

## Financial Management Literacy for Students of Economic Education FKIP UKSW

Jean Belynda Lalihatu<sup>1</sup>, Dwi Iga Luhsasi<sup>2</sup>, Carolina Lita Permatasari<sup>3</sup>

<sup>1,2,3</sup>Satya Wacana Christian University, Indonesia

162017013@student.uksw.edu, Dwi.Luhsasi@uksw.edu, Carolina.Permatasari@uksw.edu

### Abstract

*Financial literacy is an important part of the realization of student management in relation to improving financial literacy so that it creates knowledge and behavior in financial management that has been carried out so far. Students need to realize financial management by increasing financial literacy which is what they learn during lectures. Therefore, students are able to carry out financial management with the existence of financial literacy. This research was conducted at the SWCU FKIP Economic Education using a qualitative method with a snowball sampling technique and with data collection techniques, namely primary data, interviews and documentation, which aims to determine student literacy towards financial management of SWCU FKIP economic education students. The results of this study indicate that students already understand the basics of finance but there are several things that must be underlined in financial literacy, namely knowledge of investment and insurance which is still low as well as sources of financial literacy that only rely on lecture material even though there are still many media that can be accessed to add student financial literacy such as books, social media and websites. The results of students who are still low on understanding financial literacy make their financial management ineffective. On the other hand, students who have an understanding of financial literacy become more effective in financial management, it can be concluded that the importance of financial literacy itself for students.*

### Keywords

financial literacy; financial management



## I. Introduction

Financial management or what we usually call financial management is a management of financial funds that are directly related to good decision making (Mushtafa H, 2017) so that the excessive consumptive nature that usually occurs among students without taking into account the monthly money they have can then trigger waste. or running out of money before the deadline for using funds (end of the month) this is of course closely related to purchases.

Purchasing decisions are the benchmark (Facthur R, 2012) in financial management, it is necessary to have the financial literacy to support the implementation of financial management. Financial problems are not new things that occur in society at all levels, especially for students who do not have jobs or who already have jobs, problems that are usually encountered as a result of poor management such as low financial literacy which requires the role of education to grow Financial literacy about the lack of planning regarding finances can be concluded from the research conducted (Suwatno, 2020). This is because students have a more open mindset and insight, they have wider and varied scope

in socializing and pay attention to factors not only about lectures but also in relationships, so they spend a lot of money to meet these needs (David Rudyanto, 2014). ).

According to OJK (Financial Services Authority, 2014), financial literacy is a series of processes or activities to increase the knowledge, confidence, and skills of consumers and the wider community so that they can manage finances well. In short, financial literacy can also be interpreted as knowledge or ability to manage finances. With good financial literacy, consumers and the wider community can be helped to live more prosperously in terms of finances.

Attitudes or responses to financial patterns related to existing financial problems or what is commonly called financial attitudes can also be said to be an individual's financial attitude which turns out to be very influential on the way the individual manages existing management (Irene, 2016). Students as educated people, especially in the field of economics, are expected to be able to show attitudes as individuals who can process their financial patterns properly and appropriately.

Individual abilities in this case students can do the planning, budgeting, checking, managing, controlling, searching, and storing funds owned or commonly called Financial management behavior (Irene, 2016). This will greatly affect the insight and action patterns of student finances following the funds they have.

Based on initial interviews related to financial literacy issues, by including 21 respondents from all levels of economic education students with an understanding of the financial aspect, there are still some misunderstandings about financial literacy among economics education students.

Judging from the background above, students are related to financial literacy to create good knowledge about finances and attitudes or actions in managing their finances properly, especially students who are still making decisions with things that are not really needed and only wanted. By utilizing financial literacy, it is expected to be able to emphasize good financial management. This prompted a study to be conducted on SWCU FKIP economic education students with the title "Financial Management Literacy for SWCU FKIP Economic Education Students".

## **II. Research Methods**

The research approach uses qualitative methods. The main problem that arises is the lack of understanding of financial literacy which can be centered on knowledge and action for financial management, so the problem limits that are made only focus on financial literacy in knowledge and financial management by paying attention to the overall situation of the actors, in this case, the students involved, where they are on the SWCU campus. This qualitative research looks at the focus of the main problem, namely understanding financial literacy which can lead to financial management knowledge and attitudes in improving financial literacy to see the urgency that students always experience so that the reasons and solutions can be known.

In this study, the respondents were SWCU FKIP economic education students with a population of as many as 1,291 FKIP students where the sample in this study was 5 using snowball sampling techniques while the data collection methods in this study were primary data, interviews, and documentation. The data analysis technique used in this research is a triangulation of data used to correct and compare data obtained from various sources, namely students, lecturers, and parents, at several stages of field research, with different methods and times. This research is based on the Milesmodel and Huberman, the interactive stages carried out in the Milesmodel and Huberman Are, among others:

## 2.1. Data Collection

The collection was carried out by researchers from the field based on the results of observations, interviews, and documentation. The data from the interviews were used to find out in-depth about the role of financial literacy for the financial management of the SWCU FKIP economic education students. While the data from the observation and documentation are used to support and strengthen the data from the interviews.

## 2.2 Data Reduction

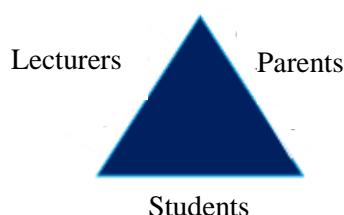
Summarizing and sorting data according to themes and patterns. Thus, the data obtained from observations, interviews, and documentation are summarized and grouped according to the focus of the problem so that they can be processed in detail.

## 2.3 Data Presentation

The next stage after reducing the data is presenting the data. Presentation of data can be shown in the form of images, brief descriptions, charts, flowcharts, and others. By presenting data systematically, it can make it easier to understand something that is being studied.

## 2.4 Drawing Conclusions

Drawing conclusions in this study must be based on the initial problem formulation, but it does not rule out the possibility that it is not appropriate. This is because the initial problem formulation is only temporary and can develop when researchers are in the field. Based on this, it can be illustrated through the chart below:



*Figure 1. Chart Data analysis techniques (Sugiyono, 2015)*

## III. Results and Discussion

### 3.1 Research Results

#### a. Overview of the SWCU FKIP Economics Education Studying Salatiga

The economic education study program is a study program that is part of the Satya Wacana Christian University unit from the SWCU FKIP faculty and teacher training program entrepreneur and business skills. PE Study Program is one of the PPG implementers based on certificate 833/KPT/1/2018. Become an economic education teacher who is competent in the fields of education, entrepreneurship, and business skills. Graduate competence based on curriculum, lectures, internships, and scientific publications, lectures are supported by classrooms equipped with LCDs, cooperative labs, PE labs, micro-teaching labs, computer labs, libraries with available support from school partners include Satya Wacana Laboratory High School, Christian Vocational School, State Senior High School 1,2, and 3 and Salatiga State Vocational School. The concentrations are cooperatives, marketing, office administration, accounting, and social sciences.

Graduate educator creatively as well as the ability to manage the business world and basic competencies in the fields of economics, cooperatives, accounting, marketing, office management, and social studies. Graduates work as economics and accounting teachers in high schools and vocational high schools with accounting, office, and marketing skills and even some alumni are now principals, school supervisors, and as officials in the education office and even become reliable entrepreneurs, and then some are in the bank department or financial institutions.

### **b. Research Informant**

Data from the research results were obtained from interview techniques to five people who were considered representative of the problem object in this study. The following is data from five informants of this research.

1. Kezia Novi Hastuningtyas as an SWCU FKIP economic education student.
2. Ivana Agustin as a SWCU FKIP economic education student.
3. Asta Adika Ferdana as a SWCU FKIP economic education student
4. Ester Mimpun as a parent
5. Lelahester Rina, S.Pd., M. Pd as an economic education lecturer at the SWCU FKIP

Research data were obtained from interviews in the form of informants' answers to questions through an interview guide that was conducted online via Whatsapp, which then obtained the results of the interview. The results of the interviews explained the answers of various informants regarding the level of financial literacy and the realization of financial literacy. As for the aspects and factors of financial literacy contained in the results of the interview (OJK, 2016).

### **c. Aspects of Financial Literacy**

Literacy is one of the important insights in financial management (OJK, 2016). The results of interviews from the five respondents related to financial literacy are divided into four aspects, namely (1) financial basis, (2) credit and debt management, (3) savings and investment and (4) risk management. Education on financial knowledge supports the level of literacy and realization in student financial management. The aspects of financial literacy are as follows (Lucky N, 2020). Sitanggang state that often times this process involves beautifying the financial statements, especially the bottom number, namely profit. Profitability is the company's ability to make a profit in relation to sales, total assets and own capital (Angelia, 2020). Then other factors are also influenced by the ineffectiveness of the profit-sharing financing model relating to entrepreneurs and the lack of interest in the scheme of profit sharing in business activities (Rahmati, 2018).

#### **1. Basic Financial**

##### **a) Definition of literacy**

Based on excerpts from interviews from all research informants stated that there is knowledge of the meaning of literacy and the importance of financial literacy except for one student informant, from these results it can be seen that there is an understanding of the meaning and importance of financial literacy although there is still one student informant who does not know the meaning of financial literacy itself.

##### **b) Sources of Financial Literacy**

Based on all the answers of informants written in excerpts from interviews, stating the source of financial literacy is based on the learning process, it can be seen that sources of financial literacy are only based on the learning process so this means that there are limitations in financial literacy sources that should be obtained from other media.

## **2. Credit and Debt Management**

Based on the answers of all the informants above, what was written in the interview excerpt stated that there was an understanding of debt so that it could be seen that students understood debt.

## **3. Savings and Investment**

### **a) Benefits of Savings**

Some answers from quotations from all informants stated that the five informants had savings with the aim of minimizing unexpected expenses and savings in the future as well as holidays and other purposes such as saving to buy the desired item so that all informants could know to understand the benefits of savings

### **b) Understanding of Investment**

Based on all interviews with informants stating that they do not understand investment except for one informant who understands investment, it can be seen that the informant does not understand or have an understanding of investment and there is only one informant who understands investment.

## **4. Risk**

### **a) Financial Management**

Based on excerpts from interviews from all of the research informants, which stated that there was an understanding of financial risk management so that it could be seen that financial risk management was understood by all informants.

### **b) Financial literacy factors**

#### **1) Gender**

Based on the results of interviews with all informants who stated that it can be seen that gender can be a factor in understanding financial literacy because women are more independent and organized so they are less wasteful than men, it can be seen that gender is a factor in understanding literacy finance

#### **2) Housing**

Based on the interview all the informants stated that by dwelling could or could not understand financial literacy using through oneself in managing finances it is known residence could be an understanding of financial literacy but a dependent person.

#### **3) Grade Point Average (GPA)**

Based on the results of interviews, all informants stated that based on the GPA an understanding of financial literacy, that is, according to the informant, a high GPA does not necessarily make students able to master financial literacy, so the GPA is not an understanding of financial literacy.

#### **4) Income Level**

Based on the results of interviews, all informants stated that income level was not a factor in understanding financial literacy because whether it was big or not, the amount of income depended on the person's financial literacy.

#### **5) Education Level**

Based on the results of interviews with all informants, it can be seen that based on the level of education, they understand financial literacy because they are educated while those who are not educated will find it difficult to understand financial literacy.

## **5. Stages of Financial Management**

### **a) Planning**

Based on the interview results, the informant stated that there was no financial planning so that he only used the money he had according to existing needs, it can be seen that there was no financial planning owned by the informant.

## **6. Savings, Investment, Insurance, and Debt**

### **a) Savings**

Based on the fifth quote answers from the interview informants claimed to have savings then can be the first informant to informant fifth had savings with a range of benefits

### **b) Investment**

Based on the five citations answer informant interviews said four informants do not have an investment because not understand how to invest or do not understand the investment itself, while only one informant who has an investment in the form of land and gold, can be seen that the informant has no investment except for one informant.

### **c) Insurance**

Based on information from all informants who were interviewed stated that the four informants do not have insurance of any kind and only one informant who have insurance it can be seen informants do not have insurance but one informant

### **d) Debt**

Based on interviews with informants stated that two informants are in debt and informants others do not owe, it can be seen that the debt is only carried out by two informants and the other informants do not do debt

## **7. Use of Finance**

### **a) Monthly money**

Based on the results of interviews from all informants stated that all informants feel that they have had enough with the monthly money they have, it can be seen from the first informant to the fifth informant feel enough with the monthly money they have.

### **b) Effectiveness of financial management**

Based on the results of interviews, the informants stated that two student informants did not manage finances effectively while other student informants had carried out financial management effectively.

## **8. Financial Recording**

### **a) Monthly Money**

Based on the results of interviews from all informants, namely using monthly money based on savings and consumption, it can be seen that the first informant to the fifth informant used monthly money for consumption and savings.

### **b) Cost of needs**

Based on the results of interviews with all informants in shopping for necessities, if it is calculated and estimated in percentages and even savings, the average is 61%

### **c) Cost of desire**

Based on the results of interviews from all informants stated that in shopping activities with costs based on desire, it can be seen that the cost of shopping as desired is 25% if averaged.

### **3.2 Discussion**

This discussion is an analysis based on research results, where there are several factors related to financial literacy for the financial management of the SWCU FKIP economic education students. Discussion The results of the study show that the importance of financial literacy for the financial management of the SWCU FKIP Economics Education Study Program students is divided into four main stages, namely financial planning, (savings, investment, insurance, and debt), financial use, and financial records and education.

#### **a. Financial Planning**

An activity to estimate future income and expenses, conduct simple research, or identify the prices of several products and future financial challenges such as health, education, housing, and basic commodities can be overcome with good financial planning. Based on the results of interviews, the two students did not have financial planning while the other student had financial planning by grouping them which functioned to distribute money based on needs so that it could be appropriate. The results of this study are in line with previous research from Fikqi (2019) which stated that informants carried out financial planning in managing personal finances which were carried out by determining the budget that would be used for every need every day. Financial planning plays an important role in determining the financial goals you have. This is in line with Yulianti (2013) which shows that Financial knowledge becomes important in the planning stage. This is in line with the results of interviews with lecturers regarding the distribution of finances in groups or separate financial posts such as shopping needs, food, transportation, and so on. Unplanned finances will make finances uncontrollable, especially in spending which can result in debt.

#### **b. Savings, Investment, Insurance, and Debt**

Some of the money is not used or put aside for planned or urgent needs. Based on the results of interviews conducted, it was concluded that all students were saving to buy the desired items, vacations, self-discipline, and preparation for future needs, this is in line with previous research by Hamdani (2018) on students of the Open University Management Study Program with the results showing the literacy value. Finance for students of the Open University management study program is to have sufficient savings for unexpected expenses. Savings owned by students are very useful, this is explained based on interviews with lecturers, namely savings that function as the readiness of funds in the future or the future and the benefits are large because both lecturers and parents are experienced in this matter. The actual function of saving as saving money that will be used in the future is not carried out properly even though self-control can shape student saving behavior, this is in line with research by Wahana (2014) showing self-control that shapes saving behavior.

There is also one student who is not in debt while the other two students are in debt because they do not have enough money and need urgently to buy the desired item or other payments such as dues. This is in line with research by Wibowo (2016) which shows that one thing that affects debt is desire. Insurance is part of efforts for financial protection that can be applied as life insurance, property insurance, education insurance, and health insurance. The purpose of insurance is to obtain compensation in the event of unexpected things such as death, loss, accident, or damage. Insurance in this case involves the insured party making periodic premium payments within a predetermined time which can then be useful as a substitute for a policy that guarantees protection from the insured.

Based on interviews three students understand insurance but do not know the insurance protection of themselves and do not have insurance despite the fact insurance is

included in the learning of the subjects Prodi economy, in line with previous studies conducted by Anastasia (2013) in the SITE MUSI "the results are not there is a decision for life insurance, respondents or informants do not understand life insurance. As has been explained, insurance is important both for health, education, and retirement insurance which guarantees health, education and if you retire later and especially education for students themselves, insurance is important, supported by insurance used by lecturers and parents in the health sector.

Investment is a way of storing and placing money so that it can work so it makes more money than usual. The most common way to invest is to put money into securities including stocks, bonds, and mutual funds, or by owning real estate. Based on the results of interviews, three students did not invest and two students did not understand the investment. This is in line with previous research by Anastasia (2013) in the STIE MUSI area. "The results of the study reflect a lack of knowledge about forms of long-term investment that provide higher returns and risks. Of course, this is in line with not understanding financial literacy which has an investment factor, so this is supported by research by Nur (2016) where the results show an understanding of financial literacy in investment. it will be difficult to make investment realization even though investment learning is in college.

### **c. The use of Finance**

Required for the accuracy of the function of the funds or the money used which is following the existing nominal by taking into account the benefits or needs. Based on the results of interviews, all students have sufficient monthly money with financial management by showing effective financial behavior while the other two students in managing finances are not effective. This is in line with research by Sri L (2017) at Riau University Panam Pekanbaru which shows that students who live in jasmine dormitories have difficulty in managing finances. Financial use needs to always be based on needs or desires and like students who manage their finances effectively by grouping users based on needs not desire this can be seen from the expenditure. This is in line with research by Sina (2012) showing careful financial management. Interviews conducted with lecturers also explained from experience where the use of finance must be divided according to group posts so that the use of the money is appropriate.

### **d. Financial Recording**

At this stage, both income, expenses, and savings are recorded to facilitate calculations and evidence of transactions that occur. Based on the results of interviews, all students use monthly money based on savings and consumption. This is in line with research by Masassya (2006) which shows that most of the allocation of funds is aimed at consumption, saving. While in shopping activities for necessities and also savings if the average is 61% while shopping as desired is 25%\

### **e. Financial**

Education or education is learning about finance not only in theory but also in reality or practice in this case lectures for students. Supporting courses in financial literacy knowledge for students are financial management, and budgets. This is in line with previous research by Dhany (2018) on Students ``based on the results of his research that financial literacy education is applied in higher education learning. Financial management can assist in providing knowledge about financial management while the budget can also assist in the process of budgeting and future financial planning. Indirectly, campus



activities can play a role in the role of experience in financial literacy knowledge, namely in accounting & entrepreneurship courses that can train students' financial literacy in practice. Students can apply to budget and prepare financial reports on each student's business project because based on interviews from three students, two students gain a general knowledge of financial literacy from lectures. This is in line with previous research by Annisaa (2018) which in its research results discusses how financial literacy education is very necessary to shape behavior in managing money.

#### **f. The Role of Financial Literacy for student financial management Financial**

Literacy is a factor in student financial management which is shown based on the results of interviews where it can be shown that financial literacy is important and plays a role in student financial management. The role of financial literacy becomes important in the financial management financial planning stage, (investment, insurance, savings, and debt), the use of finance, and financial records. An activity to estimate income and expenditure in the future, conduct simple research, or identify related prices for several products and future financial challenges such as health, education, housing, and basic commodities can be overcome with good financial planning.

The use of funds is how to allocate the funds they have to meet needs appropriately. The allocation of funds must be based on priorities. The priority scale is made based on the needs you need, but you must pay attention to the presentation so that the use of funds does not run out. Financial literacy plays a role in financial management at the stage of using funds. The first informant stated that the role in the use of funds was to be able to distinguish priority needs and desires related to financial decisions. The second and third informants show the role of financial literacy in providing an upper limit on the expenditure to be made. While the fourth informant stated that the role in the use of funds was as an evaluation of expenditure so that they could set aside more money for savings. The first and second informants added that there is a significant role in the application of financial literacy, namely Knowledge of finance includes knowledge of personal finance, namely how to manage income and expenses, and also understand the basic concepts of finance. This is in line with previous research by Robb (2011) whose research results are that personal financial knowledge has a significant impact on financial behavior. The basic concepts of finance include the calculation of simple interest rates, compound interest, the effect of inflation, opportunity cost, time value of money, liquidity of an asset, and others. Based on the results of interviews with three students, two students understand general about financial literacy which is obtained from lectures, this is in line with the results of interviews with lecturers who said that financial literacy is important to be taught in economics study courses and is also supported by the importance of understanding the basics of financial literacy for In the future, such as the results of an interview with one of the parents who do not understand the basics of financial literacy, some students have financial planning by grouping them which functions to distribute money based on needs so that it can be appropriate. This is in line with previous research by Setya (2020) in the Campus Environment on Student Personal Financial Management which states that financial literacy affects students' financial management. General knowledge about finance, such as the most basic, namely the understanding of literacy and its relation to everyday life, it is important to always discuss and measure its understanding based on the evaluation of courses related to literacy, you can see for yourself how lectures are one of the important sources of financial literacy to introduce and teach financial literacy for students so that it can be useful in the future

## IV. Conclusion

Based on the results of the analysis and discussion of the research, the conclusions from the three SWCU FKIP economic education students were only two students who had financial literacy knowledge on the basic aspects of finance and also limited sources of financial literacy, while in the savings and investment aspects the three students understood savings, risk management finance but don't understand investing. The factors of understanding students' financial literacy based on gender, place of residence, GPA, income level, education level concluded that gender, education level were factors in understanding financial literacy. Most of the students have been in debt, but in terms of investing and insurance, students do not have, therefore out of the three students, only one student manages finances effectively. The results of data analysis show that financial literacy education is a supporter in the knowledge and application of student financial literacy, so the source of literacy is not only through lectures but in many sources such as books, social media, websites that make education important not limited to lectures. Education in subjects such as financial management, budgeting, entrepreneurship mostly in accounting courses and the practice of financial projects so that they can train students in applying budgeting and financial reports well in student financial projects.

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