

The Role of Accounting Learning in Forming Financial Attitudes and Its Contribution to the Level of Financial Management of Bidikmisi Students

Kuswanto Kuswanto¹ |  | kuswanto.fkip@unja.ac.id

Jambi University, Faculty of Teacher Training and Education, Department of Economic Education, Jambi, Indonesia

Neneng Anjarwati |  | nenenganjrw@gmail.com

Jambi University, Faculty of Teacher Training and Education, Department of Economic Education, Jambi, Indonesia

Abstract

Bididikmisi scholarship students' financial limitations require them to manage them effectively and efficiently. Students' awareness of managing finances is based on their attitudes formed through financial literacy resulting from the financial learning process. This study aims to analyze the direct and indirect effects of accounting learning on the level of financial management through the financial attitudes of Bidikmisi scholarship students. The study was conducted on 89 students of the Economic Education Study Program, Jambi University, class of 2019-2022. To achieve this goal, the study was conducted using a quantitative method. Data were analyzed using Path Analysis statistical techniques. The results of the analysis explain that accounting learning as a shaper of students' financial literacy does not directly affect the level of students' financial management but has an indirect effect on financial management through students' financial attitudes. Students with good financial literacy will be wise about their financial problems so that they will try to manage their finances as well as possible. The resulting path model is very suitable in explaining the effect of accounting learning variables on students' financial management through financial attitude variables based on GFI values > 0.95. The results of this study recommend that Bidikmisi scholarship recipients make accounting courses a source of financial literacy so that they are not only value-oriented but also focused on understanding in studying it so that they will form a wise attitude towards the financial problems they face and try to manage their finances effectively and efficiently.

Keywords: Accounting Learning, Financial Attitude, Financial Management

Citation

Kuswanto, K. & Anjarwati, N. (2025). The Role of accounting learning in forming financial attitudes and its contribution to the level of financial management of bidikmisi students. *International Journal of Contemporary Educational Research*, 12(2), 147-157. <https://doi.org/10.52380/ijcer.2025.12.2.735>

Received	20.11.2024
Accepted	16.06.2025
Publication	26.06.2025
Peer-Review	Double anonymized - Double Blind
Ethical Statement	This article is taken from Neneng Anjarwati's thesis entitled "The Influence of Financial Knowledge and Financial Attitude on the Level of Financial Management of Bidikmisi Recipient Students of Economic Education, FKIP, Jambi University", supervised by Dr. Kuswanto, M.Si (Master's Thesis, Jambi University, Jambi/Indonesia, 2023).
Plagiarism Checks	Yes - iThenticate
Conflicts of Interest	The author(s) has no conflict of interest to declare.
Complaints	editor@ijcer.net
Grant Support	The author(s) acknowledge that they received no external funding in support of this research.
Copyright & License	Authors publishing with the journal retain the copyright to their work licensed under the CC BY-NC 4.0.

¹ Corresponding Author

Introduction

Students are faced with a financial dilemma that must be addressed wisely. Limited financial resources and many needs require students to be able to manage their finances well. The character of students as the younger generation is faced with two choices in spending money, namely following lifestyle trends or investing for the future. The inability to manage finances will have implications for the choice of a wasteful attitude that never feels enough with whatever income they have (Hariyani, 2022). On the other hand, technological developments that facilitate financial transactions if not balanced with the ability to manage finances well will result in a greater disparity in expenditure than income (Bachtiar et al., 2022). Thus, students need to have financial literacy that will strengthen their ability to manage finances so that they are wise in making decisions about spending their finances (Lusardi, 2019).

Financial management is a person's ability to know and understand the financial conditions they have as assets in life that will be used for present and future interests (Priantinah et al., 2019). A person's ability to manage finances is also shown by their skills and abilities in influencing and controlling the financial problems they face (Brüggen et al., 2017). Students' ability to manage finances can be formed through financial education (accounting) which teaches the knowledge and skills of managing finances and how to make wise decisions in using finances (Yogasnumurti et al., 2021).

Financial management is closely related to the level of effectiveness of fund management because it will have a direct positive impact on improving financial well-being and the consequences of its failure will hurt social life in the long term (Mien & Thao, 2015). Good financial management will balance income and expenses, avoid financial difficulties, and potentially achieve happiness in the future (Dwiastanti, 2015), ensuring that financial conditions remain safe in the long term (Priantinah et al., 2019).

Managing finances well is a requirement for students because they have financial limitations. In general, students' financial resources come from parents, the amount of which is limited to living expenses while carrying out study assignments (Sithole et al., 2017); (Ameliawati & Setiyani, 2018). Moreover, for students whose source of income comes entirely from scholarships, financial management is a determinant of learning success.

The tendency of student behavior in managing finances is a study issue that is widely discussed in various studies. The characteristics of students who describe generation "Z" have specific behavior in managing finances, in addition to being useful for explaining people's consumption patterns (Platania et al., 2016), they can also be used to explain their role in economic performance (Gazzola et al., 2020). In various universities, there is a trend of poor student behavior in managing finances, which is indicated by an attitude that prioritizes interests over needs in consuming goods, prioritizes the need to have fun over educational needs and savings, and poor credit management (Ameliawati & Setiyani, 2018). Based on the results of observations on Bidikmisi scholarship recipients for the Economic Education Study Program, class of 2019-2022, it shows that most of them are not good at managing finances, as shown in the following Figure:

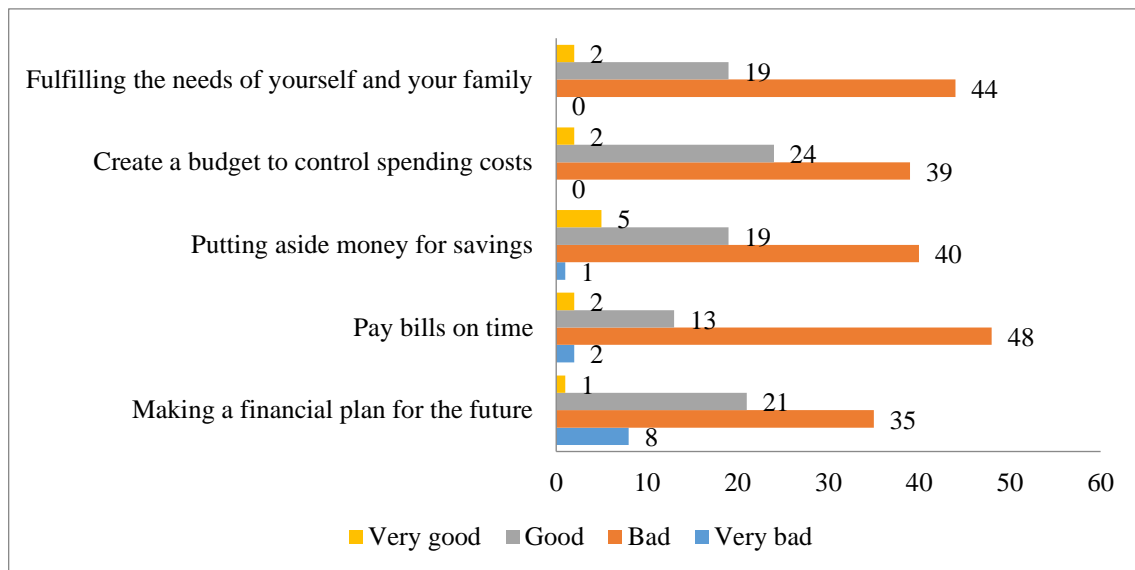


Figure 1. Financial management level of Bidikmisi scholarship recipients for the Economic Education study program, 2019-2022

Based on Figure 1, shows that only a small portion of students have managed their finances well in planning their finances for the future, paying bills on time, setting aside money for savings, making a budget to control spending costs, and trying to meet personal needs. Bidikmisi scholarship recipients must prioritize the use of their finances for learning needs compared to other needs (Kuswanto, 2019). According to (Dewi, 2015), the level of student financial management is influenced by financial literacy, financial attitudes, and parental income. The results of a study conducted by (Napitupulu et al., 2021) prove that there is a significant influence of financial literacy and financial attitude variables on the financial behavior of students in Samarinda City. The financial behavior of undergraduate students in economics education, and Master and Doctoral students in Management at the Indonesian Education University is significantly influenced by the variables of financial literacy and financial independence (Suwatno et al., 2020). Financial attitudes and family financial education have a direct and indirect effect on financial management through the locus of control variable in Accounting students of Surabaya State University, class of 2017-2028. Research results (Khoirunnisa & Rochmawati, 2021).

In this study, the analysis focuses on the role of accounting learning as a shaper of students' financial literacy. Through accounting learning, students will learn about finance (Potrich et al., 2016); (Stolper & Walter, 2017). Financial literacy describes the level of financial knowledge and a person's ability to do financial calculations (Garg & Singh, 2018). A person who has good financial literacy will have a good attitude towards their finances (Rai et al., 2019). Financial attitudes show a person's tendency towards various financial problems they face. Good financial attitudes will encourage someone to manage their finances well (Ameliawati & Setiyani, 2018).

Although various studies have examined the influence of financial literacy, financial attitudes, and financial education on students' financial management, there are still few that specifically examine the role of accounting learning as a factor in shaping financial literacy and financial attitudes, and its impact on financial management of scholarship students, especially in the Indonesian context. In addition, most previous studies are correlational and do not explicitly examine the mediating mechanism of financial attitudes as an intervening variable. Therefore, this study attempts to fill this gap by examining the direct and indirect effects of accounting learning on financial management through students' financial attitudes, and assessing the most appropriate model in explaining the relationship statistically.

Based on this concept, it is very important to place the financial attitude variable as an intervening variable in examining the role of accounting learning in determining students' ability to manage their finances. This study will complement the results of the study of the level of financial management among the younger generation, especially students as potential economic actors.

Method

This study uses quantitative methods in collecting data and analyzing data to explain the role of accounting learning in shaping financial attitudes and its impact on students' financial management. The financial attitude variable is placed as an intervening variable to mediate the indirect effect of accounting learning variables on students' financial management, as shown in the following figure:

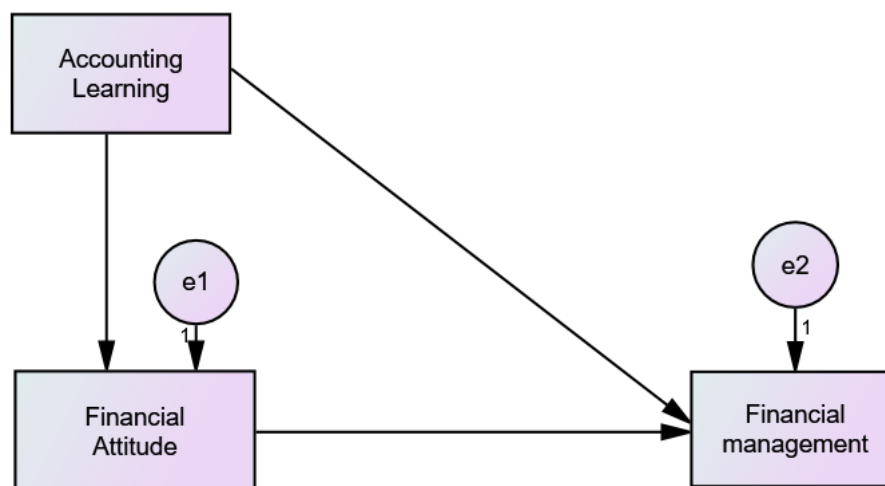


Figure 2. Model of the influence of accounting learning variables on financial management through financial attitude variables

The study was conducted on Bidikmisi scholarship recipients at the Economic Education Study Program, Jambi University, class of 2019-2022, totaling 91 students. Accounting learning data were obtained from accounting learning outcomes, while financial attitude and financial management data were obtained using a questionnaire with an answer scale of 1-5. In this study, the instrument used to measure the variables of financial attitudes and financial management of students was carried out through a validity and reliability test process. The validity test was carried out using construct validity techniques through confirmatory factor analysis (CFA) to ensure that the question items were able to measure the intended concept accurately and according to the theory. Meanwhile, the reliability of the instrument was tested by calculating the Cronbach's Alpha coefficient value. If the Cronbach's Alpha value is > 0.70 , then the instrument is considered reliable and consistent in measuring the variable. The test results showed that all instruments used had adequate reliability values and good validity, so that the data obtained were suitable for further analysis.

The data were processed using path analysis techniques with the help of Amos 22.0 software. Mathematically, the effect of accounting learning variables on financial management through financial attitude variables is formulated in the following equation:

$$Y = a_1 + b_1X \dots\dots\dots(1)$$

$$Z = a_2 + b_2X + e_1 \dots\dots\dots(2)$$

$$Y = a_3 + b_3Z + e_2 \dots\dots\dots(3)$$

$$Y = a_4 + b_4X + b_4Z + e_2 \dots\dots\dots(4)$$

The accuracy of the model is based on the GFI (Goodness of Fit Index) index. If the value is equal to 1, it indicates a perfect model fit. A GFI value of 0.9 indicates a reasonable model fit, while if the value is equal to 0.95, the resulting model is considered very suitable (Narimawati et al., 2022).

Results and Discussion

Research result

This study was conducted on 89 Bidikmisi scholarship recipients of the Economic Education Study Program, Jambi University, class of 2019-2022. The study was conducted to examine the role of accounting learning in the

formation of financial attitudes and its impact on students' financial management. Based on the research that has been conducted, the data obtained are shown in Table 1 below:

Table 1. Description of Research Data

Variable	N	Minimum	Maximum	Mean	Skewness	Kurtosis
Financial Management	89	25	60	46.34	-1.14	3.33
Accounting Learning	89	72	83	77.9	-0.11	-0.62
Financial Attitude	89	20	45	33.91	-0.10	-0.07

Source: Primary data processed, 2023

Based on Table 1, the average score of the financial management variable data for students is 46.34 with a minimum score of 25 and a maximum score of 60. Negative skewness indicates the tail of the distribution on the left side of the curve so that most of the values are on the right side of the curve. A kurtosis value of 3 indicates a normal distribution of data. The accounting learning and financial attitude variable data have a negative skewness value indicating that most students have high learning outcomes and financial attitudes, but this does not occur evenly because the kurtosis value is < 3 .

Prerequisite Analysis Test Results

To meet the requirements for path analysis, normality, heteroscedasticity and multicollinearity tests were carried out as shown in Table 2 below:

Table 2. Results of the Analysis Prerequisite Test

No	Analysis Prerequisite Test	Parameter	Criteria	Mark	Conclusion
1	Normality	Asymp. Sig. (2-tailed)	> 0.05	0.14	Normally Distributed
2	Heteroscedasticity	Sig.	> 0.05	0.08	Homoscedasticity
				0.19	Homoscedasticity
3	Multicollinearity	VIF	< 10	1.24	No multicollinearity

Source: Primary data processed, 2023

Based on Table 2, the data is normally distributed because the asymptotic significance value (Asymp. Sig) is 0.14 $>$ alpha 5%. The data has a homogeneous variance because the significance value is 0.08 $>$ alpha 5%, and there is no multicollinearity in the exogenous variables because the VIF value is $1.24 < 10$.

Path Analysis Results

To determine the direct and indirect influence of accounting learning variables on financial management through financial attitudes, data was analyzed using path analysis techniques, as shown in the following Figure:

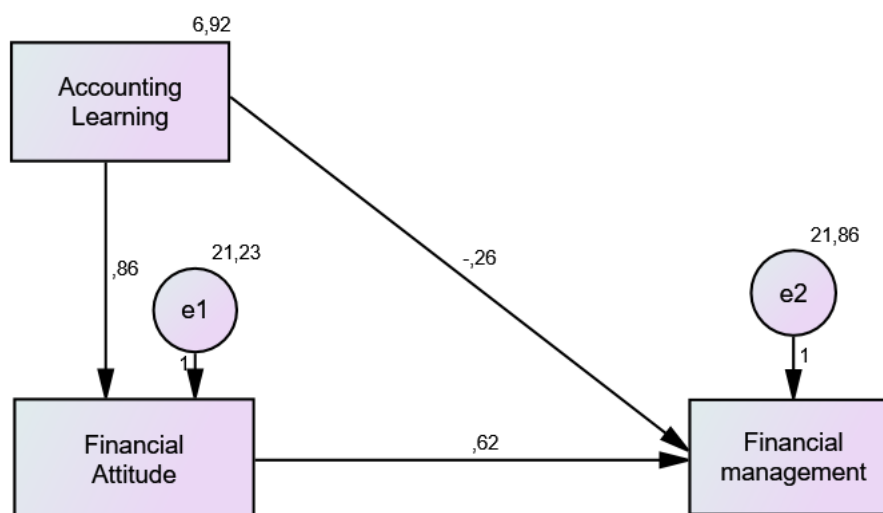


Figure 3. Model of the influence of accounting learning variables on financial management through the financial attitudes of Bidikmisi Scholarship recipient students

Based on Figure 3, it explains that the direct influence of accounting learning variables is smaller compared to its indirect influence through financial attitudes towards financial management in Bidikmisi scholarship recipients of the Economic Education Study Program, class of 2019-2022. These results reveal that accounting learning will play a role in students' financial management if supported by good financial attitudes. Statistically explained in Table 3 below:

Table 3. Regression Weights

Variable		Estimate	S.E.	C.R.	P
Financial Attitude (Z)	<--- Accounting Learning (X)	,86	,19	4,59	***
Financial Management (Y)	<--- Financial Attitude (Z)	,62	,11	5,72	***
Financial Management (Y)	<--- Accounting Learning (X)	-,26	,21	-1,23	,22

Source: Primary data processed, 2023

Based on Table 3, the probability value (p) of the influence of accounting learning variables on financial attitudes is $0.000 < \alpha 5\%$, explaining that accounting learning variables have a significant influence on financial attitudes but do not affect financial management because the resulting p-value is $0.22 > \alpha 5\%$. Financial attitude variables have a significant influence on financial management because the resulting p-value is $0.000 < \alpha 5\%$. The level of contribution of accounting learning to financial attitudes and financial management of students is explained in the following table 4:

Table 4. Standardized Regression Weights

Variable		Estimate
Financial Attitude (Z)	<--- Accounting Learning (X)	,44
Financial Management (Y)	<--- Financial Attitude (Z)	,58
Financial Management (Y)	<--- Accounting Learning (X)	-,12

Source: Primary data processed, 2023

Based on Table 4, the level of contribution of accounting learning to the formation of students' financial attitudes is 0.44 but does not contribute significantly to financial management. Students' financial attitudes contribute to their financial management by 0.58. Statistically, the level of effectiveness of the contribution of accounting variables to the formation of students' financial attitudes is based on the Squared Multiple Correlations value, which is 0.19, and the contribution of accounting learning to students' financial management through financial attitudes is 0.28. Statistically, the direct and indirect influence of accounting learning variables on financial management through financial attitudes is explained in Table 5 below:

Table 5. Standardized Direct Effects

Variable	Direct Influence		Indirect Influence	
	Accounting Learning (X)	Financial Attitude (Z)	Accounting Learning (X)	Financial Attitude (Z)
Financial Attitude (Z)	,44	,000	,000	,000
Financial Management (Y)	-,12	,58	,25	,000

Source: Primary data processed, 2023

Based on Table 5, it is explained that the indirect effect of the accounting learning variable on financial management is 0.25, which is greater than its direct effect of -0.12. This result shows that the financial attitude variable has a role as a link between accounting learning and student financial management. Thus, the model built to explain the effect of accounting learning on student financial management through financial attitudes is as follows:

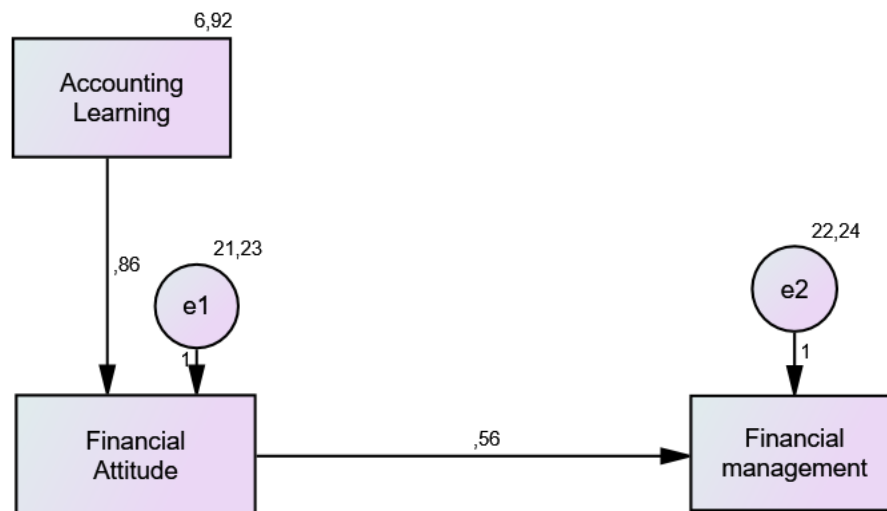


Figure 4. Model of the influence of accounting learning variables on financial management through the financial attitudes of Bidikmisi Scholarship recipient students

Based on Figure 4, explains that the best model for building good financial management is through the formation of financial attitudes resulting from the accounting learning process. Statistically, the level of suitability of the model is based on the GFI value as shown in Table 6 below:

Table 6. Model Fit Results

Model	RMR	GFI	AGFI	PGFI
Default model	,593	,989	,933	,165
Saturated model	,000	1,000		
Independence model	6,530	,757	,515	,379

Source: Primary data processed, 2023

Based on Table 6, the GFI value obtained is 0.989, indicating that the resulting model is very suitable in explaining the influence of accounting learning variables on student financial management through financial attitude variables.

Discussion

Financial management for Bidikmisi scholarship recipients is very important for the continuity of learning in college. As students who rely on scholarships for their studies, they are required to be able to manage their financial use as effectively as possible to meet all their learning needs. Mistakes in managing finances can cause financial difficulties and can have an impact on failure in college (Susanti, 2017). Students who successfully manage their finances will feel financial well-being. Efforts to realize financial well-being must be realized by Bidikmisi scholarship recipients because they are faced with financial limitations that will cause pressure in financial management and feelings of stress about their financial condition, as well as the hope of financial security to meet needs continuously (Netemeyer et al., 2018).

Students' ability to manage finances can be formed through their understanding of financial literacy (Waluyo & Marlina, 2020) which is obtained from the financial learning process (Rahmayani et al., 2022). The results of this study indicate that accounting learning does not directly affect students' ability to manage their finances but rather indirectly through their financial attitudes. These results explain that the results of accounting learning will shape students' financial literacy and become a stimulus in determining attitudes towards the financial problems they face so that they try to manage their finances as well as possible.

Through accounting learning, students learn various basic financial concepts and financial recording techniques as well as analyzing expenses and income (Herawati, 2015). Financial literacy resulting from the accounting learning process will form a positive attitude towards finances to spend them based on needs and not because of desires (Setiawati, 2017). Students concerned about financial problems will try to manage them well by making plans according to their needs, being consistent in spending finances based on planning, saving using money, and evaluating to make improvements (Usman & Suruan, 2020); (Wahyuni et al., 2022). Students' weaknesses in managing their finances will have an impact on consumer behavior (Kuswanto et al., 2024).

The literature on the influence of accounting learning, financial attitudes, and financial management of students shows a variety of findings that are sometimes contradictory. Some studies state that accounting learning directly affects financial literacy and financial attitudes of students, which then have an impact on better financial management (Potrich et al., 2016) ; (Stolper & Walter, 2017) . For example, research by (Kuswanto, 2019) shows that accounting learning can significantly increase financial literacy and indirectly affect students' financial behavior.

However, other findings state that the direct effect of accounting learning on students' financial management tends to be insignificant or weak, and that the effect is stronger when mediated through mediating variables such as financial attitudes (Susanti, 2017) ; (Waluyo & Marlina, 2020). These results are consistent with the theoretical framework that financial attitudes as an intervening variable have an important foundation in bridging financial knowledge and behavior.

In addition, some studies show inconsistent results related to the direct influence of accounting learning on financial management, where several studies state that other factors such as personality, experience, and family environment also have a dominant influence (Napitupulu et al., 2021); (Khoirunnisa & Rochmawati, 2021). This finding confirms that accounting learning is not the only determining factor, and its success is highly dependent on contextual and individual factors.

In general, these differences in results confirm that the relationship between accounting learning, financial attitudes, and financial management is not linear and simple. Instead, this relationship is influenced by various complex moderating and mediating variables. Therefore, this study supports that financial attitudes play a key role as a mediating variable in the influence of accounting learning on students' financial management, while also emphasizing the need for a holistic and contextual approach in the study of student finance.

Conclusion

This study confirms that accounting learning plays an important role in shaping students' financial attitudes, which ultimately affects their financial management skills. These results add to the literature on the importance of developing accounting and finance-based curricula at the college level. However, the main limitation of this study is the limited sample size, which only came from Jambi University students who received Bidikmisi scholarships, so the results cannot be generalized widely to other student populations.

Recommendations

Practically, for educators, it is recommended to redesign the accounting course curriculum to be more oriented towards developing students' financial attitudes. This approach can be done by inserting modules on financial literacy, bias towards aspects of financial behavior, and using interactive and applicable learning methods so that students not only understand the concept, but are also able to apply a positive attitude towards financial management. In addition, it is recommended for educational institutions to develop workshop or training programs that focus on aspects of financial attitudes and behavior, and strengthen collaboration with various related parties to create an ecosystem that supports broader financial literacy. For further research, it is recommended to repeat this study in various universities and different student populations, and involve other relevant moderating variables so that this relationship model can be tested more comprehensively and applicatively.

Acknowledgements or Notes

The author would like to thank the Dean of the Faculty of Teacher Training and Education, Jambi University, who has supported this research. The researcher also thanks the Bidikmisi scholarship recipients who have been cooperative in providing data and information

Author (s) Contribution Rate

Kuswanto - drafted the article (100%). Neneng Anjarwati - collected research data; analyzed data and discussion (80%)

Ethical Approval (only for necessary papers)

Ethical permission (4050/UN21.3/PT.01.04/2023) was obtained from Universitas Jambi institution for this research.

References

- Ameliawati, M., & Setiyani, R. (2018). The Influence of Financial Attitude, Financial Socialization, and Financial Experience to Financial Management Behavior with Financial Literacy as the Mediation Variable. *KnE Social Sciences*, 3(10), 811. <https://doi.org/10.18502/kss.v3i10.3174>
- Bachtiar, Y., Koroy, T. R., Akbar, M., Nastiti, R., Normalina, N., Syahdan, S. A., Norbaiti, N., Munawaroh, R. . S., & Firdaus, I. (2022). Edukasi Financial Capability: Mempersiapkan Generasi Muda Mencapai Financial Well-Being. *Abdimas Universal*, 4(2), 186–190. <https://doi.org/10.36277/abdimasuniversal.v4i2.217>
- Brüggen, E. C., Hogreve, J., Holmlund, M., Kabadayi, S., & Löfgren, M. (2017). Financial well-being: A conceptualization and research agenda. *Journal of Business Research*, 79, 228–237. <https://doi.org/10.1016/j.jbusres.2017.03.013>
- Dewi, H. P. (2015). *Cerdas Mengelola Keuangan Pribadi*. Stiletto Book.
- Dwiastanti, A. (2015). Financial Literacy as the Foundation for Individual Financial Behavior. *Journal of Education and Practice*, 6(33), 99–105. www.iiste.org
- Garg, N., & Singh, S. (2018). Financial literacy among youth. *International Journal of Social Economics*, 45(1), 173–186. <https://doi.org/10.1108/IJSE-11-2016-0303>
- Gazzola, P., Pavione, E., Pezzetti, R., & Grechi, D. (2020). Trends in the fashion industry. The perception of sustainability and circular economy: A gender/generation quantitative approach. *Sustainability (Switzerland)*, 12(7), 1–19. <https://doi.org/10.3390/su12072809>
- Hariyani, R. (2022). Urgensi Literasi Keuangan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa di Masa Pandemi COVID-19 di Indonesia. *Widya Cipta: Jurnal Sekretari Dan Manajemen*, 6(1), 46–54. <https://doi.org/10.31294/widyacipta.v6i1.12234>
- Herawati, N. T. (2015). Kontribusi Pembelajaran di Perguruan Tinggi Dan Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa. *Jurnal Pendidikan Dan Pengajaran*, 48(1–3), 60–70.
- Khoirunnisa, I. R., & Rochmawati. (2021). Pengaruh Literasi Keuangan , Sikap Keuangan , dan Pendidikan Keuangan Keluarga Terhadap Manajemen Keuangan Pribadi dengan Locus Of Control Sebagai Variabel Intervening. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(2), 210–219.
- Kuswanto, K. (2019). The Analysis of the Learning Efficiency of Bidikmisi Students. *Jurnal Pendidikan Ekonomi Dan Bisnis (JPEB)*, 7(1), 10–21. <https://doi.org/10.21009/jpeb.007.1.2>
- Kuswanto, K., Aryanti, S., & Arief, H. (2024). Pengaruh Financial Technology dan Manajemen Keuangan Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Pendidikan Ekonomi (JUPE)*, 12(2), 268–276.
- Lusardi, A. (2019). Financial literacy and the need for financial education: evidence and implications. *Swiss Journal of Economics and Statistics*, 155(1), 1–8. <https://doi.org/10.1186/s41937-019-0027-5>
- Mien, N. T. N., & Thao, P. T. (2015). Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences. *Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP15Vietnam Conference)*, 10(5), 1–16. https://d1wqtxts1xzle7.cloudfront.net/51245428/new-libre.pdf?1483877740=&response-content-disposition=inline%3B+filename%3DFactors_Affecting_Personal_Financial_Man.pdf&Expires=1697879366&Signature=L-K3dO9U0OwfKnR0b9YgII5LSK8Moq4oQ8860O92tYZQQ2kfLMEPrZkxJP
- Napitupulu, J. H., Ellyawati, N., & Astuti, R. F. (2021). Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Kota Samarinda. *Jurnal Pendidikan Ekonomi (JUPE)*, 9(3), 138–144. <https://doi.org/10.26740/jupe.v9n3.p138-144>
- Narimawati, U., Sarwono, J., & Sarwono, J. (2022). Kajian Tentang Indeks Kecocokan Model Dalam Pemodelan Persamaan Struktural Berbasis Kovarian D Alam Lisrel Dan Amos Serta Berbasis Partial Least Square Dalam Pls Sem. *Majalah Ilmiah UNIKOM*, 20(2), 85–94. <https://doi.org/10.34010/miu.v20i2.9497>
- Netemeyer, R. G., Warmath, D., Fernandes, D., & Lynch, J. G. (2018). How Am i Doing? Perceived Financial Well-Being, Its Potential Antecedents, and Its Relation to Overall Well-Being. *Journal of Consumer Research*, 45(1), 68–89. <https://doi.org/10.1093/jcr/ucx109>
- Platania, M., Rapisarda, P., & Rizzo, M. (2016). Food and health habits of university students. Relationship to food consumption behaviour. *International Food Research Journal*, 23(3), 1239–1247.
- Potrich, A. C. G., Vieira, K. M., & Mendes-Da-Silva, W. (2016). Development of a financial literacy model for university students. *Management Research Review*, 39(3), 356–376. <https://doi.org/10.1108/MRR-06-2014-0143>
- Priantinah, D., Aisyah, M. N., & Nurim, Y. (2019). The Analysis of Technology Acceptance Model (TAM) For Personal Financial Management On Mobile Application Technology. In *International Conference on Banking, Accounting, Management, and Economics (ICOBAME 2018)*, 86(Icobame 2018), 262–266.

- <https://doi.org/10.2991/icobame-18.2019.56>
- Rahmayani, S. I., Sudarno, S., & Sangka, K. B. (2022). Faktor-faktor yang Memengaruhi Literasi Keuangan Mahasiswa Pendidikan Ekonomi FKIP Universitas Sebelas Maret Surakarta. *Jurnal Pendidikan Ekonomi (JUPE)*, 10(3), 210–223. <https://doi.org/10.26740/jupe.v10n3.p210-223>
- Rai, K., Dua, S., & Yadav, M. (2019). Association of Financial Attitude, Financial Behaviour and Financial Knowledge Towards Financial Literacy: A Structural Equation Modeling Approach. *FIIB Business Review*, 8(1), 51–60. <https://doi.org/10.1177/2319714519826651>
- Setiawati, A. N. (2017). Testing the dimensions of the financial literacy of undergraduates. *Economic Education Analysis Journal*, 3(1), 727–736.
- Sithole, A., Chiyaka, E. T., McCarthy, P., Mupinga, D. M., Bucklein, B. K., & Kibirige, J. (2017). Student Attraction, Persistence and Retention in STEM Programs: Successes and Continuing Challenges. *Higher Education Studies*, 7(1), 46. <https://doi.org/10.5539/hes.v7n1p46>
- Stolper, O. A., & Walter, A. (2017). Financial literacy, financial advice, and financial behavior. *Journal of Business Economics*, 87(5), 581–643. <https://doi.org/10.1007/s11573-017-0853-9>
- Susanti, S. (2017). Pengaruh Locus of Control Internal Dan Pendapatan Terhadap Literasi Keuangan Mahasiswa. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 4(1), 5. <https://doi.org/10.26740/jepk.v4n1.p5-17>
- Suwatno, S., Waspada, I. P., & Mulyani, H. (2020). Meningkatkan Perilaku Pengelolaan Keuangan Mahasiswa Melalui Financial Literacy dan Financial Self Efficacy. *Jurnal Pendidikan Akuntansi & Keuangan*, 8(1), 87–96. <https://doi.org/10.17509/jpak.v8i1.21938>
- Usman, S., & Suruan, T. (2020). Perencanaan Keuangan Pribadi Pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Papua. *Jurnal Nusantara Aplikasi Manajemen Bisnis*, 5(2), 146–160. <https://doi.org/10.29407/nusamba.v5i2.14673>
- Wahyuni, S. F., Radiman, R., Jufrizen, J., Hafiz, M. S., & Gunawan, A. (2022). Model Praktik Manajemen Keuangan Pribadi Berbasis Literasi Keuangan, Orientasi Masa Depan dan Kecerdasan Spiritual pada Generasi “Y” Di Kota Medan. *Owner*, 6(2), 1529–1539. <https://doi.org/10.33395/owner.v6i2.780>
- Waluyo, F. I. A., & Marlina, M. A. E. (2020). Peran Literasi Keuangan Dalam Pengelolaan Keuangan Mahasiswa. *Media Akuntansi Dan Perpajakan Indonesia*, 1(1), 53–74. <https://doi.org/10.37715/mapi.v1i1.1401>
- Yogasnumurti, R. R., Sadalia, I., & Irawati, N. (2021). *The Effect of Financial, Attitude, and Financial Knowledge on the Personal Finance Management of College Collage Students*. *Ebic 2019*, 649–657. <https://doi.org/10.5220/0009329206490657>