive effect on Financial Behavior of students at Pondok Pesantren Datuk Sulaiman.

#### 2. Service Quality (X2)

Based on the table above, the results of managing service quality (X2) obtained a t value of 4.141 with a probability of 0.000. With  $t_{count} 4.141 > t_{table} 0.025 (97) 1.985$  or probability  $0.000 < 0.05$ ; then  $H_0$  is rejected, which means that the Mental Accounting (X2) variable partially or individually has a significant positive effect on Financial Behavior of students at Pondok Pesantren Datuk Sulaiman.

Table 8. F test

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	391.687	2	195.843	32.707	,000 <sup>b</sup>
Residuals	580.823	97	5.988		
Total					

Dependent Variable: Financial Behavior  
 Predictors: (Constant), Mental Accounting, Sharia Financial Literacy

Table 8 shows that the F-count value is 32.707 and the significant F-table value is 0.05 with the formula, namely  $F\text{-table} = F(k; n-k) = F(2; 100-2) = F(2; 98)$  so that the F-table becomes 3.090. The results obtained are  $F\text{-count} > F\text{-table}$  ( $32.707 > 3.090$ ) with a significance of  $0.000 < 0.05$ . So that the variables of financial literacy and mental accounting have a significant influence on the financial behavior of students at the Datuk Sulaiman Islamic Boarding School (Y).

### 3.2. Discussion

#### The Effect of Sharia Financial Literacy on the Financial Behavior of Santri Pondok Pesantren Datuk Sulaiman

Sharia Financial Literacy has a positive effect on the financial behavior of students of Datuk Sulaiman Islamic Boarding School. This means that the higher the level of Islamic financial literacy, the higher the financial behavior of the students of the Datuk Sulaiman Islamic Boarding School. Islamic financial literacy provides a better understanding of the principles of Islamic economics. Individuals who understand these principles tend to make financial decisions that are more in line with Islamic values and ethics, such as the prohibition of usury (interest), the prohibition of investing in businesses that involve haram activities, and the principle of fairness in financial transactions. Islamic financial literacy affects financial behavior, namely that santri who have good Islamic financial literacy may have a deeper understanding of the principles of Islamic finance, such as the prohibition of usury and halal investment. This can motivate santri to make financial decisions that are more in line with sharia principles, such as choosing Islamic banking products or avoiding transactions involving usury. Santris with good Islamic financial literacy may be more skilled in planning and managing their personal finances in accordance with sharia principles. Islamic financial literacy can shape positive attitudes towards finance, such as prudence in taking risks and concern for social justice.

The application of financial *knowledge* theory to Islamic financial literacy can have a significant impact on individual financial behavior, including santri in the Pondok Pesantren Datuk Sulaiman environment. With financial knowledge theory knowledge is the main key in financial decision making. Increased knowledge of Islamic financial principles can form the basis for better financial decision making. The application of this theory can result in changes in attitudes towards finance. Islamic financial literacy can stimulate positive attitudinal



changes towards financial practices that are more ethical and in accordance with sharia principles. Knowledge of risks and benefits can shape financial behavior. Islamic financial literacy helps individuals understand financial risks and benefits by considering ethical and moral dimensions. The application of this theory can improve one's ability to make wiser investment decisions. In the context of Islamic financial literacy, this includes an understanding of Islamic investment instruments. The application of financial knowledge theory to Islamic financial literacy can provide a strong theoretical basis for designing effective financial literacy programs within the Datuk Sulaiman Islamic boarding school. In addition, the integration of sharia principles in financial education can shape financial behavior that is more ethical and in accordance with religious values.

The result of the first hypothesis of this study is that Islamic financial literacy has a positive effect on the financial behavior of students of the Datuk Sulaiman Islamic boarding school. Thus, it can be concluded that  $H_a$  is accepted while  $H_o$  is rejected. This is in accordance with the findings of previous research by [11] financial literacy has a significant influence on financial behavior.

### **The Effect of Mental Accounting on the Financial Behavior of Santri Pondok Pesantren Datuk Sulaiman**

Mental accounting has a positive effect on the financial behavior of Datuk Sulaiman Islamic boarding school students. This shows that the better the mental accounting, the higher the financial behavior of the students of the Datuk Sulaiman Islamic boarding school. Mental accounting helps a person classify their funds into the right categories, such as savings, investments, or expenses. This helps create structure and order in financial management. With mental accounting, which is separating funds in different accounts, we can clearly see and set priorities in spending. Mental accounting affects the financial behavior of the students of Pondok Pesantren Datuk Sulaiman, namely by dividing their daily money for food, transportation, and other daily needs. So that it helps them plan and control their daily expenses better, avoiding waste. Santri who have an understanding of the need to have an emergency fund may form a mental accounting that separates some of their money as an emergency fund. This can increase their financial security and provide assurance in the event of an emergency without having to disrupt other funds. Santris may view the money they receive for education funding as a separate "account" from their personal money. So this mental accounting can help them be more disciplined in using money for education needs and avoid unnecessary spending.

The application of financial knowledge theory to mental accounting can have a significant impact on individual financial behavior, including santri in the Datuk Sulaiman Islamic boarding school environment. Better knowledge can help santri understand the importance of mental accounting in managing their money more effectively, including separating funds for different needs. Improved financial knowledge can help santri understand the urgency and value of zakat and sadaqah. Santris who understand these concepts may be more likely to form mental accounting specifically for charitable funds, resulting in more

responsible financial management and in accordance with religious principles. Knowledge of risks and benefits can lead to wiser mental accounting. Santris who understand the financial consequences of each financial category may make decisions more carefully, weighing the risks and benefits before making expenditures or investments. An understanding of the importance of an emergency fund may lead to mental accounting that separates some funds for emergency reserves. Santris who understand the importance of emergency funds may be more disciplined in setting aside funds for urgent needs, creating better financial protection. Through the application of financial knowledge theory to mental accounting, financial literacy programs can help students develop more positive and efficient mindsets and financial habits. Contextualized financial education, including aspects of Islamic finance, can provide a strong foundation for healthy mental accounting and sustainable financial behavior.

The result of the first hypothesis of this study is that mental accounting has a positive effect on the financial behavior of students of the Datuk Sulaiman Islamic boarding school. Thus, it can be concluded that  $H_a$  is accepted while  $H_o$  is rejected. This is in accordance with the findings of previous research by [12] mental accounting has a significant effect on financial management.

#### **4. Conclusion**

The results of this study, it can be concluded that Islamic financial literacy has a positive effect on the financial behavior of students of Datuk Sulaiman Islamic boarding school. This means that the higher the level of Islamic financial literacy, the higher the financial behavior of the students of the Datuk Sulaiman Islamic boarding school. Students who understand the principles of Islamic financial literacy tend to make financial decisions that are more in accordance with Islamic values and ethics, such as the prohibition of usury (interest), the prohibition of investment in businesses that involve haram activities, and the principle of fairness in financial transactions. The results of the research on mental accounting variables have a positive effect on the financial behavior of the students of the Datuk Sulaiman Islamic boarding school. This shows that the better the mental accounting, the higher the financial behavior of the students of the Datuk Sulaiman Islamic boarding school. Mental accounting helps students classify their funds into the right categories, such as savings, investments, or expenses. This helps create structure and order in financial management.

The author provides suggestions for Pondok Pesanteren Datuk Sulaiman, namely providing guidance on Islamic financial literacy and mental accounting with materials that are more intensive and become something that is considered important, so that expectations regarding the role of Islamic financial literacy and mental accounting on the financial behavior of Pondok Pesantren Datuk Sulaiman students can be fulfilled. While further research is expected to add other variables such as lifestyle, age and financial technology that affect financial behavior.

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