The Influence Of Income Financial Literacy, And Attitudes Towards Money On Family Financial Management

Sanur[1], Sahrir[2], Andi Dahri Adi Putra[3]
[1]Accounting, University Muhammadiyah Palopo, 91922, Indonesia
[2]Accounting, University Muhammadiyah Palopo, 91922, Indonesia
[3]Accounting, University Muhammadiyah Palopo, 91922, Indonesia

Corresponding Author Email: sanur@student.umpalopo.ac.id

Abstract

This study was conducted to examine the effect of financial literacy on family financial management, and attitudes towards money on family financial management. This study uses quantitative methods using primary data with data collection methods using the media distributing questionnaires using an interval scale in the form of a Likert scale. The population in this study were the people of Dampan Village, North Basse Sangtempe District, Luwu Regency, which then produced a sample of 200 respondents, consisting of 117 men and 83 women. The technique used in sampling is purposive sampling. The results of this study, it can be concluded that financial literacy affects family financial management where financial literacy helps individuals and families to plan their finances better income affects family financial management. Sufficient income allows families to meet basic needs such as food, clothing, housing, and education. It forms the basis of sound financial management attitude towards money has an effect on family financial management. A positive attitude towards money often reflects discipline in spending.

Keywords: Financial Literacy Income, Attitude Toward Money, and Family Financial Management.

1. Introduction

Per capita income of Indonesians grew from IDR 62.2 million, or US$4,349.5, in 2021 to IDR 71.0 million, or US$4,783.9, in 2022, according to data from the Central Statistics Agency (BPS). Indonesia's economy grew by 5.17% in the second quarter of 2023, and the country will again be categorized as an upper middle income country in July 2023 with GNI per capita of IDR 70.9, or US$4,580. Welfare has not grown even though there has been an increase in per capita income. Poor people have not shown improved conditions.

From this phenomenon, the welfare of the poor has not shown an improvement in conditions due to the fact that people are always faced with financial problems. One of the financial problems that occurs in families in Dampan Village, North Basse Sangtempe District, Bastem Regency is poor family financial management. For example, families who have not been able to take action to set aside income for savings and lack planning in financial management which results in families not being able to estimate their needs for one month and the funds will run out before the specified time. These financial problems arise not only because of low income but can also stem from a person's lack of knowledge in managing finances[1].

In general, financial management is the activity of handling money in everyday life. Good money management is necessary to balance income and expenses, meet basic needs, and avoid getting into debt. Therefore, in today's modern world, financial management is something that must be considered[2] . In this current era, being able to manage your own finances is very important for the present and the future. Because there are so many needs, everyone must be able to manage their finances to meet all their basic needs and ensure that their every desire is met. Money is needed to fulfill all needs because it is a payment method that can fulfill all human needs and even desires[3]. There are many things that influence a person's financial management, including financial literacy, income and attitudes towards money.

Financial literacy is a form of ability to prioritize needs, discuss financial problems, plan ahead, and react wisely to life events that influence daily financial decisions [4]. Financial literacy is closely related to the level of financial skills, where the higher the public's financial literacy, the better the understanding in managing finances [5]. This is in line with previous research [6]which states that financial literacy has a significant positive effect on family financial management . However, this is contrary to research [7]which shows that financial management).

Income is the total amount of money a household receives during a certain period of time, including salaries, profits, interest income, profits, wages, and other types of income [6]. The problem of income according to [8]that currently people prefer an extravagant lifestyle which is not in line with their desire to invest or save some of their financial excess as a way of managing personal finances to support the achievement of a good life for themselves and their children in future. In research [9] income has a positive and significant effect on financial management behavior . However, this research contradicts research [10]which states that income cannot strengthen the influence of financial knowledge on financial management behavior .

Attitude towards money is defined as a person's behavior towards the money they have [7]. The application of financial principles in decision making, resource management, and appropriate financial authority can also be understood as financial attitudes [4]. According to [11]explains how attitudes can influence behavioral intentions. Meanwhile, behavioral intentions influence behavior. Based on the definition above, attitudes can indirectly influence behavior. In research [12] shows that money attitudes have a positive effect on financial literacy . This is in contrast to research [13]the results of which show that in research attitudes towards finance have a significant negative effect on financial planning .

Based on the background of the problem and because there are still many different results from previous research, So researchers are interested in conducting further research on the influence of financial literacy, income and attitudes towards money on family financial management in Dampan Village, Bastem Regency. The aims of this research were to test the effect of financial literacy on family financial management , to test income on family financial management , and to test attitudes towards money on family financial management.

2. Methodology

The population in this study was the people of Dampan Village, Bastem District , which then resulted in a sample of 200 respondents. The technique used in sampling was purposive sampling, with predetermined criteria, namely people who earn a minimum income of IDR 200,000 to 2,500,000 per month. The research data uses primary data with data collection methods using questionnaire distribution media using an interval scale in the form of a Likert scale which produces answers of strongly agree to answers of strongly disagree with a value range of 1 - 5[14].The analytical tool used in this research is quantitative data analysis, to quantitatively estimate the direct and indirect influence of several independent variables on the dependent variable. In this research, all data was processed and tested using SPSS 26 (*Statistical Program for Social Science*).

3.Result and Discussion

3.1. Result

Of the 200 questionnaires distributed, up to the data collection limit, 200 questionnaires were collected, consisting of 117 men and 83 women (100%). The high ratio of returned questionnaires was due to researchers trying to meet respondents personally and guide them in filling them out if respondents found it difficult. The respondents selected using purposive sampling can be classified based on a total family income of at least 200,000 to 2,500,000.

Table 1. Respondent Profile

Gender	Frequency	Percentage
Man	117	58.5%
Woman	83	41.5%
Total	200	100%

Descriptive analysis test was carried out to explain respondents' answers and responses regarding each variable in the questionnaire. The following is a descriptive statistical table on several variable results calculated using the Sspss 26 program.

Table 1. Descriptive Statistical Analysis Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	200	10.00	25.00	16.8550	2.73888
Income	200	11.00	17.00	14.4700	1.18580
Attitude Towards Money	200	14.00	30.00	21.4300	2.90470
Family Financial Management	200	7.00	25.00	18.7300	2.73946
Valid N (listwise)	200				

Based on table 1, the financial literacy variable (X1) shows an average value of 16.8555. This shows that the level of financial literacy in the Dampan village community has an average value of 16.8550 . Meanwhile, the minimum value is 10 , and the maximum value is 25 , and the standard deviation is 2.73888 . The Income variable (X2) shows an average value of 14.4700 . This shows that the income level of the affected village community has an average value of 14.4700 . Meanwhile, the minimum value is 11 , and the maximum value is 17 , and the standard deviation is 1.18580 . The attitude variable towards money (X3) shows an average value of 21.4300 . This shows that the level of attitude towards money of the Dampan Village community has an average value of 21.4300 . Meanwhile, the minimum value is 14 , and the maximum value is 30 , and the standard deviation is 2.90470 . The variable (Y) shows an average value of 18.7300 . This shows that the level of community financial management in Dampan Village has an average value of 18.7300 . Meanwhile, the minimum value is 7.00, and the maximum value is 25.00 , and the standard deviation is 2.73946 .

The validity test is used to determine whether a question item in the questionnaire is valid or invalid. The validity test is said to be valid if the probability number is smaller than 0.05 and the t-value is greater than the r-table. Meanwhile, the reliability test is carried out to determine the consistency of the measuring instrument, whether the measuring instrument used is reliable and remains consistent if the measurement is repeated. Validity and reliability testing can be seen in the following table .

Table 2. Validity and Reliability Test Results

Variable	items	N	Significant	r-count	r-table	Cronbach Alpha	Information
Financial Literacy (X1)	LK1	200	0,000	0.620	0.1381	0.718	Valid and Reliable
	LK2	200	0,000	0.792	0.1381		Valid and Reliable
	LK3	200	0,000	0.764	0.1381		Valid and Reliable
	LK4	200	0,000	0.614	0.1381		Valid and Reliable
	LK5	200	0,000	0.693	0.1381		Valid and Reliable
Revenue (X2)	P1	200	0,000	0.514	0.1381	0.70 8	Valid and Reliable
	P2	200	0,000	0.615	0.1381		Valid and Reliable
	P3	200	0,000	0.533	0.1381		Valid and Reliable
	P4	200	0,000	0.467	0.1381		Valid and Reliable
Attitude Toward Money (X3)	SPU1	200	0,000	0.686	0.1381	0.689	Valid and Reliable
	SP2	200	0,000	0.764	0.1381		Valid and Reliable
	SPU3	200	0,000	0.623	0.1381		Valid and Reliable
	SPU4	200	0,000	0.663	0.1381		Valid and Reliable
	SPU5	200	0,000	0.476	0.1381		Valid and Reliable
	SPU6	200	0,000	0.546	0.1381		Valid and Reliable
Family Financial Manageme nt (Y)		200	0,000	0.757	0.1381	0.855	Valid and Reliable
		200	0,000	0.839	0.1381		Valid and Reliable
		200	0,000	0.820	0.1381		Valid and Reliable
		200	0,000	0.756	0.1381		Valid and Reliable
		200	0,000	0.811	0.1381		Valid and Reliable

Based on table 2, it shows that all the indicators used for the variables Financial Literacy, Income, Attitudes towards Money and Family Financial Management used in this research show a significant level of smaller than 0.05 or 5% and Cronbach's alpha is greater than the r-table with the number 0.1381. This means that all indicators and statements for each variable in this research are said to be valid and reliable, so they are suitable for use as data collectors and can be analyzed further.

Table 4. Regression Analysis Results

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	-1,486	1,818
	Financial Literacy	,268	,057
	Income	,530	,131
	Attitude Towards Money	,375	,057

From this table, a multiple linear regression equation can be prepared as follows: Y = (-1.486) + 0.268 X1+ 0.530 X2 + 0.375

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

a. The constant value is negative , namely – 1.486, which is a constant for the variables financial literacy (X1), income (X2), and attitude towards money (X3).
b. The regression coefficient of the Financial Literacy system variable is positive, namely 0.268 . This shows that if Financial Literacy (X1) increases, then Family Financial Management (Y) will increase by 0.268 assuming the other independent variables are constant.
c. The regression coefficient for the income variable is positive, namely 0.530 . This shows that if Financial Literacy (X 2) increases, then Family Financial Management (Y) will increase by 0.530 assuming the other independent variables are constant.
d. The regression coefficient for the Attitude Towards Money variable (X3) is positive, namely 0.375 . This shows that Attitude Toward Money (X2) increases, then Financial Management (Y) will increase by 0.375 assuming the other independent variables are constant .

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

Table 5. Partial Test Results (t Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1,486	1,818		-,818	415
Financial Literacy	,268	,057	,268	4,668	000
Income	,530	,131	,229	4,049	000
Attitude Towards Money	,375	,057	,398	6,604	000

a. Dependent Variable: Family Financial Management

Financial literacy

The results of processing the Financial Literacy variable (X1) as shown in the table above produce a calculated t value of 4.668 with a probability of 0.000. If the probability of 0.000 < 0.05 or tcount 4.668 > from ttable 0.025 (197) 1.97208 is met then H0 is rejected, this shows that the Financial Literacy variable (X1) both partially and individually improves family financial management significantly.

Income

The results of processing the Income variable (X2) as shown in the table above produce a calculated t value of 4.049 with a probability of 0.000. H0 is rejected if tcount is 4.049 > from ttable 0.025 (197) 1.97208 or probability 0.000 < 0.05, indicating that the Income variable (X2) either partially or separately has a significant effect on family financial management.

Attitude Towards Money

Analysis of the Attitude Toward Money (X3) variable produces a calculated t value of 6.604 with a probability of 0.000 as seen in the table above. H0 is rejected if the Attitude Towards Money variable (X3) partially or separately has a significant positive influence on family financial management (tcount 6.604 > from ttable 0.025 (197) 1.97208 or probability 0.000 < 0.05).

The purpose of this test is to determine the extent to which independent factors influence the variance of the dependent variable. The R2 used is called Adjusted-R2, or R2 which explains the quantity of the independent variable in the regression model. Because there are more than two independent variables examined in this research, Adjusted-R2 is used.

Table 6. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,687 [a]	,472	,464	2.00522

a. Predictors: (Constant), Attitude Towards Money, Income, Financial Literacy

As can be seen from the attached table, the results of multiple regression analysis using SPSS software produced an adjusted determination number or Adjusted-R2 of 0.464. This shows that changes in the characteristics of financial literacy (X1), income (X2), and attitudes towards money (X3) together (simultaneously) on family financial management (Y) contributed 46% to the variation in Adjusted R Square. Other unobserved factors that influence family financial management variables have an impact on the remaining 54%. Therefore, more study and development is needed. The Influence of Financial Literacy on Family Financial Management.

3.2. Discussion

The Influence of Financial Literacy on Family Financial Management

The results of this research show that financial literacy has a significant effect on family financial management in Dampan Village, Bastem District. This shows that the higher the community's financial literacy, the better the Dampan Village community is at managing family finances. Financial literacy in managing family finances is by organizing, understanding and evaluating information about personal finances. Financial literacy helps families to make choices and take steps to manage money. Financial literacy helps individuals and families to plan their finances better. This includes creating a budget, identifying financial priorities, and developing long-term financial goals. Someone who has good financial literacy tends to better understand financial products such as savings, investments, insurance and loans. With this understanding, they can make more informed financial decisions according to their needs and goals. Financial literacy helps in managing debt wisely. Someone who understands the concepts of interest, tenor, and types of debt can make more informed decisions regarding loans and other financial obligations.

Planned behavior helps families set short-term and long-term financial goals. This involves identifying financial needs, such as children's education, home ownership, or retirement preparation. Planned behavior includes efforts to understand various financial products, such as savings, investments, and insurance. This helps families make better financial decisions that suit their needs. Planned behavior encourages the involvement of all family members in financial decision making. This helps reduce conflict and increase mutual support in achieving financial goals. With planned behavior that supports financial literacy, families can manage their finances more efficiently, reduce financial risks, and achieve their financial goals in a more focused manner.

When faced with difficult financial situations, individuals with good financial literacy may be better able to manage financial stress, make rational decisions, and find better solutions. Financial literacy can give families the tools to overcome financial uncertainty. With a good understanding of risk management, insurance coverage, and emergency storage, families can increase their financial security. Parents who have good financial literacy tend to be better able to teach financial principles to their children. This creates an environment where children can grow up with a strong understanding of the value of money and finances. The result of the first hypothesis of this research is that income has a positive effect on family financial management. This research is in line with research by [6]and [15] which states that family financial management improves significantly through financial literacy.

The Influence of Income on Family Financial Management

The results of this research show that income has a significant effect on family financial management in Dampan Village, Bastem District. This shows that the better the community's income, the better the Dampan Village community will be in managing family finances. Income is a number of results obtained by the community for their work performance in a certain period, whether daily, weekly, monthly or annually . Stable and adequate income can have a significant positive impact on family financial management . Sufficient income allows families to meet basic needs such as food, clothing, housing, and education. This forms the basis of sound financial management. With adequate income, families can more easily set aside a portion of their income for savings. Saving is important for dealing with unexpected events, planning for the future, and building financial security.

The role of planned behavior is very significant in influencing the influence of income on family financial management . Planned behavior helps families set spending priorities based on financial needs and goals. This allows them to allocate income wisely. Planned behavior creates a habit of saving, even from limited income. This helps families build financial reserves to deal with urgent events and achieve long-term financial goals. Planned behavior involves understanding debt types, interest rates, and effective debt management. Families can manage debt wisely and avoid excessive debt burdens. Planned behavior encourages the involvement of all family members in financial decision making. This creates a shared awareness of the family's financial situation and enables collaboration in overcoming financial challenges. With planned behavior in managing family finances, income can be utilized efficiently and optimally. This helps families achieve financial stability, face uncertainty, and achieve their financial goals.

Stable income can reduce the level of financial stress in the family. When income is sufficient to meet needs, families can focus on financial management with more peace of mind. Sufficient income allows families to provide better education to family members. A good education can increase job opportunities and future income. Sufficient income can increase a family's access to financial services, such as savings, credit and investment. This can support more diverse and effective financial management . Sufficient income can improve the general well-being of family members, which in turn can have a positive impact on family relationships and psychological well-being. Results The first hypothesis of this research is that income has a positive effect on family financial management. This research is in line with previous research [9]and [16] income has a positive and significant effect on financial management behavior .

The Influence of Attitudes towards Money on Family Financial Management

The results of this research show that attitudes towards money have a significant effect on family financial management in Dampan Village, Bastem District. This shows that the better the attitude towards people's money, the better the Dampan Village community will be in managing family finances. Financial attitude is a state of mind, opinions and judgments about finances . A positive attitude towards money can make a big contribution to family financial management . A positive attitude towards money can create awareness and understanding of the importance of financial management. Individuals with positive attitudes tend to be more open to learning and improving their financial literacy. A positive attitude towards money often reflects discipline in spending. People with a good attitude towards money tend to make wise purchasing decisions and don't get caught up in unnecessary consumerist behavior . A positive attitude towards money also includes an appreciation of the value of money. People with a positive attitude tend to be more careful in using money and value every rupiah they have. A positive attitude is often related to the ability to plan finances well. Individuals who have a good attitude towards money tend to have a well-thought-out financial plan and stick to the budget they set.

Planned behavior plays an important role in shaping attitudes towards money in the context of family financial management. Planned behavior includes an educational approach to family members about the value of money. This helps form a deeper understanding of the importance of appreciating and managing money wisely. Planned behavior helps families set clear financial goals. By having clear goals, attitudes towards money can become more positive because money is considered a tool for achieving dreams and financial sustainability. Planned behavior creates financial discipline, which helps families control spending and avoid waste. A positive attitude towards money can develop when there is good control over finances. Planned behavior involves understanding the importance of saving and investing. A positive attitude towards money can emerge when families realize the benefits of saving and allocating their money wisely for investment. Planned behavior encourages participation of all family members in financial decision making. A positive attitude towards money can grow when each family member feels they have a role in managing family finances. Thus, planned behavior can form a positive attitude towards money in managing family finances, creating a strong foundation for wise financial decision making and financial sustainability.

A positive attitude towards money can increase the courage to make difficult financial decisions. It involves the ability to make rational decisions, even when faced with complex financial situations. A positive attitude toward money often reflects openness to learning and change. Individuals with positive attitudes tend to adapt more easily to economic or financial changes, and they are more likely to seek creative solutions to overcome financial challenges. A positive attitude towards money can also create a positive relationship between partners regarding finances. Open communication and mutual understanding can help families make financial decisions together. Results The first hypothesis of this research is that attitudes towards money have a positive effect on family financial management. This research is in line with previous research [12]and [17] shows that money attitudes have a positive effect on financial literacy .

4. Conclusion

From the results of this research, it can be concluded that financial literacy has a positive effect on managing family finances. Financial literacy helps individuals and families to plan their finances better. The research results show that the income variable has a positive effect on family financial management. Sufficient income allows families to meet basic needs such as food, clothing, housing, and education. This forms the basis of sound financial management . The research results of the attitude variable towards money have a positive effect on family financial management. .A positive attitude towards money often reflects discipline in spending. People with a good attitude towards money tend to make wise purchasing decisions and are not trapped in unnecessary consumerist behavior.

5. Acknowledgement

I would like to express my deepest gratitude to the supervisors who helped in the process of preparing this research and also the Inspectorate of Palopo City who were directly involved in this research and other parties who were indirectly involved. Likewise, we would like to thank the Rector and the Chairperson of LPPM Universitas Muhammadiyah Palopo for their blessing and apologize for all mistakes and errors.

6. Reference

[1] W. Rahmayanti, H. Sri Nuryani, and A. Salam, “Pengaruh Sikap Keuangan Dan Perilaku Keuangan Terhadap Literasi Keuangan,” *J. Manaj. dan Bisnis*, vol. 2, no. 1, 2019, doi: 10.37673/jmb.v2i1.267.

[2] S. Irdiana, K. Y. Ariyono, and K. Darmawan, “Dampak Literasi Keuangan Dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Dengan Niat Sebagai Variabel Mediasi,” *J. Ilm. Glob. Educ.*, vol. 4, no. 2, pp. 700–710, 2023, doi: 10.55681/jige.v4i2.797.

[3] Hidajat Sjarief and Wardhana Wydan Tegar, “Pengaruh Literasi Keuangan Dan Sikap KeuanganTerhadap Pengelolaan Keuangan Mahasiswa,” *J. Econ. Bus. UBS*, vol. 12, no. 2, pp. 1036–1048, 2023.

[4] J. H. Napitupulu, N. Ellyawati, and R. F. Astuti, “Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Kota Samarinda,” *J. Pendidik. Ekon.*, vol. 9, no. 3, pp. 138–144, 2021, doi: 10.26740/jupe.v9n3.p138-144.

[5] S. Veriwati, D. T. Relita, and E. D. Pelipa, “Pengaruh Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Program Studi Pendidikan Ekonomi,” *JURKAMI J. Pendidik. Ekon.*, vol. 6, no. 1, pp. 43–53, 2021, doi: 10.31932/jpe.v6i1.1150.

[6] M. O. Siasale, “Pengaruh Literasi Keuangan, Pendapatan, Dan Sikap Terhadap Uang dalam pengelolaan Keuangan Keluarga Wilayah Surabaya,” *Sekol. Tinggi Ilmu Ekon.*

Perbanas Surabaya, pp. 1–21, 2019.
[7] Y. D. Gahagho, T. O. Rotinsulu, and D. Mandeij, "Pengaruh Literasi Keuangan Sikap Keuangan Dan Sumber Pendapatan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Fakultas Ekonomi Dan Bisnis Unsrat Dengan Niat Sebagai Variabel Intervening," *J. EMBA J. Ris. Ekon. Manajemen, Bisnis dan Akunt.*, vol. 9, no. 1, pp. 543–555, 2021, [Online]. Available: https://ejournal.unsrat.ac.id/index.php/emba/article/view/32337
[8] A. Andanika, S. Echdar, and S. Sjarlis, "Analisis Faktor Faktor Yang Mempengaruhi Perilaku Pengelolaan Keuangan Pelaku Bisnis Ibu Rumah Tangga Di Desa Tawondu Kecamatan Suli Kabupaten Luwu," *J. BISNIS KEWIRAUSAHAAN*, vol. 9, no. 1, pp. 82–91, 2020, doi: 10.37476/jbk.v9i1.872.
[9] S. Muntahanah, H. Cahyo, H. Setiawan, and S. Rahmah, "Literasi Keuangan, Pendapatan dan Gaya Hidup terhadap Pengelolaan Keuangan di Masa Pandemi," *J. Ilm. Univ. Batanghari Jambi*, vol. 21, no. 3, p. 1245, 2021, doi: 10.33087/jiubj.v21i3.1647.
[10] M. A. Dewanti, N. N. Yulianthini, I. N. Suarmanayasa, and K. K. Heryanda, "Analisa Pengetahuan Keuangan Dalam Mempengaruhi Perilaku Manajemen Keuangan Dengan Pendapatan Sebagai Faktor Moderasi," *Bisma J. Manaj.*, vol. 9, no. 1, pp. 86–94, 2023.
[11] M. Z. Zahriyan, "Pengaruh Literasi Keuangan dan Sikap Terhadap Uang Pada Perilaku Pengelolaan Keuangan Keluarga," *J. Bus. Bank.*, vol. 1, pp. 1–10, 2016.
[12] S. Septianingtyas and A. Nurkhin, "Peran Gender Dalam Memoderasi Pengaruh Status Sosial Ekonomi, Pendidikan Pengelolaan Keuangan Keluarga, Sikap Uang, Teman Sebaya Terhadap Literasi Keuangan," vol. 4, no. 1, pp. 99–112, 2022, doi: 10.15294/baej.v4i1.74631.
[13] A. Safitri, "Pengaruh Literasi Keuangan dan Sikap Terhadap Keuangan Terhadap Perencanaan Keuangan," *Вестник Анестезиологии И Реаниматологии*, vol. 13, no. 3, pp. 44–50, 2018.
[14] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta, 2019.
[15] V. Andrianingsih and D. N. Laras Asih, "Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan Pada Ibu Rumah Tangga," *J. Manaj. Dan Bisnis Indones.*, vol. 8, no. 1, pp. 121–127, 2022, doi: 10.32528/jmbi.v8i1.7812.
[16] W. Rudianti, K. D. Permatasari, G. T. Setyawan, and G. Z. Ainiyah, "Pengaruh Literasi Keuangan dan Pendapatan Terhadap Perilaku Keuangan Karyawan di Kabupaten Purbalingga," *Semin. Nas. Has. Penelit. dan Pengabdi. Kpd. Masy.*, pp. 823–833, 2022.
[17] K. D. Handayani and M. A. Wahyuni, "Pengaruh Sikap Keuangan, Tingkat Pendapatan, dan Tingkat Pendidikan terhadap PeriIaku PengeIoIaan Keuangan KeIuarga dengan Literasi Keuangan Sebagai VariabeI Intervening," *J. Ilm. Akunt. dan Humanika*, vol. 13, no. 1, pp. 102–110, 2023, doi: 10.23887/jiah.v13i1.47393.