

The Influence of Financial Literacy and Personality on Financial Management Behavior

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Received: 03 November 2024 ; Accepted: 03 November 2024; Published: 04 November 2024

ABSTRACT. The purpose of this study was to determine whether Financial Literacy and Personality affect Financial Management Behavior in MSME actors in Suradadi District, Tegal Regency. The population in this study were MSME actors in Tegal Regency in Suradadi District with a total of 137 respondents, while the sample in this study was 102 MSME actors. The sample collection techniques used were observation, interview, questionnaire, and documentation methods. The analysis used in this study includes validity testing, reliability testing, classical assumption testing, and hypothesis testing. The analysis technique used is multiple linear analysis. The results of the study stated that there was an influence of financial literacy on financial management behavior, personality had a positive effect on financial management behavior, and financial literacy, and personality had a positive effect simultaneously on financial management behavior in culinary MSME actors in Suradadi District, Tegal Regency.

Keyword: Financial Literacy; Personality; Financial Management Behavior

JEL Classification: MM1

Jurnal Bisnis dan Kewirausahaan, Vol. 1 No. 1, pp. 10-22

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ISSN: XXXX-XXXX

DOI: xxxXxxxXxxx



INTRODUCTION

MSMEs are an important pillar for Indonesia, especially in improving the national economy. Based on data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia, it states that of the total business sectors, 99.99% are filled by MSMEs, which numbered 64,194,057 units in 2018, then in 2019 the number of MSMEs increased by 1.98% or 1,271,440. In 2021, MSMEs contributed 61.07% to GDP or 8,573.89 trillion rupiah and were able to collect up to 60.4% of the total investment and were able to absorb 97% of the total workforce. So that the role of MSMEs is very large in national economic growth and is able to reduce the unemployment rate (PAA Setiawan, 2022). Based on information from the Ministry Data Section - Planning Bureau of the Ministry of Cooperatives and SMEs of the Republic of Indonesia, MSMEs provide various types of contributions, including the contribution of MSMEs to the creation of national investment, the role played by MSMEs in generating national deviations and in absorbing national labor. In short, it can be concluded that MSMEs are the foundation of the Indonesian economy. In 2018, MSMEs contributed 60.3% to national GDP and absorbed 97% of the workforce. This proves that MSMEs have a positive influence on the Indonesian economy (Coordinating Ministry for Economic Affairs, 2021).

Table 1. Number of MSMEs in Central Java Province 2023

No	Field	Number of MSMEs in Central Java
1	Trade	12.558
2	Services	1.733
3	Processing Industry	21.512
4	Agriculture	1.239

Source: Central Java Province Cooperatives and Small and Medium Enterprises Service 2023

From Table 1, the total data of MSMEs in Central Java Province in 2023 is divided into four parts, namely Trade (12,558), services (1,733), processing industry (21,512), and agriculture (1,239). It has been seen from the data of MSMEs in Central Java Province that the data in the trade sector is 12,558 and the processing industry is 21,512, which is the largest number of MSMEs compared to other MSME sectors, in Tegal Regency itself, many MSMEs have developed, the following is data on the number of MSMEs in Tegal Regency:

Table 2. Development of the Number of MSMEs in Suradadi District 2019-2022

No	Subdistrict	Year			
		2019	2020	2021	2022
1	Karangwuluh	117	117	119	121
2	Gembongdadi	90	92	92	95
3	Karangmulya	129	136	137	137
4	Harjasari	114	115	117	120
5	Kertasari	97	101	102	104
6	Jatimulya	125	125	125	128
7	Jatibogor	85	88	90	92

No	Subdistrict	Year			
		2019	2020	2021	2022
8	Sidaharja	93	97	98	99
9	Purwahamba	173	191	191	194
10	Suradadi	84	96	96	98
11	Bojongsana	80	84	86	89
	Total	1.187	1.242	1.253	1.278

Source: Central Java Provincial Cooperatives and SMEs Service 2023

In Indonesia, the number of MSMEs is increasing every year, including the presence of MSMEs in Suradadi District, Tegal Regency. Based on the data above, explaining the development of the number of MSMEs in Suradadi District, Tegal Regency, it can be seen that MSMEs in Tegal Regency show continued increasing development from 2019-2022 where in 2019 there were 1,187 MSMEs continuing to increase to 1,278 in 2022. The number of MSMEs from year to year is growing rapidly to advance the Indonesian economy and reduce poverty and unemployment rates.

Table 3. Business names in Suradadi District in 2022

No	Business Name	Amount
1	Babershop	57
2	Bengkel	32
3	Café	11
4	Counter	165
5	Depot	21
6	Fashion	178
7	Fotocopy	42
8	Industri Besi	8
9	Koperasi	25
10	Laundry	76
11	Makanan	126
12	Mebel	34
13	Pasar Buah	7
14	Penjahit	95
15	Peternakan	58
16	Salon	18
17	Sayuran	135
18	Sembako	198
	Total	1.278

Source: Central Java Provincial Cooperatives and SMEs Service 2023

Based on Table 3 shows that the name of MSMEs in Suradadi District where the total number of MSMEs is 1,278 businesses, from various businesses the researcher took about food or culinary which amounted to 137 businesses. Because one of the businesses that is quite promising is culinary which is very popular with all levels of society at various ages, because food or culinary is included in daily needs in life and to meet the needs of the body, therefore the demand for culinary products is always there.

In today's era, not only direct competition, but also technical competition, almost all MSME actors use tiktok shop, grab food, shopee, lazada, bukalapak and other technologies for marketing in running a business. At this time, business actors must be able to manage their finances well and be able to follow developments in the financial market.

The reason for this study is to handle the finances obtained by food or culinary trade owners more systematically. Business owners need financial knowledge about money, because good management and knowledge can not only be used for savings, investments or other useful things, but can also increase self-confidence and reduce consumer habits, so that they can create effective decisions for financial plans in the future. Low financial literacy will have an impact on decision making in everyday life which results in poor management.

According to Maharani (2016) Budget preparation is a major skill challenge faced by MSME actors. The majority of MSMEs never make a budget for their business. This can be reinforced by the description directed by Maharani (2016) which states that most MSMEs never do bookkeeping related to their executives' businesses. The thinking of MSME actors that budget planning is usually not important and can be arranged easily so that they are less aware of its importance.

The development of MSMEs aims to improve or advance the Indonesian economy, reduce poverty, create jobs, and increase economic added value, all of which contribute to the sustainable development of the country (Dayanti, 2020).

Researchers Dayati, et al (2020) explained that financial literacy has a significant level of influence on financial management behavior because financial knowledge has a positive and significant level of influence on financial management behavior. That shows that if someone has very good financial knowledge, they will be more careful in determining financial management to achieve progress. Previous research relevant to these results was conducted by previous researchers Dwiastanti (2016) who stated that financial knowledge has a positive and significant level of influence on financial management behavior. However, according to Gahagho, et al (2021) who stated that the relationship or correlation between financial literacy and financial management behavior has no effect. Because there are many factors that influence financial decisions, even though they have high financial knowledge or literacy, they may not make the right financial decisions because they are influenced by other factors.

Researcher Maysarah (2020) explained that personality has a positive but insignificant effect on financial management behavior. Previous research relevant to these results was conducted by previous researcher Sina (2014) personality has a significant effect on financial management behavior. Psychological factors related to personality can be key factors in the financial decision-making process. Good personality aspects can influence positive financial behavior, while bad personality can also lead to bad financial behavior. Therefore, it is important for individuals to understand their own personality and how it can affect their financial behavior. However, according to Estuti (2021) who stated that personality does not affect financial management behavior because they still lack self-confidence in their abilities, lack the courage to take business risks and leadership skills still need to be honed, and orientation towards the future still needs to be improved in order to be able to open themselves to current developments in financial management.

METHODS

The research method used in this study is a quantitative approach using primary data obtained through questionnaires that are directly distributed to respondents. The population in this study were UMKM actors in Tegal Regency in Suradadi District with a total of 137 UMKM actors. In this study, the number of samples was determined using the Slovin formula, and after the calculation, the results of the respondents used were 102 respondents. The analysis used was Multiple Linear Regression Analysis which was first created with the Successive Interval Method (MSI).

RESULT AND DISCUSSION

Validity Test

Table 4. Validity Test Results of Each Variable

Variable	Test Items	r count	r table	information
Financial Literacy (X1)	X1.1	0.579	0,194	VALID
	X1.2	0.712	0,194	VALID
	X1.3	0.808	0,194	VALID
	X1.4	0.700	0,194	VALID
	X1.5	0.904	0,194	VALID
	X1.6	0.841	0,194	VALID
	X1.7	0.859	0,194	VALID
	X1.8	0.610	0,194	VALID
Financial Attitude (X2)	X2.1	0.489	0,194	VALID
	X2.2	0.714	0,194	VALID
	X2.3	0.823	0,194	VALID
	X2.4	0.741	0,194	VALID
	X2.5	0.913	0,194	VALID
	X2.6	0.833	0,194	VALID
	X2.7	0.855	0,194	VALID
	X2.8	0.550	0,194	VALID
Personality (X3)	X3.1	0.456	0,194	VALID
	X3.2	0.652	0,194	VALID
	X3.3	0.686	0,194	VALID
	X3.4	0.710	0,194	VALID
	X3.5	0.737	0,194	VALID
	X3.6	0.687	0,194	VALID
	X3.7	0.698	0,194	VALID
	X3.8	0.641	0,194	VALID
	X3.9	0.667	0,194	VALID
	X3.10	0.596	0,194	VALID
	X3.11	0.604	0,194	VALID
	X3.12	0.616	0,194	VALID
Financial Management Behavior (Y)	Y.1	0.552	0,194	VALID
	Y.2	0.481	0,194	VALID
	Y.3	0.312	0,194	VALID
	Y.4	0.677	0,194	VALID
	Y.5	0.670	0,194	VALID
	Y.6	0.547	0,194	VALID
	Y.7	0.423	0,194	VALID

Variable	Test Items	r count	r table	information
	Y.8	0.579	0,194	VALID
	Y.9	0.536	0,194	VALID
	Y.10	0.683	0,194	VALID
	Y.11	0.619	0,194	VALID
	Y.12	0.713	0,194	VALID
	Y.13	0.596	0,194	VALID
	Y.14	0.786	0,194	VALID
	Y.15	0.785	0,194	VALID
	Y.16	0.694	0,194	VALID
	Y.17	0.712	0,194	VALID

Source: Data processed from SPSS, 2023

Based on table 4, it can be seen that the question items in each variable are declared valid. So it can be concluded that for each question item, the variables of Financial Literacy (X1), Personality (X2) and Financial Management Behavior (Y) are valid because the rcount value > rtable.

Reliability Test

Table 5. Summary of Reliability Test Results for Each Variable

Variable	Cronbach Alpha	Standar Alpha	Information
Financial Literacy (X1)	0,890	0,7	Reliabel
Personality (X2)	0,871	0,7	Reliabel
Financial Management Behavior (Y)	0,895	0,7	Reliabel

Source: Data processed from SPSS, 2023

From table 5 it can be concluded, for the question item of the Financial Literacy variable (X1) the Cronbach Alpha value is 0.890, the Personality variable (X2) is 0.871 and the Financial Management Behavior variable (Y) is 0.895. So it can be concluded that for the question item of the Financial Literacy variable (X1), the Personality variable (X2) and the Financial Management Behavior variable (Y) are reliable because the Cronbach Alpha value is > 0.70.

Classical Assumption Test

Table 6. Results of Normality Test Analysis

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		103
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	11,98518481
Most Extreme Differences	Absolute	0,054
	Positive	0,054
	Negative	-0,048
Test Statistic		0,054
Asymp. Sig. (2-tailed)		0.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data processed from SPSS, 2023

From table 6 it can be seen that the significance value for all variables shows the Kolmogorov-Smirnov probability of 0.200 is greater than the Sig. value of 0.05 ($0.200 > 0.05$) so it can be concluded that the data is normally distributed.

Multicollinearity Test

Table 7. Results of Multicollinearity Test Analysis

Model		Coefficients ^a	
		<i>Collinearity Statistics</i>	
		<i>Tolerance</i>	VIF
1	<i>(Constant)</i>		
	Financial Literacy	0,993	1,007
	Financial Attitude	0,981	1,019
	Personality	0,978	1,023

Source: Data processed from SPSS, 2023

From table 7, it can be seen that all independent variables used, namely financial literacy and personality, have a tolerance value below 1 and a VIF value far below 10. Thus, in this model there is no problem of multicollinearity.

Heteroscedasticity Test

Table 8. Glejser Test Results

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	<i>(Constant)</i>	-0,631	0,302		-2,091	0,039
	Financial Literacy	0,088	0,053	0,162	1,660	0,100
	Financial Attitude	0,061	0,055	0,107	1,095	0,276
	Personality	0,089	0,058	0,151	1,536	0,128

a. Dependent Variable: abs_res2

Source: Data processed from SPSS, 2023

From table 8, the results of the Glejser test show the Sig. value of the Financial Literacy variable (X1) is 0.100, and the Personality variable (X2) is 0.128. These results indicate that there is no heteroscedasticity disturbance that occurs in the process of estimating the parameters of the estimator model, where there is no significant t-count value, or a significant value (Sig.) greater than 0.05 ($p > 0.05$). So overall it can be concluded that there is no heteroscedasticity problem.

Multiple Linear Regression Analysis

Table 9. Multiple Linear Regression Test Results

Coefficients ^a	
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Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	63,536	9,365	
1 Financial Literacy	-0,641	0,258	-0,313
Financial Attitude	-0,470	0,282	-0,212
Personality	0,886	0,210	0,463

Source: Data processed from SPSS, 2023

Financial Management Behavior = 63.536 - 0.641 Financial Literacy - 0.470 + 0.886 Personality

The regression equation can be explained as follows:

a = 63.536 is the constant value of the regression equation.

b1 = -0.641 shows a negative influence between Financial Literacy on Financial Management Behavior, which means that if Financial Literacy is high, it will result in a decrease in Financial Management Behavior of MSMEs in Suradadi District.

b2 = 0.886 shows a positive influence between Personality on Financial Management Behavior, which means that if Personality is good, it will result in an increase in Financial Management Behavior of MSMEs in Suradadi District.

Hypothesis Testing

Table 10. Results of t-Test Analysis Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	63,536	9,365		6,784	0,000
Financial Literacy	-0,641	0,258	-0,313	-2,484	0,015
Financial Attitude	-0,470	0,282	-0,212	-1,665	0,099
Personality	0,886	0,210	0,463	4,217	0,000

Source: Data processed from SPSS, 2023

From the results of the analysis (Regression, coefficients table, t column) obtained t-count for the Financial Literacy variable (X1) of 2.484, Personality variable (X2) 4.217, while t-table with degrees of freedom (n-2) of 1.984.

With the magnitude of t-count for the Financial Literacy variable (X1) of 2.484 and t-table of 1.984 means $t\text{-count} > t\text{-table}$ ($2.484 > 1.984$) so that H_0 is rejected, which means there is a significant partial influence of the Financial Literacy variable (X1) on Financial Management Behavior (Y). Thus the first hypothesis (H1) which states that Financial Literacy has an effect on Financial Management Behavior in Culinary MSME actors in Suradadi District, Tegal Regency is accepted.

With the magnitude of t-count for the Personality variable (X3) of 4.217 and t-table of 1.984, it means that $t\text{-count} > t\text{-table}$ ($4.217 > 1.984$) so that H_0 is rejected, which means that there is a significant partial influence of the Personality variable (X3) on Financial Management Behavior

(Y). Thus, the first hypothesis (H3) which states that Personality influences Financial Management Behavior in Culinary UMKM actors in Suradadi District, Tegal Regency is accepted.

F Test

Table 11. Results of F Test Analysis ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	819,174	3	273,058	7,955	0.000 ^b
Residual	3363,738	98	34,324		
Total	4182,912	101			

Source: Data processed from SPSS, 2023

Based on table 11, the f-count is 7.955 with an f-table value of 2.70 with a significant level of 5%, the f-count is > table (7.955 > 2.70) so that H0 is rejected and H1 is accepted. This means that simultaneously the variables of Financial Literacy, Personality and have an influence on Financial Management Behavior. This decision is also supported by a significant value below 0.05, which is 0.000 (0.000 < 0.05) where statistically this value is very significant.

Coefficient of Determination

Table 12. Results of the coefficient of determination (R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.443 ^a	0,196	0,171	5,859

Source: Data processed from SPSS, 2023

Based on table 12 above, it can be seen that the correlation coefficient (R) value is 0.443. In this case, it means that the relationship between the independent variable and the dependent variable is 44.3%. From these results, it can be concluded that the relationship between the independent variable and the dependent variable is not strong enough. The value of R Square (R²) is 0.196. This means that the ratio of the independent variable to the dependent variable is 19.6% and the remaining 80.4% is influenced by other variables.

Discussion

The Influence of Financial Literacy on Financial Management Behavior of Culinary MSME Actors in Suradadi District

Based on the results of this study, it shows that the t-count value > t-table (2.484 > 1.984) so that Ho is rejected, which means that there is an influence on the Financial Literacy variable (X1) on Financial Management Behavior (Y). Thus, the first hypothesis (H1) which states that Financial Literacy has an effect on Financial Management Behavior in Culinary MSME actors in Suradadi District, Tegal Regency is accepted.

This happens because each respondent has a different perspective on financial management behavior. It can be concluded that someone with high financial literacy can have good management

behavior, at this time financial literacy is very much needed by MSME actors in order to be able to plan finances well, so as to avoid company financial problems.

The implication of these results is that MSME actors with financial literacy skills on the basic knowledge indicator of financial management in their business are very good so that they can help MSME actors to manage their finances well, for example, most MSME actors who apply financial literacy to their businesses make their businesses more planned in managing finances and can compete in the current era where there are many new things about financial literacy, one of which is digital payments, thus having knowledge of financial literacy is important for MSME actors. This study is in line with research conducted by Humaira (2018), Mustika, et al (2022), Nisa (2020), Dayanti (2020), and Yusnita, et al (2020) where their research states that financial literacy has a significant effect on financial management behavior. A person's knowledge of money varies, but not all individuals with high financial knowledge are able to manage financial management behavior.

The Influence of Personality on Financial Management Behavior of Culinary MSME Actors in Suradadi District

Based on the results of this study, it shows that $t\text{-count} > t\text{-table}$ ($4.217 > 1.984$) so that H_0 is rejected, which means that there is an influence on the Personality variable (X3) on Financial Management Behavior (Y). Thus, the first hypothesis (H3) which states that Personality influences Financial Management Behavior in Culinary MSME actors in Suradadi District, Tegal Regency is accepted.

This is because the higher the personality of the MSME owner/manager towards money, the better the behavior of his/her personal financial management. It can be concluded that the better the personality of the MSME owners/managers towards money, the better their personal financial management. The personality they have will help in determining their actions and behavior in terms of finance, both in terms of self-confidence, courage to take risks, bringing out leadership and having a future orientation.

The implication of the results of this study is that personality in MSME actors is important because when MSME actors have good personalities, their businesses can develop further, for example, MSME actors who have good responsibility, self-confidence and good leadership, MSME actors are able to compete in a healthy way, are not easily provoked by other traders and always have their own vision and mission for their business so that they can progress and have more new branches for their business. This study is in line with research conducted by Linting (2020) which states that personality has a positive and significant effect on the financial management behavior of MSMEs, meaning that the personality aspect is one of the indexes that significantly affects a person's success in managing their financial situation. The personality aspect is one of the most influential indicators of a person's financial management success.

The Simultaneous Influence of Financial Literature and Personality Variables on Financial Management Behavior of Culinary MSME Actors in Suradadi District

Based on the results of this study, it shows that the $f\text{-count}$ value is 7.955 with an $f\text{-table}$ value of 2.70 with a significance level of 5% obtained $f\text{-count} > \text{table}$ ($7.955 > 2.70$) so that H_0 is rejected and H_1 is accepted. This means that simultaneously the variables of Financial Literacy, Personality and have a positive influence on the Financial Management Behavior of Culinary MSMEs in Suradadi District. This decision is also supported by a significant value below 0.05, which is 0.000

(0.000 < 0.05) where statistically this value is very significant. This happens because the knowledge and understanding obtained from financial literature can make a significant contribution to the financial management behavior of culinary MSMEs in the region. In addition, a positive attitude towards finance and a tendency to manage finances well also have an important influence on the financial behavior of culinary MSMEs. Furthermore, individual personality, including factors such as discipline, courage to take risks, and perseverance, also have a significant impact on the financial management behavior of culinary MSMEs. This study is in line with research conducted by Linting (2020) which states that Financial Literacy and Personality simultaneously have a positive and significant effect on Financial Management Behavior. This indicates the importance of factors such as knowledge, attitude, and personality in forming good financial management behavior in the context of culinary MSMEs. By paying attention to and strengthening these aspects, culinary MSMEs in Suradadi District can improve the effectiveness of their financial management and thus increase the chances of success and growth of their business.

CONCLUSION

Based on the research results that have been presented previously, it can be concluded that the Financial Literacy variable has an effect on Financial Management Behavior in Culinary MSME actors in Suradadi District. The Financial Attitude variable does not have an effect on Financial Management Behavior in Culinary MSME actors in Suradadi District. The Personality variable has a positive effect on Financial Management Behavior in Culinary MSME actors in Suradadi District. The Financial Literacy, Financial Attitude and Personality variables simultaneously have a positive effect on Financial Management Behavior in Culinary MSME actors in Suradadi District.

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