International Journal of Early Childhood Special Education (INT-JECSE)
DOI:10.9756/INTJECSE/V14I5.574 ISSN: 1308-5581 Vol 14, Issue 05 2022

Influence Financial Attitude, Financial Technology and Peers on Financial Management Behavior with Parental Norms as ModeratingVariabelon Youth Entrepreneur in West Jakarta

GedeAdiputra*,
Faculty of Economics and Business of Tarumanagara University, Jakarta, Indonesia.
E-mail: gedea@fe.untar.ac.id
Nataherwin,
Faculty of Economics and Business of Tarumanagara University, Jakarta, Indonesia.

Abstract--- Financial management behaviour in young people is currently getting serious attention from various organizations because they grew up in the midst of a debt culture with ease of use of financial facilities. Problems that show that there are still many young people who experience financial deficits in big cities. This study aims to examine the effect of financial attitude, financial technology, peers, on financial management behavior with parental norms as a moderating variable. The type of research used is quantitative research. The research design used a survey method. The number of samples was 165 people so were determined based on the combined sampling technique. Data collection techniques using a questionnaire. Data analysis techniques used descriptive statistical analysis, and moderated regession analysis. The results of the study show that there is a significant positive effect of financial attitude on financial management behavior, there is a significant positive influence of financial management and there is a significant positive influence of peers on financial management behavior in youth entrepreneurs in West Jakarta, parental norms are able to moderate the influence of financial attitude on finance the influence of peers on financial management behavior on Youth Entrepreneurs in West Jakarta.

Keywords--- FinancialAttitude,FinancialTechnology,Peers,Parental Norms, Financial Management Behavior.

I. Introduction

Young people are often the target for marketers of products or services that are tempting to young people due to the consumptive behavior of the younger generation. According to Julian et al, (2015) consumptive behavior is the behavior of buying goods that are not in accordance with needs but only desires while to younger generationis required to manage their own finances, so they must be careful in consumption activities in order to fulfill their needs. Daily life does not lead to negative consumption things, namely the filfillment of needs due to desires and not because of a need (Astuti, 2014). This financial behavior explains how a person treats, manages and uses their financial resources (Nababan&Sadalia, 2013). Someone who has financial behavior will be responsible for the decisions he makes related to finances and tends to be effective in using his money. In order to apply financial behavior in daily life, it is necessary to be supported by financial understanding. Factors that can influence financial behavior, namely: financial knowledge and financial attitude, financial technology, environment and others (Budiono, 2014).

Wiharno (2018) defines financial attitude as a psychological tendency that is expressed in an assessment of anentity with degrees of likes and dislikes. Therefore, financial attitudes can be considered as psychological tendencies that are expressed whenevaluating financial management recommendations with a degree of approval and disapproval (Lynne &Parrotta, 1998). Based on research conducted by Herdjiono*et al* (2016),andAmanah*etal*(2016)*financialattitude*has an effect on*financialmanagement behavior*, but research conducted byRizkiawati&Asandimitra(2018)states that *financialattitude*has no effect on*financialmanagementbehavior*.This is because each individual has a different point of view on his finances and the average respondent’s answers show that between respondents who have good and bad financial attitudes, there is no difference related to their behavior finances.

Concerning with the development of the internet which is increasingly being used by various levels of society, technology and information systems continue to give birth to various innovations, especially financialtechnology to meet various community needs including access to financialservices and transaction processing (Rahma, 2018). The Financial Services Authority (2016) also stated that Indonesian people are increasingly consumptive andare atarting to abandon the habit of saving. This is reflected in the decline in the Marginal Properity to Save (MPS) in the last 3 years and the increase in the Marginal Prosperity to Consume (MPC). Millennials are considered as creative and productive generations. But on the other hand, they are very consumptive influenced by digital culture and the internet.Based on a research conducted byHumaidi, Khoiruddin, Adinda, &Kautsar (2020) "The Influence of FinancialTechnology, Demographics and Financial Literacy on Financial Management Behavior of Productive Age in Surabaya" says that financial technology has a positive impact on financial managementproductive age, demographics have no effect on financial management of productive age, financial literacy has a positive effect on financial management of productive age. As for the research conducted by Qianwen Rachel Bi (2015) "*The Impact of Using Financial Technology on Positive Financial Behaviors*" states that not all financial technology used today is beneficial for personal financialwell-beings.

The following factors which are also thought to be able to influence financial management behavior are*Peers*.*Peers*can be interpreted as a group of individuals who have something in common. Peers can provide various financial information or discussions about finance, knowledge and understanding of how to manage finances well. Previous research that examined Peers on financial management, including research conducted by Wulandari&Hakim(2015),Rachmawati&Ita(2020)found that Peers had a positive and significant effect on students' personal financial management behavior. Chotimah&Rohayati (2015), peerssimultaneously have a significant influence onstudents' personal financial management and peers have a significant influence on students' personal financial management. Meanwhile, research conducted by Putra *et al*(2013) showed different results where subjective norms were not proven to have an influence on personal financial management behavior.

There are several differences in research results regarding the influence of *financialattitude, financial technologiand peers,* on*financialmanagement behavior*. This indicatesthat there are other variables that moderate the influence of *financial attitude, financial technology, peers,* on*financial management behavior*. An important factor to be raised as a moderating variable to provide direction for inconsistent results is the parental norms variable.

Based on the theory of planned behavior (Ajzen,2005)mentions*parental norms* as variablesthat moderate financial *attitude, financialTechnology, peers,* and*financial self efficacy* as a component of subjective norm. Another basis for taking this variable also refers to the statement explained byBamforth&Geursen (2014)that the family is the most dominant external factor where families, espeially parents, have an important role in guiding children to manage their finances. So that the*parentalnorms*variable is considered worthy to be used as a moderating variable.

Based on the background mentioned above, theoretical support, gap phenomena and*researchgap*that have been put forward, the researchers formulated the title of the research **"**The Financial *Attitude, Financial Technology and Peers* on Financial Management Behavior with Parental Norms asModerating VariablesonYouth Entrepreneurs in West Jakarta."

II. Literature Review

Financial Management Behavior

*Financialmanagementbehavior*is related to one's financial responsibilities regarding how to manage finances. Responsibility in terms of finance is the process of managing finances and the process of controllingthe productive use of financial assets and other assets.

Amanah*etal*(2016)states that*financialmanagementbehavior* is a science that describes a person's behavior in managing their finances from the psychological point of view and individual habits, as well as, irrational decision making on finance. *Financialmanagementbehavior*will effect a person's financial situation. The better one's ability to manage finances, the higher the level of one's financial well-being. It is also explained by Grable*etal*(2009)that effective financial management must positively improve financial well-being and failure to manage finances can lead to serious long-term problems such as crime and social consequences.

Financial Management Behavior Indicator

Marsh(2006) explains that financial management behavior can be measured using the following four indicators:Organizational behavior, namely student behavior in determining budget to managing their financial budgets according to their needs.

1. Expenditure behaviornamely the activities or habits of students in issuing their financial budgets to meet their every needs.
2. Saving behavior, namely student behavior in setting aside some the money they have and saving it so that it can be used when there is an urgent need or to meet future needs.
3. Extravagant behavior, namely student behavior in terms of financial spending or spending money on things that should not be needed or only temporary pleasure to fulfill human desires for something.

Financial Attitude

According to Chandra dan Memarista (2015), *financial attitude* is a perception of the importance of carrying out an activity related to finance while according to JodidanPhyllis (1998),*"Financialattitudecanbeconsideredas thepsychologicaltendencyexpressedwhenevaluatingrecommendedfinancialmanagementpracticeswithsomedegreeofagreementordisagreement".Financial attitude* has an important role in determining a person's financial behavior so

DOI:10.9756/INTJECSE/V14I5.574 ISSN: 1308-5581 Vol 14, Issue 05 2022

that it can be concluded that financial attitude is a person's state of mind, opinion and judgement whether supportive or not supportive of his personal finances which is then appliedto attitudes.

Based on Anthony (2011),the*financial attitude indicators* are describedas follows:

1. Attitudes toward daily financial is linked to a person's positive attitude in using money well in everyday life.
2. Attitude towards savings plans, relates to positive attitudes in carrying out savings plans such as setting aside money for saving.
3. Attitude towards financial management, related toa positive attitude in managing financial such as maintaining financial records, writing financial goals that help them determine priorities in spending, writing budgets and others.
4. Attitude towards future financial ability, relates to a person's positive attitude to be responsible for financial management in order to achieve one's welfare financial condition.

Research conducted by Amanah*et al*(2016) states that*financialattitude* partially affects personal financial management behavior. Mien &Thao (2015) also conducted research in Vietnam which explained that positive financial attitudes are directly related to financial management behavior.

Based on the description above, and the results of previous research where financial attitude affects financial management behavior with the following hypothesis:

H1: There is a positive influence of financial attitude on financial management behavior.

Financial Technology

Financial technology is a financial tchnology that refers to new solutions that demonstrate innovation in the development of applications, products or business models in the financial services industry that use technology(Chuen& Low, 2018). Financial technology providers include payment systems, market support, investment management and risk management, loans, financing and capital providers and other financial services. This variable indicator is sourced from Chuen& Low (2018) financial technology which refers to new solutions that show innovation in the development of applications, products or business models in the financial services industry that uses technology.Financial technology referredin this study is how the financial behavior of the younger generation using technology as its management in their daily lives.

Reearch conductedbyLaily(2013),Selcuk(2015)shows the results that financial technology has a positive and significant influence on financial management behavior, the higher*financial technology*, the better*financialmanagement behavior*. However, this is different from the research conducted by Maulita&Mersa (2017), Yap *et al* (2016) which showed that financial technology has no influence on financial*management behavior*.

Based on thetheory, previous research and the framework of thinking that has been described, the hypothesis in this study is as follows:

H2:There is a positive influence of*Financial Technology*on*financialmanagementbehavior.*

Devinition of Peers

Peersis a group consisting of a number of individuals who have similarities in various aspects. The most important equality consists mainly of equality of ageand social status. Individuals feel that there are similarities among another such as in the areas of age, needs and goals that can strengthen the group. Peers groups are also not concerned with the existence of an organizational structure but among group members feel a responsibility for the success and failure of the group. The role of peer groups in adolescence and early adulthood is becoming more dominant than in the past.

Park Burges inSantosa (2006) suggests peer group indicators which in this study were used as one of variables, including:

1. Cooperation
   Cooperation in this case is cooperation between individuals that will bring up various ideas or solutions in solving problems;
   Competition
   Competitionis a strugglecarried out by individuals or certain social groups in order to obtain competitive victory or results without causing physicalthreats or impact;
2. Conflict
   The conflict mentioned hereis the conflict that occursbetween peers in buying a product and not using their pocket money properly;
3. Acceptance
   Acceptanceis a social process that arises when a human group with a certain culture is confronted with elements of a foreign culture;

DOI:10.9756/INTJECSE/V14I5.574 ISSN: 1308-5581 Vol 14, Issue 05 2022

4. Compatibility
   Compatibility, adaptationor also called accomodation is the adjustment of human behavior what is meant here is the individual can adapt to the surrounding environment;
5. Integration
   What is related to this research is that each individual has a diverse personality that can combine into one without distinguishing or demeaning one another so as to achieve the same goal.

Based on research conducted by Wulandari& Hakim (2013)results showthatPeershave a positive and significant effect on personal financial management and also Chotimah&Rohayati (2015) which states that peers simultaneously have a significant influence. However, the research conducted by Putra *et al*(2013) stated that peers were not proven to be able to influence personal financial management.

Based in the theory,previous research and the framework of thinking that has been described, the hypothesis in this study is as follows:

H3:There is a positive influence of *peers*on*financialmanagementbehavior.*

Parental Norms

Parents are one of the first peers for children to adults. Parents have a very important role in the formation of personality because the family is the primary socialization. Parents financial behavior affects children's financial behavior ranging from financial discipline, habits to their views on the money usage (Mahapatra*et al*, 2016).

Parental norms have a significant role because parents are the primary socialization where children can obtain information and learn about how to manage finances well. Indicators of parental influence or parental norms that can be used according to Mahapatra *et al*(2016)are:

1. Parents' qualifications;
2. Parent'sprofession;
3. Parental behavior;
4. Parental teaching about finance;
5. The statusof parents as role modelsfor children.

Factors that can influence good financial management are indicated by the synchronization between internal factors originating from within, namely abilities, skills and knowledge about finance and then supported by external factors originating from *ParentalNorms* as the basic foundation in the individual which will then be realized by positive bahavior in financial management.

In accordancewith the description mentioned above,which shows different results of the influence between *financialattitude*, *Financial Technologi*, and Peers on*financialmanagementbehavior*thenresearcherraises the moderatingvariablenamely*parentalnorms*with the following hypothesis:

H4: *Parental Norms* are able to strengthen the relationship between *financial attitude*and*financialmanagementbehavior.*

H5: *Parental Norms* are able tostrengthen the relationship between*financial Technology*and*financialmanagementbehavior.*

H6: *Parental Norms*are able tostrengthen the relationship between*peers* and*financialmanagementbehavior.*

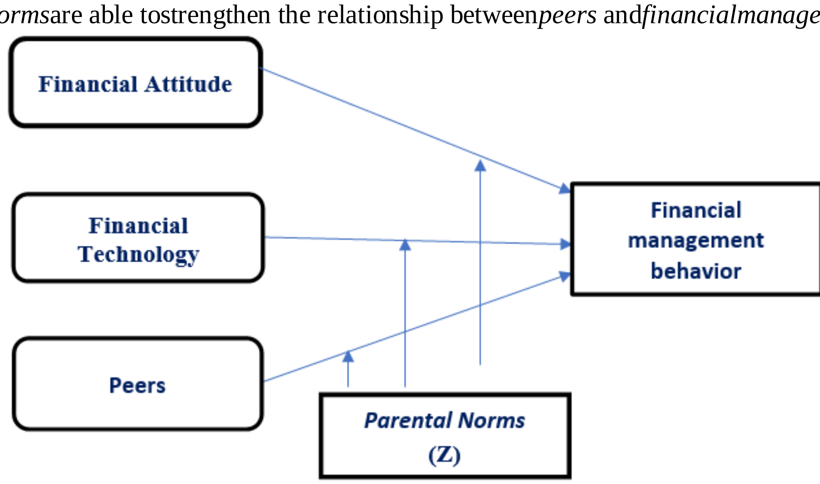

Figure1: Research Model

III. Methodology

In this study, sampling using non-probability sampling method, through convenience sampling technique. This technique is carried out based on the convenience of the researcher in sampling. McDanieldanGates(2002),suggested

DOI:10.9756/INTJECSE/V14I5.574 ISSN: 1308-5581 Vol 14, Issue 05 2022

that the sample size the ideal minimum in a study is a number of 100 respondents. In the research in this study,the number of samples that will be used is 165 people.

*Attitude*is an action that can be seen clearly but is not easy to do, known or described. However, there are several indicators that can explain it. Based on Anthony (2011),the*financial attitude* indicator is described as following: Attitudes towards daily financial behavior, attitudes towards savings plans, attitudes towards financial management and attitudes towards future financial capability.

According to Bank Indonesia (2017) finansialtechnology has several criteria that exist in implementing companies include the following: Inovative, able to have an impact on existing products, services, technology, financial business models and can provide benefits for the community and can be used widely.

In this study for the Peers variables the author will use the indicator according to opinion of ParkBurgesinSantosa(2006) whichincludes: cooperation, competition, acceptance, adjustmentandintegration.

Parental norms have a significant role because parents are the primary socialization where children can obtain information and learn related how to manage finances well. Indicators of parental or parental influence or*parentalnorms*that can be used according Mahapatra *et al*(2016)are:Qualifications of parents, parent's profession, parental behavior, parental teaching about finance and statusof parents as role modelsfor children.

Each individual has a different behavior whichultimately causes a lot of emergence of indicators that affect the behavioral dimensions of financial management.Marsh(2006) explains that*financialmanagementbehavior*can be measured using four indicators as follows: organizational behavior, saving behavior and wasting behavior.

This study usesthe*ModeratedRegressionAnalysis*(MRA)combined withan analytical approach that maintains sample integrity and provides basis for controlling the effect of moderator variables.This research is to test the effect of moderation namely by modelling the absolute difference value of the independent variable with the formula regression equation as follows3:

$Y=\alpha+\beta1X1+\beta2FL+\beta3P+\beta4PN+\beta5|X1-Z|+\beta6|X2-Z|+\beta7|X3-Z|+\varepsilon$

Description:

Y	=*Financial ManagementBehavior*
α	=constant coefficient
X1	=*Financial Attitude*
X2	=*FinancialTechnology*
X3	=*Peers*
Z	=*Parental Norms*
β1	=regression coefficient of*financialattitude*
β2	=regression coefficient of*financialtechnolocy*
β3	=regression coefficient of*peers*
β4	= regression coefficient of *Parental Norms*
β5	= absolute value regression coefficient ofX1 and Z
β6	= absolute value regression coefficientof X2 and Z
β7	= absolute value regression coefficient of X3 and Z
|X1-Z|	=interactions with the absolute valueof the differencebetween X1and Z
|X2-Z|	=interactions with the absolute valueof the difference betweenX2and Z
|X3-Z|	=interactions with the absolute valueof the difference betweenX3and Z
ε	=error

IV. Results

MRA analysis was usedto determine the effect of interaction (multiplication of two or more independent variable) between the moderating variable and the independent variable on te variable dependent. The results of the *ModeratedRegressionAnalysis* usingthe SPSS programstatistics as follows:

Table1: Moderation Regression Test Results

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	22.166	.238		18.697	.490		
	FinancialAttitude(X1)	1.459	.110	.443	4.162	.000*	.426	2.347
	FinancialTechnology(X2)	.887	.102	.509	3.773	.000*	.426	2.347
	Peers (X3)	1.756	.427	.462	3.863	.002*	.426	2.347
	MODERASI_1	1.474	.327	.268	2.627	.019**	.426	2.347

	MODERASI_2	-.316	.436	-.328	-.417	.651	.426	2.347
	MODERASI_3	-.264	.361	-.215	-.428	.607	.426	2.347
a. Dependent Variable: *FinancialManagementBehavior*								
*) significant at level < 1%								
**) significant at level < 5%								

Source:Data of the Research Processed,2022

V. Discussion

The results show that financial attitude has an influence on financial management behavior, these results are in accordance with the*theory planned of behavior* (Ajzen, 2005), where the attitudecomponent is one of the factors that influence behavior. In this case, financial attitude affects financial management behavior. If a person has a positive attitude towards his financial behavior, the better the management his finances. The results of this study are in line with research conducted by Herdijono*et al* (2016) and also Mien & Thao(2015)namely*financialattitude*has an influence on financial management behavior positively and significantly.Ability financial attitude directs a person in regulatingvarious financial behaviors.

Financial Technology has an influence on financial management behavior. If good financial technology, financial management behavior will increase significantly significant, but financialtechnology does not affect financial management behavior significantly and vice versa. These results are in line with research conducted by Humaidi, Khoiruddin, Adinda, &Kautsar (2020).

*Peers*havean influenceon*financial management behavior,*this researchis in line with *Theory of Planned Behavior* (Ajzen, 2005)where *peers*are able torepresent interactions with the environment that can change a person's behavior who are good at managing finances and are able to have a positive influence on make it easier for individuals to organize and perform financial management behavior.Therefore, the results of this study are in line with the results of research conducted by Wulandari& Hakim (2013) and alsoChotimah&Rohayati (2015) which stated that peers have a positive and significant effect on personal financial management student.

The results of the moderation test show that*financialattitude*has a significanteffect on*financial management behavior* with*parental norms* as a moderating variable is accepted. People who apply parental norms in their daily financial management activities realizes that all the impact of the behavior carried out are something that have been considered based on the knowledge and understanding that has been obtained from his parents. Attitude response or response to a particular object. Respondents who have a positive attitude towards financial management with confidence that they are capable of determining their destiny based on understanding and skill that has been given by both parents will encourage respondents to behave financially good and responsible.

The results of this study indicate that parental norms are able to moderate the influence between financial attitude towards f*inancial managementbehavior.* According to the*Theory of Planned Behavior* (Ajzen, 2005) explainedthat*parental norms* are one of the factors that affectcapable of influencing one's intentions where parental norms are described as norms subjective, namely the thoughts of others who will support or not support someone in doing something.

*FinancialTechnology*has a significant positive effect on financial management behavior with *parental norms* as a moderatingvariable, it turns out to be negative so the hypothesis is rejected. Tis result conradicts the *TheoryofPlannedBehavior* (Ajzen,2005)which revealed that*ParentalNorms*are ableto moderaterelationship*Financial Technology* to*Financial Management Behavior.*Relationship direction negative factors can be attributed to the absence of synchronization betweeninternal and external factors external between variables. The results of this study are in line with research conducted by Maulita&Mersa(2017),and also Yap*etal*(2016)which show that *financial Technology* has no influence on financial *management behavior.*So that it canconcluded that *financial technology* that is notstrengthened by good parental *parental norms* then their financial management behavior becomes biased and can tend to negative understanding.

*Peers*have a significant positive effect on financial *management behavior* with *parental norms* as moderating variables are rejected. The results of this study are in accordance with the *Theory of planned behavior* oleh Ajzen(2005) whoarguesthat subjective norms are other people's thoughts that are positive or negative that will be used as a reference in action. The similarities that exist in peers will oftenhave a positive effect and negative on individuals to behave. In this study, the direction of the relationship shown is negative so the behavior shown also leadsto negative. The results of this study are in accordance with the research of Santrock (2007) whichdescribed that peers are a group of people with the same age and maturity level almost the same so that peers are able to give a negative influence, adolescents tend to want to rebel against standardsocial provisions so as to give unfavorable impact on his ownpersonal financial management(Kasali,2001).This is what causes parental norms to not be applied effectively maximum.

Furman &BuhrmesterinSantrock (2007)also said that teenagers are more depend on friends rather than parents to satisfy their needs about friendships, self-esteem and about how his financial life. Therefore, negative peer behavior will indirectly control the individual to act in a negative direction as well.

VI. Conclusion

Based on the resultsofresearch and discussion, it can be concluded that, there is a significant positive effect of financial attitude on*financialmanagement* behavior, there is a significant positive influence of *financialTechnology*on*financialmanagement,* there is asignificant positive influence of *peers*on*financialmanagement*behavior on Youth Entrepreneur inWest Jakarta, *Parental norms* are able to moderate the influence of *financial attitude* on*financial*in Youth Entrepreneur, *Parentalnorms*do notable to moderate the influence of *financialTechnology*on*financial management* behavior, *Parentalnorms*are notable to moderate the influence of peers on financial management behavioron Youth Entrepreneur inWest Jakarta.

References

[1] Ajzen, I. (2005). Attitudes, Personality, and Behavior. New York: Open University Press.

[2] Amanah, E., Iradianty, A., &Rahardian, D. (2016). Pengaruh Financial Knowledge, Financial Attitude Dan External Locus of Control Terhadap Personal Financial Management Behavior Pada Mahasiswa S1 Universitas Telkom the Influence of Financial Knowledge, Financial Attitude and External Locus of Control on. eProceeding of Management, 3(2), 1228–1235.

[3] Anthony, N. Robert & Govindarajan. 2011. SistemPengendalianManajemen. Tanggerang: Karisma Publishing Group.

[4] Bamforth, J., &Geursen, G.M. (2014). Categorising the money managementbehaviourof young consumers.

[5] Budiono, T. (2014). Keterkaitan Financial Attitude, Financial Behavior & Financial Knowledge Pada Mahasiswa Strata 1 UniversitasAtmajaya Yogyakarta, Skripsi S1. ejournal.uajy.ac.id. Diakses pada tanggal 27 Agustus 2017.

[6] Chandra, J.W., &Memarista, G. (2015). Faktor-Faktor yang MempengaruhiFinancialSatisfactionpadaMahasiswaUniversitasKristenPetra.FINESTA,3(2),1-6.

[7] Chotimah,C.,&Rohayati,S.(2015).PengaruhPendidikanKeuanganDiKeluarga, Sosial Ekonomi Orang Tua, PengetahuanKeuangan, KecerdasanSpiritual,DanTemanSebayaTerhadapManajemenKeuanganPribadiMahasiswa S1 Pendidikan AkuntansiFakultas Ekonomi Universitas NegeriSurabaya. Jurnal PendidikanAkuntansi(JPAK), 3(2),1–10.

[8] Chuen, D.L., & Low, L. (2018). Inclusive FinTech: Blockchain, Cryptocurrency, and ICO. World Scientific.

[9] Halim, Y.K., &Astuti, D. (2015). Financial Stressors, Financial Behavior, Risk Tolerance, Financial Solvency, Financial Knowledge, dan KepuasanFinansial.

[10] Herdjiono,I.,Damanik,L.A.,&Musamus,U.(2016).PengaruhFinancialAtitude,FinancialKnowledge,ParentalIncomeTerhadapFinancialManagement.ManajemenTeori Dan Terapan, 1(3),226–241.

[11] Herma Wiharno (2018), Pengaruh Financial Knowladge, Financial Behaviour, Fnancial Attitude Terhadap Personal Financial Management. JRKA Vol 4 Isuue 1.

[12] Humaidi, A., Khoiruddin, M., Adinda, A.R., &Kautsar, A. (2020). Effects of Financial, Demographic, and Financial Literacy Technology on Financial Management of Productive Age Behavior in Surabaya, IndonesiaNicolini, G. (2019). Financial literacy and financial behavior. Financial Literacy in Europe, (July), 85–140. https://doi.org/10.4324/9780429431968-3

[13] JodiL.ParrottaandPhyllisJ.Johnson.(1998).Theimpactoffinancialattitudesand knowledge on financial management and satisfaction of recentlymarriedindividuals.AssociationforFinancialCounsellingandPlanning,Vol.9(2),1998.

[14] John W. Santrock (2007). PerkembanganAnak. Jilid 1 Edisikesebelas. Jakarta: PT. Erlangga.

[15] Joo,S.&Grable,J.E.2004.AnExploratoryFrameworkoftheDeterminantsofFinancialSatisfaction.JournalofFamilyandEconomicIssues25(1):25-50.

[16] Julian K, 2015, Travellers Acceptance of Consumer-generated Media: An Integrated Model of Technology Acceptance and Source Credibility Theories, Computers in Human Behavior 48: 173-180.

[17] Laily,N.(2013).PengaruhLiterasiKeuanganTerhadapPerilakuMahasiswaDalamMengelolaKeuangan. Journal of Accounting and Business Education,1(4). https://doi.org/10.26675/jabe.v1i4.6042

[18] Mahapatra, Mousumi Singha., Swati Alok,Dan J.R. (2016). Financial Literacy ofIndian Youth: A Study on the Twin Cities of Hyderabad Secunderabad. IIMKozhikodeSociety&Management Review, 6(2), 1–16.

[19] Marsh, B. (2006). Exammaning the Personal Financial Attitudes, Behaviors, and Knowledge Levels of First and Senior Students at Baptist University in the State of Texas.

[20] Maulita,&Mersa,N.A.(2017).PengaruhLiterasiKeuanganTerhadapPengelolaanKeuanganPribadiPadaMahasiswadiPoliteknikNegeriSamarinda.Seminar Nasional InovasiTeknologiTerapan, 136–143.

[21] Mien Nguyen Thi Ngoc, T.T.P. (2015). Factors affecting Personal FinancialManagement Behaviors: Evidence from Vietnam. Proceedings of the SecondAsiaPacific Conference on Global Business, Economics, Finance and SocialSciences(AP15VietnamConference).

[22] Nababan,D.,&Sadalia,I.(2012).AnalisisPersonalFinancialLiteacyDanFinancialBehaviorMahasiswaStrataIFakultasEkonomiUniversitasSumateraUtara(PersonalFinancialliteracyAnalysisandTheFinancialBehavior of Undergraduate Students of The University of North Sumatra'sEcono.Media InformasiManajemen, 1, 1–16.

[23] Putra, A., Handayani, S., &Pambudi, A. (2013). PerilakuPengendalianDiri PadaPerilakuManajemenKeuangan Personal Berdasarkan Pada Teori PlannedBehavior MenggunakanPendekatan Partial Least Square. Fakultas EkonomiUniversitasEsaUnggul.

[24] Qianwen Rachel Bi, M. (2015). The Impact of Using Financial Technology on Positive Financial Behaviors.

[25] Rachmawati, Novi., & I.N. (2020). PeranLiterasiKeuangandalamMemediasiPengaruhSikapKeuangandanTemanSebayaTerhadapPerilakuPengelolaanKeuangan. Economic Education Analysis Journal, 9(1), 166–181.

[26] Rahma, T.I. (2018). Persepsi Masyarakat Kota Medan Terhadap Financial Technology (FINTECH). At-Tawassuth.

[27] Santoso, Slamet, 2004, DinamikaKelompok, Jakarta: BumiAksara.

[28] Selcuk, E.A. (2015). FactorsInfluencingCollege Students' Financial BehaviorsinTurkey:EvidencefromaNationalSurvey.InternationalJournalofEconomicsandFinance, 7(6),87–94.
https://doi.org/10.5539/ijef.v7n6p8

[29] Wulandari& Hakim, L. (2015). Pengaruh Love of Money, Pendidikan KeuangandiKeluarga,HasilBelajarManajemenKeuangan,DanTemanSebayaTerhadapManajemenKeuangan PribadiMahasiswa.JurnalPendidikanAkuntansi,3(3), 1–6.

[30] Yap, Komalasari, Hadiansah (2016). The Effect of Financial Literacy andAttitude onFinancialManagementBehaviorandSatisfaction.