

The Influence of Financial Literacy, Consumptive Lifestyle, and E-Money on Family Financial Management in The Village of Tlogomas Malang City

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INDEXING	ABSTRACT
<p>Keywords: Keyword 1; Financial Literacy Keyword 2; Consumptive Lifestyle Keyword 3; Family Financial Management Keyword 4; E-Money Keyword 5; Influence</p>	<p>The aim of this study is to determine the effect of financial literacy, consumptive lifestyle and e-money on family financial management in RW 06, Tlogomas Village, Malang City, both partially and simultaneously. Descriptive research design, type of explanatory research using quantitative methods. The population of this research is a resident (head of the family) in the RW 06 environment of Malang City Tlogomas Village as many as 719, sampling techniques using purposive sampling obtained as many as 88 people. Instrument using a questionnaire. Data analysis uses multiple linear regression analysis. Hypothesis testing using the T (partial) test and F test (simultaneous). The results of multiple linear regression obtained by the three independent variables have a positive regression coefficient value and the coefficient of R Square's coefficient of 0.571 (contribution of the independent variable to the dependent variable of 57.1%). The results of the t (partial) hypothesis testing obtained the three independent variables have a $t_{count} > t_{table}$ value significantly < 0.05 and the results of the F (simultaneous) hypothesis testing obtained the $F_{count} > F_{table}$ value with significantly < 0.05. So it was concluded that financial literacy, consumptive lifestyle and e-money had a significant effect on family financial management in RW 06, Tlogomas Village, Malang City, both partially and simultaneously. The family should manage finances by considering the three factors of financial literacy, lifestyle, and e-money in order to achieve more stable and prosperous financial conditions.</p>

Article History

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INTRODUCTION

The current era of globalization and digitalization makes financial management an important aspect of people's lives (Kusnandar and Kurniawan, 2020). With various economic challenges such as inflation, unemployment, and market uncertainty, individuals and families need to have a good understanding of financial management in order to plan for a better future (Tita, 2024). Financial management skills are essential for meeting basic needs, achieving financial goals, and preparing for emergency situations (Mengga et al., 2023). Effective financial management contributes to individual well-being and family economic stability, as well as strengthens society as a whole (Ilyas et al., 2024).

Financial management involves planning, budgeting, and supervising financial resources, which includes identifying income, grouping expenses, and determining priorities in the use of money (Kusnandar and Kurniawan, 2020). The main goal is to ensure that expenses do not exceed income, and financial needs can be met (Siswati, 2022). However, many individuals experience difficulties in managing finances, one of

which is due to low financial literacy. Without adequate literacy, individuals may not be able to make wise financial decisions (Kumalasari et al., 2024).

Financial literacy is the ability of individuals to understand and use financial information in decision-making, such as the concepts of interest, investment, risk, and savings (Siswati, 2022). Research shows that people with high financial literacy tend to have better financial management (Mulyati and Hati, 2021; Siswati, 2022; Ilyas et al., 2024). This shows that good financial literacy is very important to improve the quality of family financial management.

A consumptive lifestyle also affects financial management. A consumptive lifestyle refers to a person's behavior that is more influenced by the desire to have luxury items in excess than by rational needs (Fauzi et al., 2023). The influence of social media, advertising, and consumerism culture often changes spending patterns, where the desire to meet consumption needs takes precedence over basic needs such as savings and investments. Families who are stuck in a consumptive lifestyle can face difficulties in managing their finances, which can lead to excessive debt and economic instability (Kusnandar and Kurniawan, 2020; Siswati, 2022; Wismar'ain and Saputra, 2023).

Technological developments have resulted in innovations in financial transactions, one of which is e-money. E-money is a medium used to make payments by storing the value of money in the form of certain electronic media (Widiantari et al., 2023). E-money makes it easier to make instant transactions and daily financial management. However, the ease of access to electronic money often makes individuals more likely to impulsively shop and ignore a set budget. Therefore, the use of e-money can increase a consumptive lifestyle, which is a challenge for families in managing their finances well. Research by Mengga et al. (2023) and Widiantari et al. (2023) concluded that the use of e-money has a significant effect on financial behavior.

The community in the RW 06 area of Tlogomas Village, Malang City, has diverse demographic and socio-economic characteristics. The region is made up of a wide range of educational backgrounds, employment status, and economic conditions, all of which can affect how residents manage their finances. Many families in this environment may not have access to or adequate understanding of financial literacy. This provides an opportunity for researchers to explore relevant data and information regarding financial literacy, consumptive lifestyle, and family financial management.

Based on initial observations, there are still many families in RW 06 who do not have a sufficient understanding of good financial management. This condition can lead to errors in financial decision-making, such as choosing financial products that are not suitable or ignoring the importance of saving. This study aims to analyze how financial literacy and e-money consumptive lifestyle affect family financial management. With a better understanding, it is hoped that families can avoid more serious financial problems in the future.

The purpose of this study is to determine the influence of financial literacy, consumptive lifestyle, and e-money on family financial management in RW 06 Tlogomas Village, Malang City.

LITERATURE REVIEW

Financial Literacy

Siswati (2022) explained that financial literacy is a basic need for every individual to avoid financial problems, as well as to understand how to manage finances and invest with the aim of achieving prosperity. Kumalasari et al. (2024) explained that financial literacy is a process that aims to increase understanding of knowledge, skills, and beliefs

in managing finances more effectively. A person's ability to manage finances properly depends on the level of financial literacy understanding he has. Financial literacy is an important factor in achieving financial goals, namely financial well-being.

Consumptive Lifestyle

According to the Great Dictionary of the Indonesian Language (KBBI), consumptive refers to the trait of only using without producing something independently (Ministry of Education and Culture, Research, and Technology of the Republic of Indonesia, 2023). Meanwhile, consumptive lifestyle can be understood as a dynamic interaction between influences, behavioral conditions, and events that occur around the environment in which individuals are, in which they engage in exchanges in their lives (Peter et al., 2014).

E-Money

In Bank Indonesia Regulation Number 20/6/PBI/2018 concerning Electronic Money, Article 1 paragraph 3 explains that electronic money is a means of payment that meets a certain number of elements. In other words, money is stored in electronic media belonging to a person, which in order to obtain the monetary value of the medium, the user must first deposit money to the publisher, agent, or bank. After that, the money that has been deposited can be used to transact with the nominal amount on the media.

Financial Management

Financial management can be understood as proper fund management, which involves the effective allocation of funds for various types of investments, as well as fundraising efforts to fund investments or learning activities in an efficient way (Sartono, 2015).

CONCEPTUAL FRAMEWORK

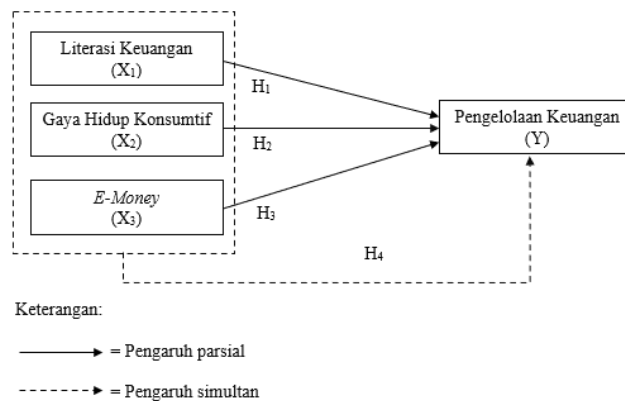


Figure 1 Research Conceptual Framework
 (X₁ = Financial Literacy, X₂ = consumptive lifestyle variable, X₃ = E-Money,
 Y = Family Financial Management, Pengaruh Parsial = Partial Effect,
 Pengaruh Simultan = Simultaneous effect)

RESEARCH METHOD

Descriptive research design, a type of explanatory research using quantitative methods. The population of this study is residents (heads of families) in the RW 06 area of Tlogomas Village, Malang City as many as 719, the sampling technique using purposive sampling was obtained as many as 88 people. The instrument uses a questionnaire. Data analysis uses multiple linear regression analysis. Hypothesis testing uses t-test (partial) and F-test (simultaneous).

RESULT AND DISCUSSION

Regression Analysis

Multiple linear regression analysis is used to determine the magnitude of the influence of the independent variable on the bound variable.

Table 1 Multiple Linear Regression Analysis

Variable	Unstandardized Coefficients	
	(B)	Std. Error
Constanta	8,327	4,004
X ₁	0,381	0,159
X ₂	0,364	0,167
X ₃	0,696	0,259

Based on table 1, the regression equation model is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 8.327 + 0.381X_1 + 0.364X_2 + 0.696X_3 + e$$

Based on the regression equation, it can be explained as follows:

1. Constant of 8.327 means that if the value of the independent variable consisting of financial literacy (X₁), consumptive lifestyle (X₂), and e-money (X₃), is 0 (zero), then the dependent variable, namely family financial management (Y), has a value of 8.327.
2. The regression coefficient of the financial literacy variable (X₁) is 0.381, meaning that if the independent variable, namely financial literacy (X₁), increases by 1, then the family financial management variable (Y) will increase by 0.381. Likewise, vice versa if financial literacy (X₁) decreases by 1, then the variable Family financial management (Y) will also decrease by 0.381. This shows that financial literacy has a positive effect on family financial management in RW 06 Tlogomas Village, Malang City.
3. The regression coefficient of the consumptive lifestyle variable (X₂) is 0.364, meaning that if the independent variable, namely the consumptive lifestyle (X₂), increases by 1, then the family financial management variable (Y) will increase by 0.364. Likewise, if the consumptive lifestyle variable (X₂) decreases by 1, then the family financial management variable (Y) will decrease by 0.364. This shows that a consumptive lifestyle has a positive effect on family financial management in RW 06 Tlogomas Village, Malang City.
4. The regression coefficient of the e-money variable (X₃) is 0.696, meaning that if the independent variable, namely e-money (X₃), increases by 1, then the family financial management variable (Y) will increase by 0.696. Likewise, if the e-money variable (X₃) decreases by 1, then the family financial management variable (Y) will decrease by 0.696. This shows that e-money has a positive effect on family financial management in RW 06 Tlogomas Village, Malang City.

Regression Coefficient Analysis (R²)

The coefficient of determination (R²) essentially measures how far a model is able to explain the variation of the free variable to the bound variable. The results of the determination coefficient (R²) test are presented in the following table.

Table 2 Test Determination Coefficient (R2)

<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
0,756a	0,571	0,543	2,40276

Source : (Data Processed, 2021)

Based on table 2, it shows that the results of multiple regression analysis produced an R Square (R2) value of 0.571 which means that the contribution of the influence of financial literacy variables, consumptive lifestyle, and e-money on family financial management in RW 06 Tlogomas Village, Malang City was 57.1% and the remaining 0.429 (42.9%) was influenced by other variables that were not studied.

HYPOTHESIS TESTING

T Test (Partial)

The t-test was carried out to determine the partial influence of each independent variable on the dependent variable. The magnitude of the influence of the independent variable on the bound variable can be seen in the following table.

Table 3 t-test (Partial)

Variable	<i>t</i> _{value}	<i>t</i> _{table}	Sig t
X ₁ → Y	2,397	1,989	0,019
X ₂ → Y	2,176	1,989	0,033
X ₃ → Y	2,688	1,989	0,009

Based on table 3, it shows that the results of hypothesis testing using the t-test can be interpreted as follows:

- a. The financial literacy variable (X1) has a *t*_{calcul}>*t*_{table} value (2.397>1.989) with a significant value of 0.019 (p value< 0.05) so that it can be concluded that the H1 hypothesis is accepted, namely financial literacy has a significant effect on family financial management in RW 06 Tlogomas Village, Malang City.
- b. The consumptive lifestyle variable (X2) has a *t*_{cal}>*t*_{table} value (2.176>1.989) with a significant value of 0.033 (p value< 0.05) so that it can be concluded that the H2 hypothesis is accepted, namely the consumptive lifestyle has a significant effect on family financial management in RW 06 Kelurahan Tlogomas of Malang City.
- c. The e-money variable (X3) has a *t*_{calcul}>*t*_{table} value (2,688>1,989) with a significant value of 0.009 (p value< 0.05) so that it can be concluded that the H3 hypothesis is accepted, namely, e-money has a significant effect on family financial management in RW 06 Tlogomas Village, Malang City.

F Test (Simultaneous)

The F test was performed to determine the magnitude of the simultaneous influence of the independent variables on the bound variables. The magnitude of the influence of the independent variable on the bound variable can be seen in the following table.

Table 4F-Test (Simultaneous)

Variable	<i>t</i> _{count}	<i>t</i> _{table}	Sig t
X ₁ , X ₂ , X ₃ → Y	12,731	2,713	0,000

DISCUSSION

The Influence of Financial Literacy on Family Financial Management

The results of the first hypothesis test proved that the H1 hypothesis was accepted, namely financial literacy had a significant effect on family financial management in RW 06 Tlogomas Village, Malang City. While the results of multiple regression analysis obtained a positive coefficient value, this shows that there is a positive influence of financial literacy variables on family financial management, in other words the higher the financial literacy owned by families in the RW06 environment Tlogomas Village, Malang City, the better their ability to manage family finances. Good financial literacy includes the ability of families to budget, manage income and expenses, and make wiser financial decisions. So that good financial literacy provides the knowledge and skills necessary to achieve financial stability and family economic welfare.

The results of this study are in line with or support previous research conducted by Mulyati and Hati (2021), Siswati (2022), Mengga et al (2023), Widiantari et al (2023), and the research of Ilyas et al (2024), both conclude that financial literacy has a positive and significant effect on family financial management. Based on this, researchers can simply conclude that increasing financial literacy has a very important role in improving family financial management. This conclusion is supported by the results of previous research that show consistency in the findings that higher financial literacy correlates with better financial management. Therefore, efforts to increase financial literacy among the community need to be encouraged to achieve better economic welfare for families.

Financial literacy, according to Siswati (2022), is a basic need for everyone to avoid financial problems and how to manage finances and techniques in investing with the aim of achieving prosperity. Based on this understanding, if it is associated with this study, the researcher can argue that the increase in financial literacy in families in RW 06 Tlogomas Village, Malang City has a significant positive impact on the ability of families to manage their finances. This means that the higher the level of financial literacy possessed by individuals in the family, the better their ability to manage household finances. Good financial literacy allows families to understand basic financial principles, such as financial planning, budgeting, and savings and investment strategies.

A good understanding of financial literacy allows families to make more rational decisions related to their spending. They can avoid waste and focus more on priority needs compared to consumptive desires. This directly helps in creating household economic stability and ensuring the availability of funds for future needs. Additionally, individuals who have high financial literacy tend to have better control over their spending. They understand the importance of recording income and expenses and develop financial strategies to anticipate various possible economic risks. Thus, they can avoid financial crises resulting from poor financial decisions.

Increasing financial literacy in the family also contributes to improving economic welfare. Families that understand the concept of investment and risk management tend to have more stable and growing assets. This is especially important in the face of fluctuating economic conditions, where families with a good financial understanding will be better prepared to face difficult situations. The results of this study also confirm that financial education is very important to be given to the community, especially to young families. With a good understanding of finances, they can manage their income more wisely and are not easily affected by excessive consumption trends. Therefore, financial education programs must continue to be strengthened to improve people's financial literacy in general.

The results of this study confirm that financial literacy plays an important role in creating better family financial management. By improving financial understanding, families can make smarter decisions, avoid unnecessary financial risks, and ensure long-term financial stability. Increasing financial literacy also supports wiser decision-making related to the use of modern financial technology. Families who have a good financial understanding can make more effective use of financial technology, such as financial recording apps and investment platforms. Thus, financial literacy not only improves financial management skills, but also maximizes the utilization of various available financial instruments.

The Influence of Consumptive Lifestyle on Family Financial Management

Based on the results of the second hypothesis test, it proves that H2 is accepted, namely the consumptive lifestyle has a significant effect on family financial management in RW 06 Tlogomas Village, Malang City. The results of the multiple regression analysis obtained a positive coefficient value, this gives an idea that the consumptive lifestyle has a positive effect on family financial management, meaning that the higher the level of the family's consumptive lifestyle, the greater the influence on the family's family financial management. This can be interpreted that a consumptive lifestyle can have an impact on increasing family spending, which can affect how families manage and manage their finances. In other words, families who have a consumptive lifestyle tend to make larger and more diverse expenses, so they must be wiser in managing income and expenses to maintain family financial balance.

The results of this study are in line with research conducted by Kusnandar and Kurniawan (2020), Mengga et al (2023), Fauzi et al (2023), Widiantari et al (2023), as well as research by Wismar'ain and Saputra (2023) also conclude that consumptive lifestyles have a significant effect on family financial management. Based on this, researchers can conclude that family consumptive lifestyle plays a role in family financial management. Therefore, families with a consumptive lifestyle need to be more careful and prudent in managing their income and expenses to avoid financial problems in the future.

According to Peter et al. (2014), a cognitive lifestyle is a dynamic interaction between influences and behavioral conditions and events around the environment where humans carry out aspects of exchange in their lives. Based on this understanding, if it is associated with this research, it can be said that the consumptive lifestyle has an impact on family financial management in RW 06 Tlogomas Village, Malang City. The higher the consumptive lifestyle in the family, the greater the impact on their financial management. An uncontrolled consumptive lifestyle can lead to an imbalance in household budget allocation.

A consumptive lifestyle makes families tend to spend more money on wants than on needs. They focus more on fulfilling a lifestyle that follows trends, such as buying luxury items or often spending money on entertainment that does not support the family's financial stability. If not managed properly, these habits can lead to long-term financial problems. In addition, uncontrolled consumption can also lead to debt dependence. Many families take out consumptive loans or use credit cards excessively to meet their consumptive desires. This can have a negative impact on the family's financial health due to the increasing burden of installments that must be paid every month.

A consumptive lifestyle can have an impact on family financial management, as can also be seen from the low level of savings. When most of the income is used for consumption, then only a small amount can be allocated for savings or investments. As a result, families become more vulnerable to financial emergencies, such as job loss or

unexpected expenses. However, while a consumptive lifestyle is often associated with a negative impact on family finances, it doesn't mean that all forms of consumption are bad. If properly controlled, consumption can provide benefits for family welfare. For example, investment in education or health is a form of consumptive spending that can provide long-term benefits.

The influence of a consumptive lifestyle on family financial management, it is important for families in RW 06 Tlogomas Village to have financial awareness in distinguishing between needs and wants. With this understanding, families can be wiser in allocating their income so that they can still meet their desired lifestyle without sacrificing financial stability. For this reason, it is necessary to educate about wise consumption in the family. By understanding the influence of a consumptive lifestyle on finances, families can be more careful in managing expenses and avoiding excessive consumption habits.

The Influence of E-Money on Family Financial Management

Based on the results of the third hypothesis test, it is known that the H3 hypothesis is accepted, namely e-money has a significant effect on family financial management in RW 06 Tlogomas Village, Malang City. Meanwhile, in the results of multiple regression analysis, it was obtained that the e-money variable had a positive regression coefficient value, this means that the use of e-money has a positive effect on family financial management. This means that the more families who use e-Money, the better their financial management will be. The use of e-money makes it easier for families to track expenses, manage budgets, and make transactions efficiently. With the convenience offered by e-Money, families can be more disciplined in managing their finances, avoiding waste, and achieving better financial stability.

The results of this study are in line with research conducted by Widiyanti et al. (2023), which both concluded that money has a positive and significant effect on family financial management. Based on this, the researcher can conclude in a simple way that with e-money, families can more easily track expenses, prepare budgets, and carry out financial transactions efficiently. This contributes to better financial management and helps families achieve financial stability and economic well-being.

E-money refers to Bank Indonesia Regulation Number 20/6/PBI/2018 of 2018 concerning Electronic Money concerning Electronic Money, Article 1 paragraph 3, is electronic money is money stored in electronic media owned by a person. Based on this, if it is linked to the findings of this study which concludes that e-money has a positive and significant effect on family financial management in RW 06 Tlogomas Village, then the researcher can argue that the use of e-money helps families in RW 06 Tlogomas Village in managing their finances better. E-money provides convenience in making transactions without the need to carry cash, making it easier to record and track expenses. With e-money, families can better control their spending, manage their budgets efficiently, and avoid unnecessary waste. The use of e-money also supports more transparent and orderly financial management, which ultimately increases family financial stability. Therefore, the use of e-money is an effective tool in achieving better family financial management in RW 06 Tlogomas Village, Malang City.

The influence of e-money on family financial management can give an idea that the use of e-money can help families control expenses and manage household budgets better. The ease of digital transactions offered by e-money contributes to the efficiency of financial management in households. One of the main advantages of using e-money is its ability to record transactions automatically. With this feature, families can easily track their spending and identify consumption patterns that may need to be controlled. This is in contrast to the use of cash which is often not well recorded. In addition, e-

money also allows families to access various promos and cashback that can help save their expenses. By utilizing these features wisely, families can allocate their funds more efficiently without compromising their quality of life.

The results of this study show that the use of e-money can be an effective tool in helping families manage their finances better. With wise use, e-money not only makes transactions easier, but also increases the efficiency of family financial management. Although the convenience provided by e-money can also be a challenge. The ease of digital transactions can encourage uncontrolled impulsive consumption. If not balanced with good financial awareness, families can have difficulty controlling their spending. To overcome these challenges, it is important for families to have a strategy in the use of e-money. One way is to set spending limits and take advantage of the budgeting feature available in the e-money application.

The Influence of Financial Literacy, Consumptive Lifestyle and E-Money on Family Financial Management

The results of the fourth hypothesis test using the F-test indicate that the H4 hypothesis is accepted, meaning that simultaneously (together) financial literacy, consumptive lifestyle, and E-Money significantly influence family financial management in RW 06 Tlogomas Village, Malang City. This shows that these three factors play a crucial role in affecting family financial management. The results of the multiple regression analysis also showed an R Square (R²) value of 0.571, which means that the contribution of the influence of the financial literacy variables, consumptive lifestyle, and e-money on family financial management is 57.1%, while the remaining 0.429 (42.9%) is influenced by other variables that were not studied, such as family income, education level, consumption culture, and other economic and social factors that can affect family financial management.

These findings show that these three variables are interrelated in forming family financial management patterns. Good financial literacy can help families control the negative impact of a consumptive lifestyle and uncontrolled use of e-money. With adequate understanding, families are able to manage their budgets more efficiently. In addition, an excessive consumptive lifestyle without sufficient financial literacy can lead to financial imbalances in the family. If families do not have good control over their spending, then the use of e-money can actually worsen their financial condition. On the other hand, the planned use of e-money can help in recording and controlling family expenses. With a transparent transaction recording feature, families can more easily manage their finances and avoid unnecessary expenses.

Based on the value of the regression coefficient (b) in the results of multiple linear regression analysis, e-money is proven to be more dominant in influencing family financial management in RW 06 Tlogomas Village when compared to financial literacy and consumptive lifestyle. These results illustrate that the use of e-money has a more significant role in determining how families manage their finances compared to the level of financial literacy and consumptive habits. This can show that the ease of transactions offered by e-money has a direct impact on family spending patterns and financial management. In addition, the high use of e-money could indicate that people rely more on digital payment methods in their daily economic activities, which ultimately affects how they manage household income and expenditure.

CONCLUSION

Based on the results of the research and discussion in the previous chapter, it can be concluded as follows:

1. Financial literacy has a significant effect on family financial management in RW

- 06 Tlogomas Village, Malang City.
2. Consumptive lifestyle has a profound effect on family financial management in RW 06 Tlogomas Village, Malang City.
 3. E-Money has a unique effect on family financial management in RW 06 Tlogomas Village, Malang City.
 4. Financial literacy, consumptive lifestyle and E-Money simultaneously (together) have a significant effect on family financial management in RW 06 Tlogomas Village, Malang City.

SUGGESTION

1. Families should improve financial literacy by understanding financial planning, investment, and debt management so that they can manage their finances better.
2. Families need to control their consumptive lifestyle by distinguishing between needs and wants and implementing wiser shopping habits.
3. Families in using e-money must be balanced with disciplined budget management so as not to trigger excessive and uncontrolled spending.
4. Families should manage their finances by considering the three factors of financial literacy, lifestyle, and e-money in order to achieve more stable and prosperous financial conditions.

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