

The Influence of Financial Literacy, Financial Attitudes, and Self-Efficacy on Housewives Financial Management

Ananda Priscilla^{1*}, Anna Widiastuti²

^{1,2}*Nahdlatul Ulama Islamic University, Indonesia*

Abstract

Purpose - This research aims to test and analyze the influence of financial literacy, financial attitudes, and self-efficacy on financial management. Apart from that, this research aims to obtain empirical evidence of the influence of financial literacy, financial attitudes and self-efficacy on financial management.

Design/methodology/approach - This research is included in the type of quantitative research. The population used in this research were housewives in Panggang Village, Jepara Regency. The sampling method in this research is the census method. The number of samples obtained was 150. In obtaining the information needed in this research, the researchers carried out observations, distributed questionnaires and also interviews. This research uses the outer model and inner model methods with the help of SmartPls.

Findings and Discussion - The results of this research show that financial literacy, financial attitudes, and self-efficacy have a significant effect on financial management. From all the independent variables that have been studied, it can be seen that financial attitudes have the most dominant influence on financial management compared to the other two variables. This is proven by the results in the diagram which show that a large percentage is occupied by the financial attitude variable.

Conclusion - Overall, research shows that increasing financial literacy, positive financial attitudes, and self-efficacy can positively influence housewives' financial management. Therefore, it is important to develop financial education programs that not only increase knowledge, but also build attitudes and beliefs that support better financial management among housewives.

Keywords - Financial Literacy, Financial Attitude, Self – Efficacy, Financial Management

Introduction

Money is a measuring tool that cannot be separated from mothers' lives. Households, it could also be said that money is a very important medium of exchange needed in modern life or in today's life. From children – children and parents are needed to fulfill their needs and desires they. Therefore, intelligence in managing finances is something that is important can be noticed in life, especially in the lives of mothers have built a household. Intelligence in financial management, namely a person's ability to manage

his or her financial resources with purpose final in financial management.

Every family certainly has a source of income that comes from various fields pursued. How much income is in a family, should be managed as carefully and as well as possible for appropriate expenditure with the income received, so that all the basic needs in the family fulfilled according to their respective abilities when managing finances (Salirawati, 2015). Housewives are forced to manage their finances as best they can survive in the midst of emergency conditions, according to Sundarasan et al. (2016) explains the importance of someone having financial understanding to help financial management to minimize the occurrence of unwanted incidents wanted like being in debt.

Financial management is something that everyone must do, Financial management is how someone carries out plan allocations and budget funds to make decisions regarding the use of funds. Financial management itself is each individual's financial plan (Dyah, 2021), according to Yuesti et al. (2020) said that in 2020 people's consumption levels and lifestyles will increase increases when having money compared to saving behavior, especially almost all aspects are experiencing rapid development, meaning that housewives are capable manage finances as best as possible to prevent incidents which was not expected. A small income will indeed reduce a mother's freedom Households have to make expenses, but if they are managed properly Based on priorities, it is very possible to achieve family financial goals achieved. Actually, there are quite a lot of housewives with income and income that is not large enough but feels sufficient and happy.

After conducting the pre-survey, the results obtained from the pre-survey have been carried out conducted by researchers in Panggang Village, Jepara Regency on mothers households in Panggang Village regarding financial management. With The income earned was Rp. 2,500,000 – Rp. 4,000,000 with very large expenditure of around Rp. 3,500,000 so the lack of housewives to set aside their income and Sometimes income is too tight, which makes it difficult for them in managing finances due to existing income grouped according to their respective parts is still not enough for life every day and sometimes housewives often take out credit to cover deficiencies in daily needs.

Financial management is also influenced by financial literacy a person's belief or confidence in their ability to achieve a goal finances are influenced by several factors, namely financial skills, personality, social and other factors (Riskiwati & Asandimitra, 2018). The more high level of confidence and responsibility in managing finances (Nobriyani & Haryono, 2019). Research conducted by Wilda Ramayanti, Hanifah Sri Nuryani & Abdul Salam (2019) states that financial literacy has a significant positive effect towards financial management.

The financial management process is an important activity in family life, especially for housewives in managing finances to maintain family economic stability. As for the differences in managing the finances of housewives who own work and Housewives who do not have work, Behavior

The financial management behavior of housewives who have jobs is on average higher than the financial management behavior of housewives who don't have a job. Results of research made by (Dwiastanti, 2018) shows that a housewife has a job or is working more structured compared to Housewives who do not have work both for his own future and for the future of his family.

Literature Review

Theory Of Planned Behavior (TPB)

In Theory Of Planned Behavior (TPB), it is explained that humans tend to act in accordance with and perceived control through certain attitudes, where in a behavior, objective habits, and attitude control suggest intentions. Due to these three things, behavior becomes the main thing to predict a behavior (Tandio&Widanaputra, 2016).

Theory of Reasoned Action (TRA) is a form of theory that existed before being refined by Theory Of Planned Behavior (TPB). In the Theory Of Reasoned Action (TRA) theory, it has been explained that a person's intention for a behavior is formed by two main factors, namely attitude towards the behavior or it can be said that attitudes towards behavior and subjective norm can be said to be subjective norm (Fishbien & Ajzen, 1975). subjective norm (Fishbien & Ajzen, 1975).

In explaining various behaviors in financial management activities, Theory Of Planned Behavior (TPB) is very suitable for the basic theory of the foundation. Where Theory Of Planned Behavior (TPB) is very suitable for explaining any behavior that requires planning, such as financial management (Ajzen, 1991). Explain any behavior that requires planning, such as financial management (Ajzen, 1991).

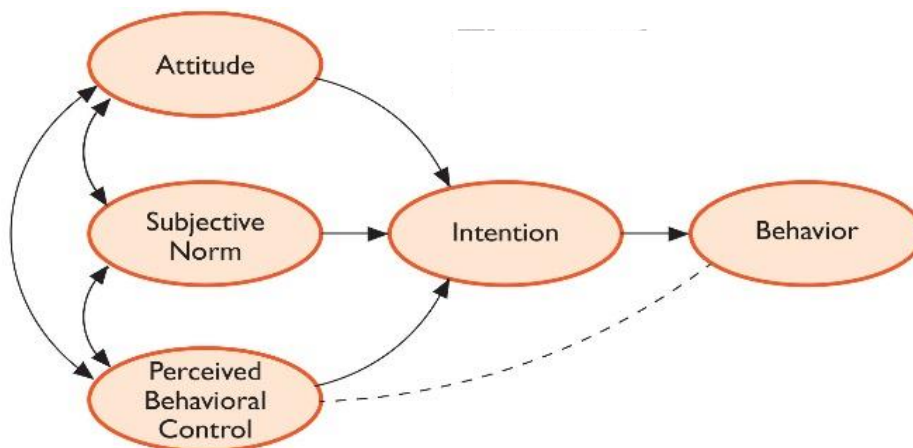


Figure 1. Theory of planed behavior concept

Based on this figure, it can be seen that intention is influenced by three factors, namely attitude towards behavior, subjective norms, and perceived control of behavior. behavior. Where the first factor is attitude towards the main behavior where this factor refers to how far an individual has a good judgment or vice versa. good or vice versa.

The second factor is social factors which are usually called subjective norms. This factor leads to individuals who get social pressure so that it becomes a determinant for doing or not doing a behavior. The third factor is the perception of control that can be exercised. This factor refers to the ease that individuals feel in performing behavior. This factor is added to the existence of a goal in understanding the limitations that individuals have in performing a particular behavior. However, behavioral control can also have a direct influence on an individual's intention to perform a behavior (Ajzen, 2006).

Research makes TPB, TRA and OECD Atkinson theory (2012; 2013) as the basic theory and foundation due to the role associated with the relationship between research variables. Financial literacy can be interpreted as the concept of individual control over financial aspects, it affects the intention of individuals / housewives. Then financial attitudes can be described by attitudes towards behavior related to good or bad assessments based on good or bad judgment based on the behavior concerned. behavior concerned.

Hypothesis Development

Effect of Financial Literacy on Financial Management

Financial literacy is closely related to behavior, habits and influences from internal factors (Yushita, 2017). Meanwhile, there are results from research stating that financial literacy has no effect on financial management behavior (Herdjiono & Damanik 2016). However, the results of this study are weakened by the results of research that there is an effect of financial knowledge on financial management (Ida & Dwinta, 2010). Reinforced again by the existence of research which states that there are positive results between financial knowledge and financial management behavior (Rustiaria, 2016). and financial management behavior (Rustiaria, 2017).

H1 : Financial literacy affects financial management in housewives

Effect of Financial Attitude on Financial Management

The financial behavior of housewives arises from her financial attitude, housewives who are less prudent in responding to financial problems in their Responding to financial problems in housewives has poor financial behavior and vice versa (Marsh, 2006). But in contrast to the results of research from Inayati et al (2020) argue otherwise, namely financial behavior is said to have a positive effect on financial management. Financial attitudes can affect the way people save, hoard, spend, and waste money (Furnham, 1984). Financial attitudes have influence the emergence of financial problems such as lack of income to meet needs so that it can cause difficulties in paying bills. Short thinking and lack of willingness to save or save money are also examples of attitudinal factors that can lead to financial problems (Madern and Schors, 2012). The above statement is certainly able to weaken the statement of the previously stated research results.

H2 : Financial attitudes affect financial management in housewives

Effect of Financial Self - Efficacy on Financial Management

According to research conducted by Riskiawati & Asandimitra (2018) someone who has Financial Self - Efficacy will have confidence in his ability to his ability regarding finance, so that someone will think about managing finances wisely and responsibly for the future and have positive results. responsible for the future and has a positive effect. These results are supported by research conducted by (Qomar, Khetma & Jamil, 2016) Financial Self-Efficacy is a variable that can affect Financial Management Behavior. influence Financial Management Behavior.

H3 : Financial self-efficacy has an effect on financial management in housewives.

Theoretical Framework

The theoretical framework in this study is to describe the influence of the independent variables in this study Financial literacy, financial attitudes, and Self-Efficacy on related variables, namely financial management both partially and simultaneously. partially or simultaneously, then the framework can be formulated as follows as follows :

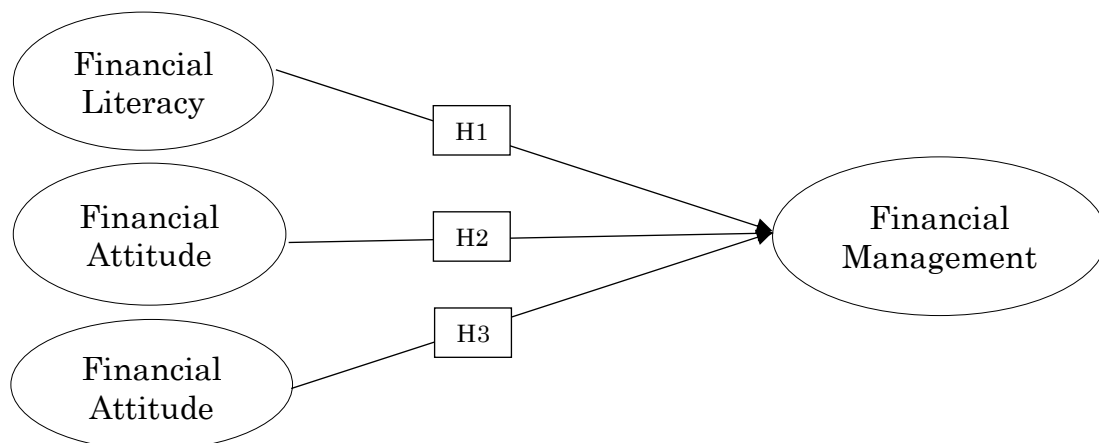


Figure 2. Theoretical Framework

Methods, Data and Analysis

This research uses a type of quantitative research with the help of the PLS - SEM method in processing data. This method is said to be as a quantitative method because in this research the research data is in the form of numbers and data analysis using statistics. numbers and data analysis using statistics. In a quantitative approach, the way collecting data by the researcher is by setting a concept as a variable that is related to the source of the theory. as variables related to the source of the previous theory, then search for data using a questionnaire to determine the data. Then look for data using a questionnaire for measurement of variables (Dwiastanti, 2018). Data analysis method in This research uses descriptive quantitative.

This research uses a quantitative research approach. Research quantitative research can be interpreted as a research method based on the philosophy of positivism, used to research on certain populations or samples.

positivism philosophy, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative with the aim of testing predetermined hypotheses (Sugiyono, 2016).

Data and Data Sources

The type of data used in this study is primary data, namely data sources obtained directly from the original source. not through intermediaries (Sugiyono, 2014). Primary data in this research obtained directly from the object of research Housewives RW 08 Panggang Village, Jepara Regency obtained through interviews and data collection. Panggang Village, Jepara Regency obtained through interviews and questionnaires, with a list of questions and statements which have previously been compiled by the researchers themselves. researchers themselves.

Secondary data is a data source which is not directly obtained from the original source. obtained from the original source, but obtained through intermediaries in the form of data collection (Sugiyono, 2018). data collection (Sugiyono, 2018). In secondary data for this study obtained through a process from government agencies, financial institutions related to the object of research, such as population data, revenue, and income. related to the object of research, such as population data, income of RW 08 housewives in the village of income of RW 08 housewives in Panggang Village, Jepara Regency, namely panggang village, panggang sub-district, Jepara Central Bureau of Statistics (BPS).

Population, Sample Size and Sampling Technique

The population in this study were housewives of RW 08 Panggang Village in Jepara Regency, totaling 150 families (Badan Pusat Statistik Jepara,2018).The sampling technique is how to take a sample or part of the number and characteristics possessed by the population. The sampling technique used in this study is to use the Saturated Non Probability Sampling technique (Census). Non Probability Sampling the type of sample is not randomly selected, where in this sampling technique is done with all members of the population.This sampling technique is done with all members of the population used as samples.

The technique used in sampling in the study researchers used the Saturated Sampling technique. Saturated sampling itself is a sampling technique when all members of the population are used as samples. used in this study are all housewives. housewives. The data collection method used by researchers is a questionnaire (questionnaire). Sugiyono (2016) the sample is part of the number and characteristics of the population. If the population is large, and the researcher is unlikely to study all of the population, for example due to limited funds, energy, and time. From a population of 150 families in RW 08 Panggang Village, Jepara Regency, researchers used all samples to be used as research with a total of 150 samples.

Results

Measurement model (Outer Model)

There are two measurement models in this study, these models are Validity Test and Reliability Test.

a) Convergent Validity Test

In this test there is a relationship between reflective items and other variables. In this indicator, the research considers it fulfilled if the loading factor > 0.5 . The value on the loading factor shows the weight of each each with an indicator or item with the size of each variable. Indicators with large loading coefficients indicate that indicator measures the strongest.

Table 1. Convergent Validity Test

Variable	Indicator	Outer Weights	Loading Factor	Description
Financial Literacy (X1)	X1.1	0,323	0,838	Valid
	X1.2	0,291	0,810	Valid
	X1.3	0,327	0,815	Valid
	X1.4	0,281	0,807	Valid
Financial Attitude (X2)	X2.1	0,310	0,898	Valid
	X2.2	0,293	0,890	Valid
	X2.3	0,255	0,832	Valid
	X2.4	0,290	0,858	Valid
Self – Benefits (X3)	X3.1	0,334	0,816	Valid
	X3.2	0,301	0,808	Valid
	X3.3	0,310	0,789	Valid
	X3.4	0,320	0,752	Valid
Financial Management (Y)	Y.1	0,339	0,749	Valid
	Y.2	0,285	0,817	Valid
	Y.3	0,301	0,848	Valid
	Y.4	0,310	0,833	Valid

The Convergent Validity Test results show that all variables are declared valid because all Outer Loading values exceed 0.7 and the AVE value is more than 0.5.

b) Reliability Test

Composite Reliability and Cronbach's Alpha are metrics that are considered reliable, with a value scale from zero to one. If the value is more than 0.7, the reliability test is considered to have reliability.

Table 2. Composite Reliability and Cronbach's Alpha values

Variabel	Composite Reliability	Cronbach's Alpha	Result
Financial Literacy (X1)	0,890	0,836	Reliable
Financial Management (Y)	0,886	0,828	Reliable
Self – Efficacy (X3)	0,870	0,801	Reliable
Financial Attitude (X2)	0,925	0,893	Reliable

Source: Primary data processed with SmartPLS version 3.0.

In the Reliability Test, this study is said to have good reliability because all Composite reliability and Cronbach's alpha values exceed 0.7.

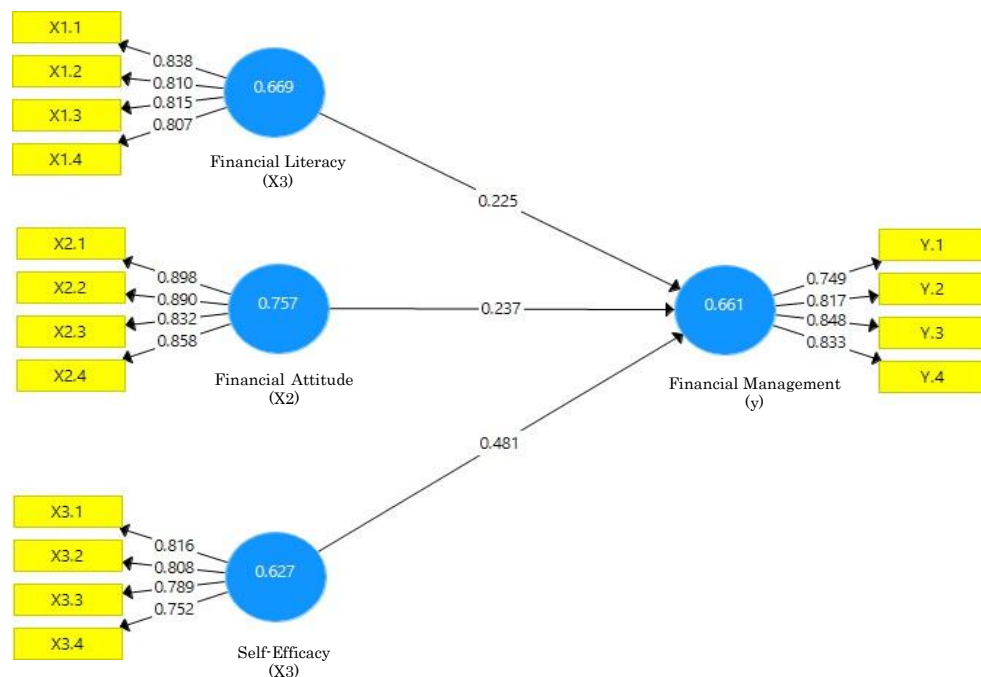


Figure 3. Outer Model

Inner Model (Measurement Model)

Inner model is a test which is used to see the relationship between constructs through the determination value R² (R - Square) and Predictive Relevance or Q² (Q-Square) of the research model.

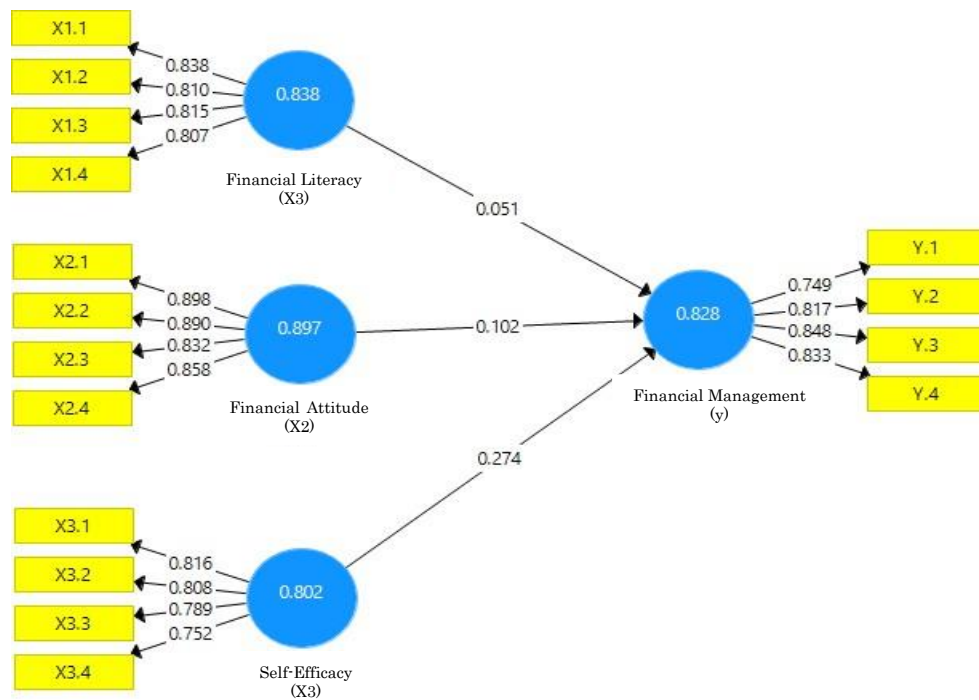


Figure 4. Inner Model

In the picture above is an inner model image that is usually used to test how influential the relationship between one variable is with other variables. This test is carried out with three analyses, namely by measuring the R² (R-square) value, Godness of fit (GOF), and the path coefficient.

R-square

This test can be done by using the inner model by starting to look at the R-(Square) value using PLS which is usually presented as follows:

Table 3. R-Square

Financial Management (Y)	R – Square	R- Square Adjusted
	0,751	0,746

Based on the table data above, it shows that the variable R-Square on financial management is 0.751 and the Adjusted R-Square is 0.746, with 75.1% and 74.6% respectively. This value is clarified by the financial management variable by being influenced by several other variable factors. In addition, in order to determine whether the model can be predicted, it can be measured using Q - Square if > 0 then the model is predictable. If the model < 0 then it cannot be predicted. The R² value in this study is 0.751 and 0.746, respectively.

Mediation test

In the context of mediation, there are three scenarios first, Non-mediation happens when the connection between the independent and

dependent variables is positive, while The association between the mediating factors is negative. Second, full mediation occurs when The connection between the independent and dependent variables is negative while the relationship between the mediating factors is positive. Third, partial mediation occurs when both the independent and dependent factors are positive and there is a positive link between the mediating variables. Test results using the bootstrapping method with SmartPLS 3.0 can be interpreted based on the P value, where if the P value on indirect special effects > 0.05, it indicates a negative effect, while if the P value < 0.05, it indicates a positive effect.

Table 4. Path Coeffisien

Variable Relationships	Original Sample (O)	T – Statistics	P Values	Information
Financial Literacy (X1) → Management Finance (Y)	0,225	2,303	0,022	Accepted
Self – Efficacy (X3) → Financial Management (Y)	0,481	5,712	0,000	Accepted
Financial Attitude (X2) → Financial Management (Y)	0,237	2,939	0,003	Accepted

With the table above, the results of the Path Coefficient (direct effect) test are measurements of the effect with each variable directly between constructs.

1. The test results on H1 are that there is a positive influence between Financial Literacy on Financial Management with a t-statistic value of 2.303 and p-values of 0.022, which means that financial literacy has a positive effect on financial management so that H1 is accepted.
2. The test results on H2 are that there is a positive influence between Self-Efficacy on Financial Management with a t-statistic value of 5.712 and p - values of 0.000, which means that self-efficacy has a positive effect on financial management so that H2 is accepted.
3. The result of testing H3 is that there is a positive influence between financial attitudes on financial management with a t-statistic value of 2.939 and p-values of 0.003, which means that financial attitudes have a positive effect on financial management so that H3 is accepted.
4. In indirect testing which can be seen in the specific indirect effect results. If the P - Values value < 550, 05 then it is significant. What is meant here is the mediator variable, mediating between the effects of an exogenous variable on an endogenous variable, in other words, the effect is indirect. If the P - Values value > 0.05 then it is said to be insignificant.

Based on the results of the analysis that has been carried out, a discussion will then be carried out on the results of the analysis so that it can provide a clearer picture of how the influence occurs between variables in the study. The variables in this study are financial literacy (X1), financial attitudes (X2), self-efficacy (X3) and financial management (Y).

Discussion

Financial Literacy on Financial Management

Based on the calculation of the direct effect of the financial literacy variable on financial management, it has a t-statistic value of 2.303 and p-value of 0.002, which means that financial literacy (X1) has a positive effect on financial management (Y). This is because each respondent has a different point of view or background towards finance, especially in responding to existing finances. In addition, when viewed from the average answers given by respondents between respondents who have good financial literacy or respondents who have poor financial literacy, there are differences related to financial management behavior. The results of this study are in line with the research of Saskia and Yulendri (2016) which states that the level of financial literacy affects financial management. Then it is also reinforced by research from Nurayati and Nurodin (2019), Rumbianingrum and Wijayangka (2018), and Sari et al (2021) which explain that financial literacy has a significant effect on financial management.

Financial Attitude towards Financial Management

Based on smart-PLS calculations, the financial attitude variable on financial financial management has a t-statistic value of 2.939 and p-values of 0.003, which means that financial attitudes (X2) have a positive effect on financial management (Y). Financial attitude is a thought, impression and assessment of finance that can be realized by attitude (Rajna et al., 2011). Because attitudes are formed from different thoughts and assessments, good financial attitudes do not necessarily also have a good influence on financial management, if financial attitudes that are said to be ideal are not supported by appropriate environmental and economic conditions. Housewives in Panggang Village, Jepara Regency tend to prefer savings / savings for old age for the purposes of unexpected funds in household finances. This means that housewives in Panggang Village, Jepara Regency can apply financial attitudes well while still managing finances. The results of this study are in line with the research of Widyaningrum and Kurniawati (2018), and the research of Novia Ayu Pradinaningsih and Novi Lailiyul Wafiroh (2022) which explains that financial attitudes have a significant positive effect on financial management.

Self-Efficacy on Financial Management

Based on smartPLS calculations, the Self-Efficacy variable on financial financial management has a t-statistic value of 5.712 and p-values of 0.000, which means that Self-Efficacy (X3) has a positive effect on financial management (Y). Housewives in Panggang Village, Jepara Regency have confidence in making decisions in managing finances and have confidence in their ability to overcome financial problems that occur in the family. The results of this study are in line with the results of research by Tasya Lie & Evelyn (2022) which explains that self-efficacy has a significant effect on financial management.

Conclusion

The purpose of this research is to determine whether there is an influence of financial literacy variables, financial attitudes, and financial self-efficacy on financial management in the case study of housewives in Panggang Village, Jepara Regency. This study used 150 respondents with no specific criteria set in this study. Data management in this study is by using Smart - PLS 3 programming, where the data management is obtained with the following results and conclusions.

The first variable, namely Financial Literacy, has a significant effect and there is a positive relationship to the financial management variable. This is because the t-count or t-statistic value of $2.303 > p$ values 0.002 is a large significant value. Which means that the higher the financial literacy of housewives in Panggang Village, Jepara Regency, the more they understand how to organize and manage household finances properly and wisely. So that it can lead to a good financial management system, so the first hypothesis is accepted. Financial attitudes have a significant and positive influence on financial management, with a t-statistic of 2.939 and p-value of 0.003 . This means that the better the financial attitudes of housewives in Panggang Village, Jepara Regency, the more effective they are in utilizing the services of financial institutions and managing their household finances. Thus, the second hypothesis is accepted. Self-efficacy or the ability to manage finances has a significant and positive effect on financial management, with a t-statistic of 5.712 and a p-value of 0.000 . This means that the better the financial management skills of housewives in Panggang Village, Jepara Regency, the more effective they are in utilizing financial management and overcoming household financial problems. Thus, the third hypothesis is accepted.

Limitation

The number of respondents was not as much as the author expected. The limited number of respondents was due to the fact that many housewives were unfamiliar with goegle form, so researchers had difficulty distributing questionnaires to respondents. This research requires polling specific people or groups, but faces the problem of limited access to interviewees. Due to such access limitations, this research may need to reorganize or reorganize the research.

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