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THE INFLUENCE OF FINANCIAL LITERACY AND INCOME ON STUDENTS' FINANCIAL MANAGEMENT BEHAVIOR THROUGH LIFESTYLE AS AN INTERVENING VARIABLE

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Abstract

The purpose of this study was to determine the effect of financial literacy and income on the financial management behavior of students through lifestyle as an intervening variable in the 2021 intake, aged 21-25 years at the Muhammadiyah University of Palopo. The sample size used was 80 respondents using the Probability Sampling technique with the random sampling method. Data collection was carried out by distributing questionnaires via Google forms. The analysis technique used was PLS (Partial Least Square) analysis through the Smart PLS 4 program. The results of the study showed (1) Financial literacy has a significant positive effect on lifestyle, (2) Financial literacy has a significant positive effect on financial management behavior, (3) Income has a significant positive effect on lifestyle, (4) Income has a significant positive effect on financial management behavior, (5) Lifestyle does not have a significant effect on financial management behavior, (6) Financial literacy does not have a significant effect on financial management behavior through lifestyle, (7) Income does not have a significant effect on financial management behavior through lifestyle.

INTRODUCTION

In the current era of globalization, it brings improvements and economic growth in all countries in the world, including Indonesia, which affects people's financial behavior in meeting their needs. As humans who are inseparable from unlimited needs and desires, this is what sometimes becomes one of the factors causing someone to have a consumptive lifestyle. This consumptive lifestyle does not match the income they have with their consumption behavior which can lead to financial failure. Individuals must be able to manage their finances well in order to make the right and effective decisions in using or distributing the funds they currently have. If people are not good at controlling themselves in the current era of global competition, then they will be deceived, from the rapid pace of globalization. A large population means that the needs of each individual are different. Every day, each individual must be able to manage or respond to their respective finances well. Money is likely to be a source of problems because every human activity involves money. One of the causes of problems is the lack of financial literacy. The percentage graph of financial literacy in 2019 based on data from the Financial Services Authority is 38.03%. This shows that financial literacy is still low. Therefore, the Financial Services Authority is trying to build strong financial literacy on this topic. "Creation of young people." Empirical evidence of low financial literacy also appears among students, as stated(Xue et al., 2016)that low financial literacy among students is caused by a lack of personal finance training at universities.

College students are an age group that is vulnerable to consumer behavior. This is caused by many factors, such as easy access to information and consumer products, peer influence, and lack of understanding of financial management. Excessive shopping behavior can have negative impacts on students, such as being in debt, failing in studies, and even experiencing depression. The millennial generation tends to behave in a consumerist manner, which leads to problematic financial management. Financial management is a basic skill needed by students and has an impact on a person's life. Financial management is how we live our daily lives, always paying attention to the income we earn in a limited time, to meet needs and desires throughout our life journey until the end of our lives. Students must not only do everything well, but also excel and exceed all goals. A dynamic lifestyle coupled with minimal knowledge of financial management makes it difficult for students to manage their finances. Some students still have difficulty managing their finances based on a priority scale. The stigma of the millennial generation who tend to be wasteful, cannot save, prefer to travel, buy gadgets, hang out at cafes, buy branded products at exorbitant prices, buy expensive coffee to post on Instagram and many more, what do millennials also do? doing many things, making financial mistakes. As a result, the consumer behavior of millennial students tends to fail in managing their finances. Having financial skills (financial literacy) is important and very much needed for every individual and family in facing the socio-economic dynamics caused by fundamental factors and economic uncertainty(Pajarianto et al., 2023).

Financial literacy is an individual activity that aims to improve their financial knowledge and skills, which includes general financial knowledge, financial management knowledge, savings and investment knowledge, and knowledge of the benefits and risks of financial products.(Setyawan, W., & Wulandari, 2020). Financial literacy is an individual's ability to understand, manage, and make financial decisions effectively in order to achieve financial well-being. A good level of literacy can help individuals make wise financial decisions, including in terms of debt management, investment and long-term financial planning, as well as preventing financial problems in the future.(Goso, Anwar, 2017).

Lifestyle is a series of actions that distinguish one person from another. Technology and developments over time have changed the habit of using money, where people are now more focused on the pleasure and satisfaction that they feel they need to be satisfied in order to feel comfortable and acknowledge their existence in society. This way of life tends towards a hedonistic lifestyle. A hedonistic lifestyle can cause someone to spend money to fulfill their desires, this is not a necessity so that it has a negative impact on financial management.

Income is the amount of money received by a person for his/her professional performance during a certain period. People with higher incomes may have better financial management behavior. Given the funds available, this gives them the opportunity to act responsibly.(Yusril Izza, 2020).(Keown, 2011), With regard to wealth status, there is a significant relationship between an individual's income level and their financial literacy: individuals with higher incomes generally have a deeper understanding of finance, which in turn leads to more effective financial management practices.

Several previous studies examining factors that influence financial management behavior have shown mixed findings. According to(Alexander & Pamungkas, 2019)proves that financial literacy has a significant positive effect on financial management behavior. However, the differences in research results produced by(Anggraini, 2021)which states that financial literacy does not have a significant effect on financial management behavior. According to(Kartawinata et al., 2021)stated that there is a positive and significant contribution between lifestyle and student financial management. Meanwhile, according to(Mashud et al., 2021)stated that lifestyle does not contribute to the influence of financial management behavior. According to(Putri & Tasman, 2019)And(Serly Novianti, 2019)states that income level has an influence on financial management behavior. However, this is not in line with research from(Anggraini, 2021)as well as(Alexander & Pamungkas, 2019)which shows that income level does not affect financial management behavior.

Based on the description above, this study aims to investigate the relationships between independent variables and dependent variables. In this context, we discuss the effect of financial literacy on financial management behavior among students, the impact of lifestyle on financial management behavior of students and the effect of income on financial management behavior among students, the effect of financial literacy on student lifestyle, the effect of income on student lifestyle, the effect of financial literacy on financial management behavior through lifestyle, and

E-ISNN : 2621- 4210
P-ISNN : 1979- 746X

the effect of income on financial management behavior through lifestyle, which will be implemented on students of Muhammadiyah University of Palopo, Management Study Program, Class of 2021. In addition, there are also research gaps identified from previous studies. Based on the explanation above, I, as the author, am interested in conducting research entitled "The Effect of Financial Literacy and Income on Student Financial Management Behavior through Lifestyle as an intervening variable".

RESEARCH METHODS

The type of data used in this study is quantitative data. The quantitative method is a process of finding knowledge of data in the form of numbers as a means of explaining what you want to know. The data sources used in this study come from primary data obtained from questionnaires distributed to students of the faculty of economics and business class of 2021.

The population in this study was conducted on students of the Faculty of Economics and Business class of 2021 at the Muhammadiyah University of Palopo, totaling 380 students. The sampling technique used in this study was Probability Sampling with the random sampling method.

Regarding the determination of the sample that will be used as respondents in this study, it is determined using the Slovin formula, namely:

n = N

1 + N(e)2

information:

n= population size, N= number of population,

e= error tolerance level, So:

n= 380/ 1+380(0,10)2

= 79.1666 = 80

Data were collected through online questionnaires using Google Form and the Model was analyzed using descriptive analysis and Partial Least Square (PLS). Descriptive analysis was used to determine the characteristics

E-ISNN : 2621- 4210
P-ISNN : 1979- 746X

and responses of respondents to each statement. All variables are described by their mean values. PLS is a variance-based structural equation analysis, which can perform measurement model testing and structural model testing simultaneously. The assessment in PLS consists of internal model assessment, external model estimation, fit analysis and paths to show the relationship between latent, exogenous and endogenous variables, which will be tested.

RESULTS AND DISCUSSION

RESEARCH RESULT

Validity and Reliability Test

The results of the instrument test based on the distribution of questionnaires to 80 respondents. The variables of financial literacy, lifestyle, income and financial management behavior each indicator has a loading factor value of > 0.70, so that each indicator for the variables of financial literacy, lifestyle, income and financial management behavior is declared valid. The research instrument for the variables of financial literacy, lifestyle, income and financial management behavior is declared reliable because it has a reliability value of > 0.70. This indicates that the measurement can provide consistent results, if the measurement is carried out again on the same subject.

R Square

Table 1. R Test Results Square

	R-square	R-square adjusted
Lifestyle	0.635	0.626
Financial Management Behavior	0.712	0.701

The adjusted R-square value of the lifestyle variable is 0.626, indicating that the Financial Literacy and Income variables are able to explain the Lifestyle variable by 62.6%. So it can be concluded that the model is considered moderate. While the adjusted R-square value of the Financial Management Behavior variable is 0.701, indicating that the Financial Literacy, Income and Lifestyle variables are able to explain the Financial

E-ISNN : 2621- 4210
P-ISNN : 1979- 746X

Management Behavior variable by 70.1%. So it can be concluded that the model is considered strong.

Effect Size (F Square)

Table 2. F Test Results Square

	Lifestyle	Financial Management Behavior
LK	0.248	0.101
P	0.250	0.319
GH		0.036

The explanation is as follows:

1) The influence of financial literacy on lifestyle is 0.248, so the influence of financial literacy on lifestyle is considered moderate.
2) The influence of financial literacy on financial management behavior is 0.101, so the influence of financial literacy on financial management behavior is considered weak.
3) The influence of income on lifestyle is 0.250, so the influence of income on lifestyle is considered moderate.
4) The influence of income on financial management behavior is 0.319, so the influence of income on financial management behavior is considered moderate.
5) The influence of lifestyle on financial management behavior is 0.036, so the influence of lifestyle on financial management behavior is considered weak.

Path Analysis

Table 3. Path Analysis Results

Path	Path Coefficient	T Statistics	P Values	Hypothesis	Conclusion
LK->GH	0.430	4,503	0,000	[H1]	Supported
LK->PPK	0.273	1,965	0.049	[H2]	Supported
P->GH	0.431	4,788	0,000	[H3]	Supported
P->PPK	0.484	4,070	0,000	[H4]	Supported

GH->PPK	0.168	1,533	0.125	[H5]	Not Supported
LK->GH->PPK	0.072	1,382	0.167	[H6]	Not Supported
P->GH->PPK	0.072	1,412	0.158	[H7]	Not Supported

The analysis shown in the table above indicates that: (1) Financial literacy has a positive and significant influence on lifestyle, which is reflected through a significant p-value of 0.000 < 0.05, t statistic 4.503 > 1.96 and a positive path coefficient of 0.430.(2) Financial literacy has a positive and significant impact, as indicated by the p value obtained 0.049 < 0.05, t statistic 1.965 > 1.96 and path coefficient 0.273, (3) Income has a positive and significant impact on Lifestyle, as indicated by the p value obtained 0.000 < 0.05, t statistic 4.788 > 1.96 and positive path coefficient 0.431, (4) Income has a positive and significant impact on financial management behavior, as reflected by the p value obtained 0.000 < 0.05, t statistic 4.070 > 1.96 and path coefficient 0.484, (5) Lifestyle does not affect financial management behavior as indicated by the p value of 0.125 > 0.05, t statistic 1.533 < 1.96 and path coefficient 0.168, (6) Financial literacy does not have a positive and significant effect on financial management behavior through lifestyle, as shown by a p value of 0.167 > 0.05, t statistic 1.382 < 1.96 and a path coefficient of 0.072. (7) Income does not have an effect on financial management behavior through lifestyle, as shown by a p value of 0.158 > 0.05, t statistic 1.412 < 1.96 and a path coefficient of 0.072.

Hypothesis Testing

Table 4. Hypothesis Test Results

No	Hypothesis	Regression Coefficient	Conclusion
1.	Financial literacy has an impact significant to lifestyle	Path Coefficient = 0.430; t = 4.503; p value = 0.000	Accepted
2.	Financial literacy has an impact significant to behaviorfinancial management	Path Coef = 0.273; t = 1.965; p value = 0.049	Accepted

3.	Income has a significant effect towards lifestyle	Path Coefficient = 0.431; t = 4.788; p value = 0.000	Accepted
4.	Income has a significant effect on financial management behavior	Path Coefficient = 0.484; t = 4.070; p value = 0.000	Accepted
5.	Lifestyle has a significant influence on financial management behavior	Path Coefficient = 0.168; t = 1.533; p value = 0.125	No Accepted
6.	Financial literacy has a significant influence on financial management behavior through style. life	Path Coef = 0.072; t = 1.382; p value = 0.167	NoAccepted
7.	Income has a significant effect on financial management behavior through lifestyle	Path Coef = 0.072; t = 1.412; p value = 0.158	NoAccepted

Goodness of Fit (GOF)

Table 5. GoF Test Results

Variables	AVE	R-Square
Financial Literacy	0.765	
Income	0.762	
Lifestyle	0.721	0.635
Financial Management Behavior	0.645	0.712
Average	**0.72325**	**0.6735**

GOF value =√average AVE x average R Square

GOF value = √0.72325 X 0.6735

GOF value = 0.6979

Based on the calculation results, the GoF value was obtained as 0.6979, which indicates that the combined performance of the outer model and inner model in this study can be classified into the large GoF category.

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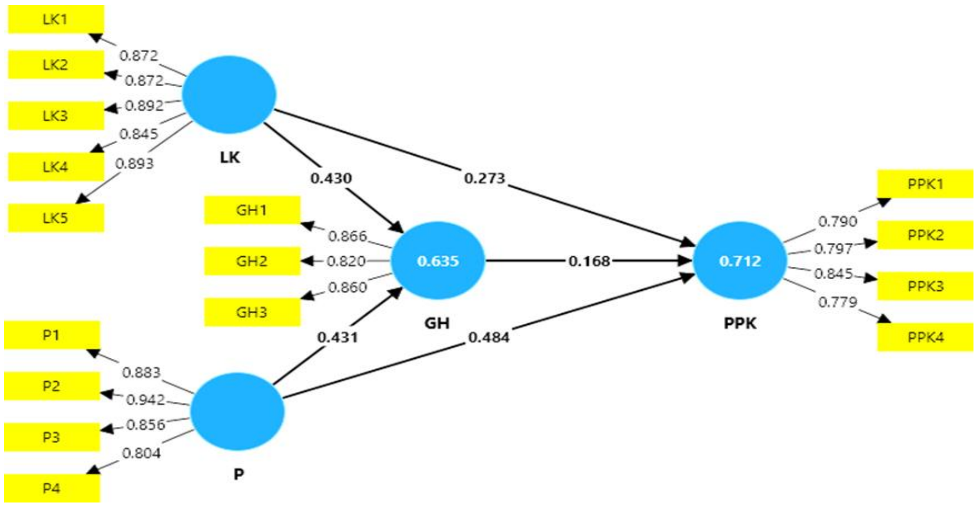

Figure 1. PLS-Bootstrapping SEM Model Estimation Results

RESEARCH DISCUSSION

The Influence of Financial Literacy on Lifestyle

The results of testing the effect of financial education on lifestyle can be confirmed by the estimated value of the perception data path coefficient of 0.430 with a positive direction. Based on the data in the table, the first hypothesis of this study is the impact of financial education on lifestyle. The results of data processing with smartPLS show a t-statistic value of 4.503> 1.96 (t-table) and a p-value of 0.000 <0.05 (significant) which can be concluded that there is a significant influence between the t-statistic value and p-value on the t-statistic value. It is said that the first hypothesis of this study is accepted which concludes that financial education has a positive and significant effect on the lifestyle of students at the University of Muhammadiyah Palopo. The results of this study indicate that the more financial knowledge a person has, the greater the influence on their lifestyle. In this study, financial literacy is described as basic financial knowledge, savings and credit, insurance, and investment. This has an impact on increasing good financial management behavior, so that it can influence a positive lifestyle according to the life goals of each individual.

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E-ISNN : 2621- 4210
P-ISNN : 1979- 746X

The findings of this study are in line with the statement(Ni Made Vivi Cintya Dewi Gede Sri Darma, 2021)that Financial Literacy has a positive and significant impact on lifestyle, this means that the better the Financial Literacy, the higher the impact on lifestyle.

The Influence of Financial Literacy on Financial Management Behavior

Referring to the results of the hypothesis test calculation using the Smart PLS 4 program, it can be seen that financial education has a positive effect on financial management behavior. This result is indicated by a t-statistic value that is greater than the t-table value or 1.965> 1.96 and a p-value of 0.049 <0.05 (significant), so it can be said that the second hypothesis of this study is accepted, so it can be concluded that financial education has a positive effect on financial performance and has a significant effect on the financial management behavior of students at Muhammadiyah University of Palopo. The results of this study indicate that the higher the financial literacy of students at Muhammadiyah University of Palopo, the better the financial management behavior for students at Muhammadiyah University of Palopo.

The results of this study are in line with the statement(Ni Luh et al., 2021)Financial literacy, hedonistic lifestyle, and income have a significant positive influence on financial management of Unmas students. This study is also in line with research(Sugiharti & Maula, 2019),(Putri & Tasman, 2019)And(Djonn, 2019)states that financial literacy has a significant positive impact on financial management behavior.

The Effect of Income on Lifestyle

The results of the research analysis show that income has a positive and significant effect on lifestyle. This is indicated by the t-statistic value which is greater than the t-table or 4.788> 1.96, and p-value 0.000 <0.05 (significant), Therefore, the third hypothesis of this study can be accepted, and the result is that income has a significant effect on the lifestyle of Muhammadiyah Palopo students.

E-ISNN : 2621- 4210
P-ISNN : 1979- 746X

In this study, income has a significant influence in this study because a young person who has a strong desire to manage finances, which is shown by starting his own business by working and having enough income to meet his life needs. This study is also in line with(Baroroh, 2019)And(Ni Luh et al., 2021)who found that the lifestyle of students is positively and significantly influenced by parental income. If income increases, the lifestyle of students will increase.

The Influence of Income on Financial Management Behavior

According to the results of the hypothesis test calculation with the Smart PLS 4 program, it is shown that financial management behavior is positively influenced by income. It can be concluded that in various income indicators, the income variable has a positive influence on the financial management behavior of students at the University of Muhammadiyah Palopo. The results are shown by the fact that the t statistic value has a value that exceeds the t table or 4.070 is greater than 1.96, and the significance value is below 0.5 or 0.000 less than 0.05.

The results of this study are in line with research conducted by(Ni Luh et al., 2021)that financial literacy, hedonistic lifestyle, and income have a positive and significant effect on financial management of Unmas Denpasar students. This study is also in line with(Sari et al., 2020)And(Putri & Tasman, 2019)who found research results showing that income has a significant positive influence on financial management behavior.

The Influence of Lifestyle on Financial Management Behavior

Based on the test results conducted, it shows that lifestyle does not affect financial management behavior. The results are indicated by the t-statistic value of 1.533 <1.96 (t table) and p-value of 0.125> 0.05, which shows the significance of lifestyle on financial management behavior, which indicates that lifestyle variables do not have a significant effect on financial management behavior. A good lifestyle can help control financial management behavior in students, although it continues to be demanded by the development of the times but must remain controlled and controlled so as to avoid waste.

E-ISNN : 2621- 4210
P-ISNN : 1979- 746X

The results of this study are also in line with research conducted(Ramadhan et al., 2021)that a hedonistic lifestyle does not have a significant effect on personal financial management. This research is also in line with(Radina Wati, 2024)which shows that lifestyle does not have a significant effect on employee financial management behavior at PT. Prismas Jamintara Sidoarjo.

The Influence of Financial Literacy on Financial Management Behavior through Lifestyle

Referring to the calculation results of the moderation hypothesis test, it can be concluded that financial literacy does not affect financial management behavior through lifestyle. This condition is indicated by a t-statistic value that is lower than the t-table value, which is 1.382 <1.96, and a significance value greater than 0.05, which indicates that although respondents have a good understanding of financial concepts, such as debt management, savings, and investment, this is not automatically implemented in a lifestyle that reflects healthy financial management. An individual's lifestyle is more influenced by other factors, such as social pressure, consumer culture, and the tendency to obtain short-term satisfaction (hedonism). Thus, the financial knowledge possessed is not strong enough to change lifestyle without self-awareness, behavioral control, and internal motivation. This is in line with behavioral theory which states that financial behavior is influenced not only by cognitive aspects (knowledge), but also by affection (attitude) and conation (intention). Therefore, to improve financial management behavior through lifestyle, the intervention carried out is not sufficient only in the financial literacy aspect, but also needs to touch on the attitude aspect and the formation of a financially wise lifestyle.

The Influence of Income on Financial Management Behavior through Lifestyle

The results of the moderation hypothesis test calculation show that income does not have a significant effect on financial management behavior. The results are shown by the fact that the t-statistic value is less than the t-table value, or 1.412 is less than 1.96, and the significance value is greater than 0.05, or 0.158 is greater than 0.05. This shows that the amount of income received by an individual does not directly encourage the formation of good financial management behavior if it is not accompanied by a supportive lifestyle. This means that even though someone has a high income, if the lifestyle they live is consumptive or uncontrolled, their financial management will still not be optimal. Conversely, individuals with low incomes but who have a frugal and disciplined lifestyle can show better financial management behavior. This strengthens the view that lifestyle has a more dominant role in determining how someone manages their finances, compared to the level of income itself. In addition, financial behavior is also influenced by psychological factors and habits, not solely by financial ability. Therefore, an increase in income does not guarantee a change in financial behavior, if it is not accompanied by a change in the individual's mindset and lifestyle.

CONCLUSION

Based on the research results and discussion in the study, it is stated that:

1. Financial literacy has a significant influence on lifestyle
2. Financial literacy has a significant influence on financial management behavior
3. Income has a significant effect on Lifestyle
4. Income has a significant influence on Financial Management Behavior
5. Lifestyle does not have a significant effect on Financial Management Behavior
6. Financial Literacy does not have a significant effect on Financial Management Behavior through Lifestyle
7. Income does not affect Financial Management Behavior through Lifestyle.

SUGGESTION

Based on the research results, it is recommended that students improve their financial literacy through various educational sources to support better and wiser financial management behavior, especially in controlling a consumptive lifestyle. Universities are expected to play an active role by providing structured financial education programs, both through the curriculum and non-academic activities. Parents are also encouraged to instill financial understanding from an early age so that students are accustomed to managing income effectively. In addition, for further researchers, it is recommended to expand the scope of research objects and areas and consider additional variables such as social influence or the use of financial technology to provide a more comprehensive understanding of students' financial management behavior.

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