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The Influence of Financial Literacy, Financial Attitudes, and Lifestyle on Financial Management Behavior in The Community of Surabaya City

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ABSTRACT

Financial management behavior is a person's ability to organize and control planning, budgeting, auditing, managing, controlling, raising funds, and storing financial funds on a daily basis. The purpose of this study was to examine the effect of financial literacy, financial attitudes, and lifestyle on financial management behavior in society. The number of respondents in this study was 160, with the criteria of being domiciled in the city of Surabaya and having a minimum income of IDR 4,000,000 per month. Respondent data was collected by questionnaire using judgmental (purposive) sampling and convenience sampling techniques. The analysis technique used in this study is SEM-PLS (Structural Equation Model-Partial Least Square) using the Smart PLS 3.0 program. The results of this study explain that financial literacy has no effect on financial management behavior, financial attitudes have a significant positive effect on financial management behavior, and lifestyle has no significant effect on public financial management behavior.

Keywords: Financial Management Behavior, Financial Literacy, Financial Attitudes, Lifestyle

ABSTRAK

Perilaku pengelolaan keuangan adalah kemampuan seseorang untuk mengatur dan mengendalikan perencanaan, penganggaran, pemeriksaan, pengelolaan, pengendalian, penggalangan dana, dan penyimpanan dana keuangan secara harian. Tujuan dari penelitian ini adalah untuk mengkaji pengaruh literasi keuangan, sikap keuangan, dan gaya hidup terhadap perilaku pengelolaan keuangan dalam masyarakat. Jumlah responden dalam penelitian ini sebanyak 160 orang dengan kriteria berdomisili di Kota Surabaya dan memiliki pendapatan minimum sebesar Rp4.000.000 per bulan. Data responden dikumpulkan melalui kuesioner dengan menggunakan teknik judgmental (purposive) sampling dan convenience sampling. Teknik analisis yang digunakan dalam penelitian ini adalah SEM-PLS (Structural Equation Model-Partial Least Square) dengan bantuan program Smart PLS 3.0. Hasil penelitian ini menjelaskan bahwa literasi keuangan tidak berpengaruh terhadap perilaku pengelolaan keuangan, sikap keuangan memiliki pengaruh positif signifikan terhadap perilaku pengelolaan keuangan, dan gaya hidup tidak memiliki pengaruh signifikan terhadap perilaku pengelolaan keuangan masyarakat.

Kata kunci: Perilaku Pengelolaan Keuangan, Literasi Keuangan, Sikap Keuangan, Gaya Hidup

INTRODUCTION

A financial management activity requires individuals to face daily realities, wherein they must manage their finances effectively to balance income and expenditure, fulfill their living needs, and avoid financial difficulties. Therefore, financial intelligence becomes a critical factor to consider in today's modern life. Managing finances is not easy; without proper financial management, achieving life goals optimally becomes challenging.

Financial management behavior can pose a problem for the community. Financial management issues often arise due to failure in managing and allocating finances appropriately. Inability to manage finances effectively can trigger financial problems that are closely related to daily life. Proper financial management enables individuals to prioritize urgent or essential expenditures, allocate resources effectively, and solve financial issues. This can benefit society by addressing financial problems and learning to resolve them through a good understanding of financial literacy, financial attitudes, and lifestyle impacts on financial management behavior.

In addition to financial literacy, financial attitudes also influence people's financial management. Financial attitudes refer to individual behaviors regarding personal financial issues, which can be measured through responses to statements or opinions (Irine & Damanik, 2016). Prihartono & Asandimitra (2018) state that financial attitudes reflect psychological perspectives on money, including the ability to control finances, create financial plans, budget, and make appropriate financial decisions. Financial attitudes can foster traits like greed, particularly when finances are mismanaged. They also reveal that money carries various meanings, influenced by a person's level of understanding and personality, underscoring its importance in shaping behavior.

Lifestyle, too, evolves over time, bringing both positive and negative impacts on society. Lifestyle is seen as an identity and a marker of social status, reflected in behaviors that follow trends as a means of fulfilling daily needs. In the past, people lived modestly, read books, and refrained from following trends. Today, society is more complex and modern, with desires for luxury living, purchasing expensive and unnecessary branded items, driven by the desire to follow trends.

As time progresses, lifestyle changes can significantly influence an individual's consumption patterns, often negatively affecting personal financial management (Putri & Lestari, 2019). Social, cultural, and economic backgrounds vary among individuals, further shaping their lifestyle. These developments can alter consumption patterns, leading to poor financial management practices (Putri & Lestari, 2019).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Financial Management Behavior

Financial management behavior refers to an individual's ability to manage aspects such as (planning, budgeting, reviewing, managing, controlling, sourcing funds, and saving) their daily financial resources. According to Kholilah and Iramani (2013), financial management behavior arises from an individual's strong desire to meet life necessities based on their income level. The ability to manage finances according to income per capita triggers financial management behavior. Financial management behavior reflects financial resilience in fulfilling societal needs. Kholilah and Iramani (2013) identify four indicators for the financial management behavior variable: timely bill payments, planning future finances, setting aside money for savings, and allocating funds for personal and family needs.

Financial Literacy and Financial Management Behavior

Financial literacy is the ability to make decisions and prioritize in managing finances; extent to which individuals are able to acquire, understand, and evaluate relevant information used in financial decision-making while considering the potential consequences that may arise (Mahardhika & Restianto, 2023). According to the Financial Services Authority (Otoritas Jasa Keuangan, OJK) (2021), financial literacy encompasses the knowledge, skills, and confidence that influence attitudes and behaviors to improve decision-making and financial management quality for overall well-being.

Financial literacy is measured using indicators developed by Iramani & Lutfi (2021), including knowledge of basic finance, savings, credit, insurance, and investment. Komarudin et al. (2020) demonstrated that financial literacy has a significant positive impact on financial management behavior. Thus, the first hypothesis to be tested is:

H₁: Financial literacy has a significant positive impact on financial management behavior.

Financial Attitudes and Financial Management Behavior

Financial attitudes refer to individual behaviors related to personal financial issues and can be measured through responses to statements or opinions. Financial attitudes are defined as perspectives on money from a psychological aspect, demonstrated by the ability to control finances, create financial plans, budget, and make appropriate financial decisions (Prihartono and Asandimitra, 2018).

Financial attitudes are measured using indicators such as obsession, power, retention, security, inadequacy, and effort. Amelia (2022) showed that financial attitudes significantly and positively influence financial management behavior. Therefore, the second hypothesis to be tested is:

H₂: Financial attitudes have a significant positive impact on financial management behavior.

Lifestyle and Financial Management Behavior

Lifestyle represents how individuals utilize their time and money (Shinta & Lestari, 2019). It is the daily living pattern expressed through activities, interests, and income. According to Rozaini et al. (2021), a simple lifestyle aligns with prioritizing essential needs over unnecessary purchases. Conversely, a luxurious lifestyle involves consuming high-value goods, following the latest fashion and trends. Individuals with a simple lifestyle tend to manage their finances more effectively as they prioritize essential expenditures.

Lifestyle is measured using indicators developed by Shinta & Lestari (2019), including trends and fashion-following patterns, societal perceptions, and views on branded goods. Research by Putri & Lestari (2019) confirmed that lifestyle significantly and positively impacts financial management behavior. Consequently, the third hypothesis to be tested is:

H₃: Lifestyle has a significant positive impact on financial management behavior.

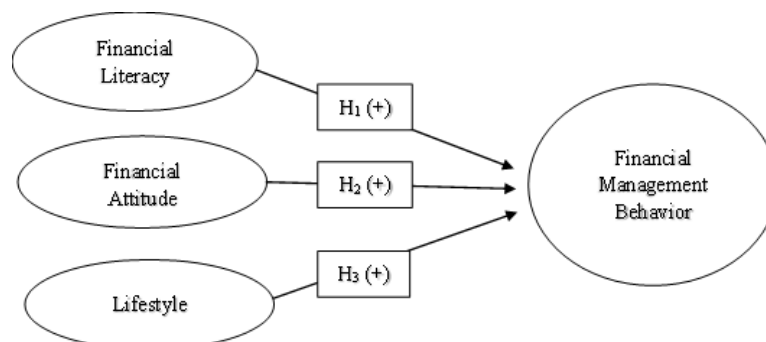


Figure 1. Research Model

METHOD

Research Type

This study is explanatory research as it aims to explain the relationships between variables: financial literacy, financial attitudes, and lifestyle on financial management behavior among the residents of Surabaya. In terms of time dimension, it is a cross-sectional study, as it observes the behavior of a sample from the population at a specific point in time during the research. Based on the type and collection of data, this is primary research, as the data sources are primary data collected through surveys by distributing online questionnaires via Google Forms to respondents who are part of the research sample. The dependent variable (Y) in this study is financial management behavior, with three (3) independent variables (X): financial literacy, financial attitudes, and lifestyle.

Sample and Sampling Technique

The research sample comprises employed individuals residing in Surabaya. The sampling technique involves judgment purposive sampling and convenience sampling. Judgment purposive sampling is a method where samples are selected based on predetermined criteria for the study. Convenience sampling is used to select respondents who are easily accessible and available. The sampling criteria for this study are individuals who reside in Surabaya, aged between 19-55 years, employed, and earning a minimum income of IDR 4,000,000.

Research Data

This study uses primary data sourced directly from respondents regarding financial literacy, financial attitudes, lifestyle, and financial management behavior. The type of data used is quantitative, as it pertains to numerical and statistical information.

Table 1. Number of Questionnaires for Processing

Description	Number of Questionnaires	Percentage
Completed questionnaires	169	100%
Unprocessable questionnaires	9	5%
Processable questionnaires	160	95%

Source: Data Processed (2024)

RESULT AND DISCUSSION

Data Analysis Technique

The data analysis technique used for hypothesis testing in this study is Partial Least Squares (PLS) with SmartPLS 3.0.

Table 1. Descriptive Analysis of Financial Management Behavior

Item Code	Questions	Responses (%)					Mean	Description
		STS	TS	CS	S	SS		
PPK1	I pay my bills (monthly obligations) on time	3.13	3.13	8.13	34.38	51.25	4.35	Very good financial management behavior
PPK2	I plan my monthly budget	3.75	3.13	15.00	38.75	39.38	4.14	Good financial management behavior
PPK3	I create financial plans for the future	5.63	6.88	15.00	32.50	40.00	4.03	Good financial management behavior

PPK4	I set aside money for savings	1.25	2.50	10.63	40.63	45.00	4.34	Very good financial management behavior
PPK5	I evaluate income and expenditure compared to my budget plan	3.13	3.13	21.88	39.38	32.50	4.04	Good financial management behavior
PPK6	I allocate part of my income for retirement	5.00	13.75	20.00	20.63	40.63	3.78	Good financial management behavior
PPK7	I control income and expenditure	1.88	1.88	13.13	37.50	45.63	4.31	Very good financial management behavior
PPK8	I allocate my income between personal and family needs	3.13	1.25	11.88	33.13	50.63	4.34	Very good financial management behavior
Average							4.17	Good financial management behavior

Source: Data Processed (2024)

Table 2 shows that the financial management behavior variable is represented by PPK1, PPK2, PPK3, PPK4, PPK5, PPK6, PPK7, and PPK8. This descriptive table indicates that the highest mean value is observed in item PPK1, with a mean of 4.35, showing that the majority of respondents consistently pay their bills (monthly obligations) on time. Conversely, item PPK6 has the lowest mean value of 3.78, suggesting that the majority of respondents need to improve their financial management by better allocating income for retirement.

The overall mean for the financial management behavior variable in this study is 4.17, indicating that most respondents, particularly in the city of Surabaya, exhibit structured financial management behavior.

Table 3. Descriptive Analysis of Financial Literacy

Indicators	Item	Responses		Percentage
		Correct	Incorrect	
Basic Financial Knowledge	LK1	121	39	76%
	LK2	148	12	93%
	Average			84%
Knowledge of Savings	LK3	111	49	69%
	LK4	126	34	79%
	Average			74%
Knowledge of Credit	LK5	73	87	46%
	LK6	92	68	58%
	Average			52%
Knowledge of Insurance	LK7	101	59	63%
	LK8	118	42	74%
	Average			68%
Knowledge of Investment	LK9	91	69	57%
	LK10	132	28	83%
	Average			70%
Average Score of Financial Literacy				70%

Source: Data Processed

Table 3 shows that the financial literacy variable consists of items from LK1 to LK10. This descriptive table indicates that the highest average (mean) is found in the savings knowledge indicator, at 84 percent. This suggests that the majority of respondents have good basic financial knowledge, as reflected in the LK2 item, where 93 percent of respondents correctly answered a question related to the current exchange rate of IDR 15,000 per 1 USD.

The credit knowledge indicator has the lowest average (mean) at 46 percent, indicating that many respondents lack sufficient knowledge about bank savings. Overall, respondents demonstrate a high level of financial literacy, with an average percentage of correct responses of 70 percent.

Tabel 2
Descriptive Analysis of Financial Attitude

Item Code	Questions	Responses (%)					Mean	Description
		STS	TS	KS	S	SS		
SK1	Believes it is important to save regularly and systematically	0.00	1.88	6.25	40.63	51.25	4.43	Very good financial management behavior
SK2	Believes that money is a symbol of success	2.50	6.88	22.50	34.38	33.75	3.91	Good financial management behavior
SK3	Believes in being able to control financial expenses effectively	0.00	2.50	23.13	41.88	32.50	4.06	Good financial management behavior
SK4	Believes in the importance of being frugal to avoid financial problems	1.88	1.88	5.63	43.75	46.88	4.32	Very good financial management behavior
SK8	Writing financial goals or targets helps prioritize expenses	0.00	1.88	8.75	36.25	53.13	4.41	Very good financial management behavior
Average							4.22	Very good financial management behavior

Source: Data Processed (2024)

Table 4 shows that respondents have the highest mean score of 4.43, indicating that respondents generally exhibit a strong attitude toward saving regularly and systematically as part of their financial management. Meanwhile, item SK2 has the lowest mean score of 3.91, suggesting that most respondents are somewhat neutral or agree with the statement that money is a symbol of success. This implies that the majority may need to adjust their perspective, as success and achievements cannot solely be measured by the amount of money one possesses.

Overall, the respondents' average mean score is 4.22, which indicates that they fall into the category of having very good financial attitudes.

Table 3. Descriptive Analysis of Lifestyle

Item Code	Questions	Responses (%)					Mean	Descriptive
		STS	TS	CS	S	SS		
GH1	I don't have to buy the latest gadget	1.88	4.38	17.50	35.63	40.63	4.10	Modest Lifestyle
GH2	I rarely hang out in trendy places	0.63	3.75	27.50	35.00	33.13	3.97	Modest Lifestyle
GH3	I dislike being perceived as someone who follows fashion trends	0.00	3.75	18.13	35.63	42.50	4.17	Modest Lifestyle
GH4	My dressing style doesn't always follow fashion trends	0.00	6.88	16.88	35.00	41.25	4.10	Modest Lifestyle
GH5	I dislike being perceived as someone who shows off	0.00	1.25	7.50	33.13	58.13	4.48	Highly modest Lifestyle
GH6	I don't always buy branded items to show my social status	0.63	0.00	15.63	25.63	58.13	4.40	Highly modest Lifestyle
Average							4.20	Modest Lifestyle

Source: Data Processed (2024)

Table 5 shows that lifestyle is represented by items GH1 through GH6. The descriptive data indicates that the highest mean is found in item GH5, with a mean score of 4.48. This suggests that respondents exhibit a highly modest perspective regarding branded items, as reflected in their agreement with the statement "I dislike being perceived as someone who shows off." Conversely, item GH1 has the lowest mean score of 3.97, indicating that the majority of respondents rarely hang out in trendy places.

Therefore, respondents should prioritize their needs over unnecessary lifestyle expenditures to achieve a modest lifestyle. The average mean score for the lifestyle variable in this study is 4.20, indicating that most respondents fall into the category of having a modest lifestyle.

Hypothesis Testing

The objective of this study is to examine the influence of financial literacy, financial attitudes, and lifestyle on financial management behavior. Table 6 presents the results of the hypothesis testing. The table shows three different outcomes: hypotheses that have no effect, those with a significant positive effect, and those with no significant effect.

Table 4. Hypothesis Testing

Hypothesis	Description	Path Coefficients (β)	T Statistics (O/STDEV)	P Values	Result
H ₁	LK → PPK	-0.044	0.588	0.278	Supported
H ₂	SK → PPK	0.356	2.892	0.002	Not Supported
H ₃	GH → PPK	0.210	1.535	0.063	Supported

Source: Data Processed (2024)

The Influence of Financial Literacy on Financial Management Behavior

The results of the first hypothesis test presented in Table 6 indicate that financial literacy does not significantly affect financial management behavior. The average response for the financial literacy variable shows that respondents have relatively good financial knowledge. However, many are still unable to manage their finances effectively, such as planning for insurance, understanding credit, and investment knowledge.

This finding suggests that financial literacy alone cannot guarantee financial stability, and thus, financial management behavior is not influenced by financial literacy.

These results contradict studies by Amelia (2022), Komarudin et al. (2020), and Mardianah & Rr. Iramani (2021). However, they align with research by Herdjiono & Damanik (2016), which demonstrated that financial literacy is not sufficient to improve financial management behavior.

The Influence of Financial Attitudes on Financial Management Behavior

The results of the second hypothesis test presented in Table 6 indicate that financial attitudes have a significant positive impact on financial management behavior. The average responses show that the majority of respondents exhibit positive financial attitudes regarding timely bill payments, monthly budget planning, future financial planning, saving money, setting aside income for retirement, and controlling income and expenditures (as indicated by PPK1, PPK2, PPK3, PPK4, PPK6, PPK7). Most respondents reported that they often or very often engage in these behaviors.

These findings highlight that positive financial attitudes enable individuals to save, plan monthly budgets, and spend according to needs, encouraging them to allocate funds for obligations and future savings. This preparation allows respondents to pay bills on time and maintain emergency funds for the future.

The results are consistent with studies by Amelia (2022), Humaira and Sagoro (2018), and Harahap et al. (2020), which established a significant positive influence of financial attitudes on financial management behavior.

The Influence of Lifestyle on Financial Management Behavior

The results of the third hypothesis test presented in Table 6 indicate that lifestyle does not significantly affect financial management behavior. The average response for the lifestyle variable suggests that respondents adopt a highly modest lifestyle, with a mean score of 4.20. Respondents' answers to questions such as GH1, GH3, GH4, and GH5 reveal that they do not feel the need to purchase the latest gadgets, dislike being perceived as fashion followers, do not always dress according to trends, and dislike being viewed as show-offs. These responses indicate that the people of Surabaya tend to lead modest lifestyles.

Based on Table 4.4, the indicator with the highest loading factor for the lifestyle variable in improving financial management behavior is GH6, with a value of 182. This indicates that refraining from purchasing branded goods solely to demonstrate social status is crucial for enhancing financial management behavior. However, lifestyle is linked to income, and the results suggest that respondents may still struggle to manage their finances effectively despite modest lifestyle practices.

These findings contradict studies by Putri & Lestari (2019) and Shinta & Lestari (2019). However, they align with research by Muntahanah et al. (2021), which demonstrated that lifestyle does not significantly influence financial management behavior.

CONCLUSION

In this study, only one independent variable, financial attitude (X2), demonstrated a significant positive influence on financial management behavior. This finding suggests that individuals with better financial attitudes tend to exhibit better financial management behaviors. On the other hand, the other two independent variables, financial literacy and lifestyle, did not show significant effects. This indicates that respondents' financial management behavior is not closely linked to their levels of financial literacy or lifestyle practices.

This research is not without its limitations. First, the R-square value of 0.170 indicates that the model explains only 17% of the variability in financial management behavior, with the remaining 83% influenced by other variables. This suggests that the model is relatively weak. Second, data collection through questionnaires posed challenges, as inconsistencies or lack of seriousness in respondents' answers may have affected the results. However, this limitation was addressed by providing clear guidance and explanations during the questionnaire process. Third, the study's scope was confined to the population in Surabaya, which limits the generalizability of the findings to broader contexts or other regions.

The study has several important implications. From the descriptive analysis, it was evident that financial literacy remains low, particularly regarding credit knowledge. This finding highlights the need for individuals to enhance their understanding and practical application of credit management to make more organized and wise financial decisions. Regarding financial attitudes, respondents are encouraged to improve their ability to control expenditures effectively, enabling better financial management practices. For future research, it is recommended to include additional variables, such as locus of control and personality traits, to enrich the analysis and provide a more comprehensive understanding of financial management behavior. Expanding the respondent base to cover broader regions beyond Surabaya would also allow for greater generalizability of the results. Furthermore, it is crucial for the government and relevant institutions to increase public education and awareness about financial knowledge, insurance, and financial management practices. Strengthened efforts in financial education and socialization are essential to improving the community's financial literacy and helping individuals make more informed and effective financial decisions.

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