**The Effect of Financial Literacy, Income and Self Control on Financial Behavior Generation Z (Study on Generation Z Financial Behavior in Bekasi Regency)**

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Published: 28 February 2023**Keywords***Financial Behavior; Financial Literacy; Income; Self-Control***Abstract**

Financial behavior is an important thing to pay attention to, with good financial behavior a person will be able to meet his needs both from the short and long term. The purpose of this study was to determine and analyze the effect of financial literacy, income and self-control on the limited financial behavior of generation Z. The population of this study is generation Z in Bekasi Regency. This study used quantitative research with data collection techniques using questionnaires. The sampling technique in this study is by using purposive sampling techniques, so that the number of samples in this study was 100 respondents. And the technique of data analysis in this research is using Structural Equation Modelling (SEM) with the help of SmartPLS version 4.0 for windows. The results of this study found that financial liability variables have a negative and insignificant effect on financial behavior in generation Z in Bekasi Regency, income variables have a positive and significant effect on financial behavior in generation Z in Bekasi regency. This shows that income can increase financial behavior in generation Z in Bekasi regency, where the higher a person's income level, the more careful about using money. In managing finances, generation Z must remember that both large and small income they have from working and investing, they still have to manage their finances well. Then the variable of self-control has a positive and significant effect on financial behavior. This means that the higher the self-control, the better the financial behavior.

How to Cite

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INTRODUCTION

The development of technology makes it easier for humans to meet needs. Human needs and desires continue to evolve over time. This is supported by the rise of shopping centers scattered everywhere, causing increased awareness of public consumption, so that people shop for necessities excessively. As a result, consumer behavior becomes increasingly irrational when shopping for necessities. With good financial management, it can also help planning. But to achieve this, humans must work to earn income to meet their needs and wants. After earning income, individuals need to manage their income well so that their needs and wants are met. Because, one of the most important skills that individuals must have is the ability to manage finances both in the long and short term (Erawati & Susanti, 2013). Therefore, financial intelligence is something that needs to be considered in modern life like today. Financial intelligence is an individual’s ability to manage their financial resources with financial well-being as the ultimate goal. So financial behavior is needed to make financial decisions and help get out of financial problems. Financial difficulties arise not only in decreasing income, but also due to errors in financial management or lack of financial literacy possessed, for example upset in the use of credit and the absence of financial planning public literacy towards

the financial sector can cause a decline in the economy in the future.

Based on the Figure 1, the results of a national survey conducted by the Financial Services Authority (OJK) in 2022 show that the level of national literacy and national inclusion has increased every his year. The national literacy rate in 2022 showed a national literacy index of 49.68% and a national inclusion value of 85.10%. This result increased compared to the survey results in previous years. Where in 2019 the national literacy rate was 38.03% and national inclusion was 76.19%. In 2016 the national literacy rate was 29.70% and national inclusion was 67.80%. And in 2013 the national literacy rate was 21.84% and national inclusion was 59.74%. However, this still shows that although financial literacy is an important skill for community empowerment, individual welfare and consumption, Indonesians generally do not have a good understanding of the characteristics of various financial products and services offered by formal financial services institutions. Protect and enhance financial inclusion. Therefore, financial administration continues to educate the general public and the younger generation through seminars and dissemination of financial information. This is important because one way to increase the growth of people’s welfare is to increase financial literacy. In addition, increasing financial literacy also requires the role of each generation and its creative ideas. A

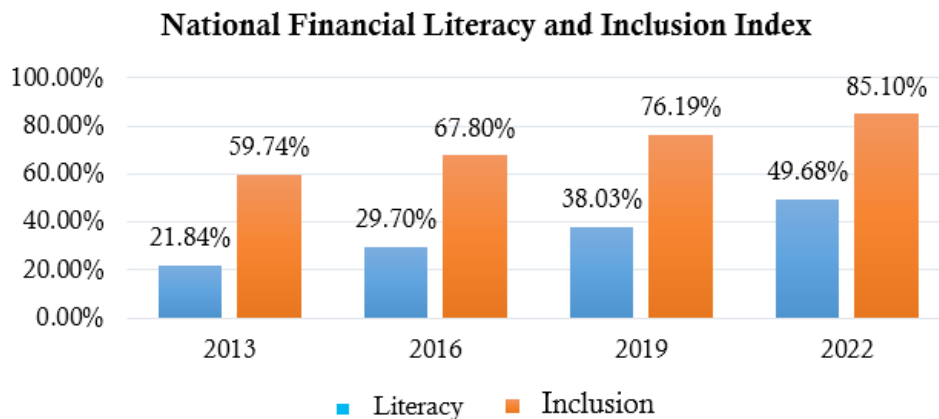


Figure 1. National Financial Literacy Index

Source: OJK SNLIK, 2022

generation is a group of people who have the same historical experience, age, year of birth and place, which has a significant influence on the growth phase. Indonesia is a country with many generations divided into five generations and the grouping is described in Table 1 by year of birth, starting from the generation born in 1946, aged around 75 years, to the current younger generation. The following is the grouping of generations in Indonesia.

Table 1. Generation Grouping in Indonesia

Generation Name	Year of birth
Baby Boomers	1946-1964
Generation X	1965-1980
Millennials	1981-1996
Generation Z	1997-2012
Post Generation Z	2013 - now

Source: bps.go.id, 2020

Therefore, the younger generation as actors in the current era of digital technology must have better financial opportunities and skills to support the development and prosperity of the country's economy by understanding and developing good financial management habits from an early age and helping individuals improve them. to achieve the goal. financial terms. Dedicated to generation Z generasi Z is a generation born in the era of technology or what can be called "iGeneration" always connected to cyberspace. This drives each individual's consumption behavior out of control. According to American Psychiatric Association (2013) social media and have low levels of financial literacy, especially when it comes to personal financial planning, which leads to compulsive behaviors such as overspending and spending, as well as complicating one's financial management. In order not to fall into consumerist behavior, generaytion Z must understand the financial concept known as financial literacy. Financial literacy is a necessity for everyone to avoid financial problems, because one is of-

ten faced with trade-offs, which are situations where one has to sacrifice one of his advantages for another. Financial literacy is often viewed in research as a variable that determines an individual's financial behavior. Many people learn finance just to improve their financial knowledge. This allows them to decide how to spend their money more efficiently. Financial literacy is also closely related to financial management, especially high financial literacy, financial management will be better. Conversely, the lower the financial literacy, the worse the financial management. A good level of financial literacy will have an impact on personal and family future well-being (Gunawan & Syakinah, 2022). Therefore, Irfandi (2020) found that financial literacy affects the financial behavior of accounting education students 2017 and 2018 Semarang State University. These results are in line with Abdullah (2022) which states that financial literacy has a significant effect on financial behavior in generation Z in Medan during the pandemic.

Income is the amount of money earned from the results of efforts and individual performance results (Nirmala, Siti Muntahanah, 2022). Widi Asih et al. (2020) shows that a person can satisfy his needs and desires with income. In general, the higher a person's income, the greater his consumption patterns, which are essentially deviations from healthy financial behavior. Wasti Reviandani (2019) Low-income people instinctively reduce the cost of meeting their daily needs, so they are more likely to be non-consumers and more interested in meeting their basic needs than their own. However, it is difficult for someone with a low income to do saving activities. Unlike high-income people, high-income people tend to form spending habits. They tend to achieve whatever they want and ignore good financial behavior (Alexander & Pamungkas, 2019). Komaria (2020) states that income affects financial management behavior significant.

In addition to financial literacy and income, self-control or self-control is a very important variable, including psychological factors of an individual that influence his

actions in making financial decisions. Self-control is the ability or capacity to modify responses. This allows people to adjust their behavior and not react to the initial reaction. It can suppress unwanted thoughts by focusing attention, delaying to contentment, changing emotions by maintaining a happy mood even if it is not natural all of these can have a huge impact on person's life. According to June P. Tangney, Roy F. Baumeister (2004) people with higher levels of self-control should be able to perform better in different tasks. They are able to prevent or at least, better control annoying temptations, and prevent procrastination, and therefore, use their time more efficiently. In research Irfandi (2020) stated that Self-Control affects the financial behavior of accounting education students in 2017 and 2018 Semarang State University. This is in line with the results of research by (Jeria Tati Darwati, Zulkifli, 2022), that Self Control affects Financial Behavior.

Therefore, it is very important for Generation Z to know and apply the meaning of financial literacy, income and self-control. Based on this, the financial behavior of generation Z is a good case for research by looking at it from the point of view of several sciences, one of which is management science. The goal is to be able to become a generation that is good at managing finances and living more prosperously in the future. Thus, the author intends to conduct a research entitled "The Effect of Financial Literacy, Income and Self Control on the Financial Behavior of Generation Z (Study on the Behavior of Generation Z in Bekasi Regency)".

Financial behavior is considered one of the most important concepts in the financial industry. Many definitions have been given for this concept. According to Nababan and Saldalia (2012) research in (Anita Sari 2015, p. 174), financial behavior refers to how a person handles, manages and uses the financial resources available to them. Financially responsible people usually use the money they have effectively, such as budgeting, saving money, controlling expenses, investing and paying

obligations on time. Susanti (2017) suggests that indicators of financial behavior or good financial behavior are (1) Pay bills on time ie. Make payments for commitments on time; (2) Set a budget for expenditure and consumption, that is, plan the amount of money needed to meet daily needs; (3) Save money ie. Adopt a simple lifestyle to minimize daily expenses and not waste money; (4) Spending control, that is, self-control, not making impulse purchases and not buying too many things; and (5) To invest, that is, invest the money you have now, in the hope of future profits.

Understanding financial literacy is an essential thing that every individual must have in order to lead a financially prosperous life in the future. The definition of financial literacy is "financial literacy is the ability to make informal judgments and make effective decisions about the use and management of money" (Bhushan & Medury, 2013), meaning financial literacy is the ability to make judgments and make judgments. effective decisions about the use and management of money. There are many indicators of financial literacy itself, but not all indicators are created equal and can be applied to such situations. According to Kewal Anastasia Sri (2013) financial literacy indicators can be measured using several indicators, namely: (1) Basic knowledge of personal finance, including an understanding of several things related to personal finance; (2) Save and Borrow, this section contains information related to savings and loans such as : the use of credit cards; (3) Insurance, which contains basic information about insurance and insurance products such as life insurance and car insurance; and (4) Investments: This section contains information about market interest rates, mutual funds and investment risks.

According to the Big Dictionary Indonesian, income is the result of one's efforts. Meanwhile according to income is an appreciation from work over a certain period of time, it can be days, months, or years. Based on the above understanding, the author concludes that income can be interpreted as monetary gain or other income that a person

earns through his actions over a certain period of time. According to the book by Basri 1995, p. 186 in Galih (2022) income indicators are divided into 4 factors: (1) Income from salaries or wages, is a receipt of remuneration from the company for its workforce in the form of money in accordance with an agreement or work agreement or based on government regulations; (2) Income from business, is income generated from a business owned by someone; (3) Income from other households, Income in the form of remittances, gifts, donations, gifts or in the form of inheritance; and (4) Income from other sources, Income from other sources such as rent, interest on savings, devindents, pensi un, and so on.

In meeting all his needs, a consumer has a tendency to consume goods with many choices. Therefore, someone really need Self-Control. Self-control is an individual's ability to regulate, organize, and direct oneself and direct oneself to behaviors that have positive consequences and potentials that the individual can further develop and use throughout his or her life, including facing existing circumstances to the environment (Marsela & Supriatna, 2019). According to Ghufron and Risnawati (2014) indicators to measure self-control variables are (1) Tobe able to control behavior; (2) The ability to control stimuli; (3) The ability to foresee an event or events; (4) Decision-making ability.

H1: Financial literacy (X1) affects the Financial Behavior (Y) of Generation Z in Bekasi Regency.

H2 : Income (X2) affects the Financial Behavior (Y) of Generation Z in Bekasi Regency.

H3 : Self-Control (X3) affects the Financial Behavior (Y) of Generation Z in Bekasi Regency.

METHODS

Analysis Methods

According to stated that data analysis is a process of systematically searching and compiling data that has previously been obtained from all respondents. In this analysis activity can be done by classifying data based on variables and types of repondents, presenting data on each variable studied and then calculating and process it which aims to be able to answer the problem formulation and test the formulation of existing hypotheses. In this study, the data management used was SmartPLS 4.0 Software. The analysis techniques used in the Partial Least Square (PLS) method.

Outer Model Analysis

This analysis is used to ensure that the measuring instrument used can be used as a measuring instrument (valid and reliable).

Table 2. Outer Model Evaluation

Validity and Reliability	Parameter	Rule of Thumb
Validity Covergent	Loading Factor	Model >0.70 value Declared valid The >0.50 and >0.60 values of the model can be tolerated
	Average variance Extracted (AVE)	Model >0.50 value Declared valid
Validity Discriminant	Cros Loading	Model >0.70 value Declared valid
Reliability	Cronbach's alpha	The value of >0.70 model is declared realistic
	Composite Reability	Value >0.70 model Declared Realistic

Sumber: Hair et al., 2017

Table 3. Inner Model Evaluation

Criteria	Rule of Thumb
R-Square	Value >0. 75 models declared robust Value >0. 50 models declared sufficient Value >0. 25 models declared weak
Q-Square	The relevant predictive value (Stone Glesser Value Q square) > 0, then the observation value is good The relevant predictive value (Stone Glesser Value Q square) < 0, then the observation value is not good
Signifikasi (Two tailed)	t-Tabel 1,65 (Significance level 10%) t-Tabel 1,96 (Significance level 5%) t-Tabel 2,58 (Significance level 1%) P Value < 0.5 Artinya berpengaruh H ₁ diterma P Value > 0.5 Artinya berpengaruh H ₀ ditolak

Source: Hair et al., 2017

Inner Model Analysis

This analysis is called the structural model of inner relationships and substantive theory, which provides an overview of the relationship between latent variables based on substantive theory.

RESULTS AND DISCUSSION

Description of Research Results from Test Data

Data processing techniques in this study use the SEM (Structural Equation Modeling) method based on PLS (Partial Least Square) The measurement model in this study consists of a reflective measurement model where the variables of financial literacy (X1), income (X2), self control (X3) and financial behavior (Y) are measured reflectively. In (Hair et al., 20 21), the evaluation of the reflective measurement model consists of Outer Loading > 0. 70, Composite Reability > 0. 70, Cronbach’s Alpha > 0. 70 and Average Variance Extracted (AVE > 0.50) and Cross Loading.

Data Quality Testing Through Assessment of Outer Model Measurement Models

Based on the Table 4, it can be seen that

the value of validity and reliability indicates that all indicators meet the requirements of convergent validity which has a value greater than 0. 70, so that the constructs of all variables are not excluded from the model. This means that all constructs can be said to be valid and meet validity with a loading factor of more than 0. 70, Convergent Validity is also assessed through AVE (Average Variance Extracted). And it can be seen that the AVE value of each construct in the model has a value above 0. 50, This means that this study qualifies the validity of the latter convergent. The combined assessment of external exposure and AVE (Average Variance Extracted) test shows that this study is converging valid and qualified to proceed to the next stage, namely discriminant validity (discriminant validity test) in discriminant validity, seen from the cross-loading value where the result value Such cross-loading has no discriminant validity issues. All indicators have a higher correlation coefficient with each construct than the value of the indicator correlation coefficient in the building blocks in the other columns. Then Cronbach’s alpha and composite reliability values are above 0.70, so it can be said that all variables in this research model have inter-

nal consistency reliability. Based on the data above, it can be concluded that this study has good convergent validity, good discriminant

validity and good internal consistency reliability.

Table 4. Hasil Measurement Models (Outer Loading, Composite Reability, Cronbach’s Alpha dan AVE)

Variable	Measurement Item Indicator	Outer Loading	Cronbach’s Alpha	Composite Reability		AVE	Discriminant Validity
				Composite reliability (rho_a)	Composite reliability (rho_c)		
Financial Literacy	X _{1,1}	0.779	0.937	0.940	0.947	0.640	YES
	X _{1,2}	0.858					
	X _{1,3}	0.761					
	X _{1,4}	0.895					
	X _{1,5}	0.858					
	X _{1,6}	0.811					
	X _{1,7}	0.749					
	X _{1,8}	0.781					
	X _{1,9}	0.755					
	X _{1,10}	0.736					
Income	X _{2, 1}	0.760	0.867	0.869	0.904	0.654	YES
	X _{2,2}	0.759					
	X _{2,3}	0.816					
	X _{2,4}	0.866					
	X _{2,5}	0.838					
Self Control	X _{3, 1}	0.788	0.944	0.949	0.953	0.719	YES
	X _{3,2}	0.868					
	X _{3,3}	0.880					
	X _{3,4}	0.818					
	X _{3,5}	0.868					
	X _{3,6}	0.896					
	X _{3, 7}	0.839					
	X _{3,8}	0.823					

Variable	Measurement Item Indicator	Outer Loading	Cronbach's Alpha	Composite Reability		AVE	Discriminant Validity
				Composite reliability (rho_a)	Composite reliability (rho_c)		
Financial Behavior	Y ₁	0.859	0.965	0.966	0.969	0.742	YES
	Y ₂	0.925					
	Y ₃	0.762					
	Y ₄	0.854					
	Y ₅	0.805					
	Y ₆	0.952					
	Y ₇	0.837					
	Y ₈	0.916					
	Y ₉	0.883					
	Y ₁₀	0.814					
	Y ₁₁	0.850					

Source: Processed primary data, 2023

Inner Model (Structural Model Testing)

Structural model testing is carried out to see the relationship between constructs, the first of which can be seen from the values of R-square, Q-square and Path Coefficient using SmartPLS.

Table 5. R-square Test Results

Variable	R-square	Q-square
Financial Conduct (Y)	0.642	0.451

Source: Processed primary data, 2023

Based on the results of the coefficient of determination analysis in the Table 5, it can be concluded that the R-square value of the influence together or simultaneously of variables X1, X2 and X3 on Y is 0.642, it can be explained that all exogenous constructs (X1, X2 and X3) simultaneously affect Y by 0.642 or 64.2% therefore R-square is above 50% and the predictive value is relevant (Stone Glessner Value Q square) is greater than 0, so the observation value is good and has good structural model relevance. which shows that the effect

of all exogenous constructs X1, X2 and X3 on Y is moderate.

The findings in this study are about the findings of this study on the suitability of previous theories, opinions and research that have been put forward by previous research results and behavior patterns that must be done to overcome these things. Following this, which will be discussed in the analysis of the findings of his study, which is as follows:

H1: The Effect of Financial Literacy on Financial Behavior From the results of the hypothesis testing analysis, it is known that financial literacy on financial behavior has a coefficient path of 0.150 with a statistical value (t-statistic) of $1.098 < 1.96$ and a probability value (p-values) of $0.272 > 0.05$ which means H0 ditolak. With a confidence interval of 95% which lies between -0.076 to 0.473 and financial literacy also has a small influence on the structural level ($f^2 = 0.023$). So, it can be concluded that financial literacy has a negative and insignificant effect on financial behavior in Generation Z in Bekasi Regency. Similar conditions exist in research conducted (Ramadhani, 2019) which states that most ge-

Table 6. Path Coefficient
(Mean, STDEV, T values, p values Direct Influence)

Variable	Original Sample (O)	Sample Mean (S)	Standard Deviation (STDEV)	T Statistics (O/S/STDEV)	p- value	Information
Financial Literacy (X1) -> Financial Behavior (Y)	0.150	0.168	0.137	1.098	0.272	Not significant
Revenue (X2) -> Financial Conduct (Y)	0.276	0.293	0.113	2.449	0.014	Significant
Self Control (X3) -> FINANCIAL Behavior (Y)	0.471	0.435	0.171	2.749	0.006	Significant

Source: Processed primary data, 2023

neration Z accept the understanding of financial literacy only as knowledge and does not guarantee that the knowledge received by generation Z will increase the level of financial literacy of generation Z . So that the financial literacy variable does not affect the increase or decrease in consumptive behavior genergy Z. From these results, it can be concluded that financial literacy is not the only factor that influences financial behavior.

H2: The Effect of Income on Financial Behavior From the results of the analysis of hypothesis testing, itis known that income on financial behavior has a coefficientn path of 0.276 with a statistical value (t-statistic) of 2.449 > 1.96 and probability values (p-values) of 0.014 < 0.05 which means Ha is accepted. With a confidence interval of 9.5% which lies between 0.0 96 to 0. 542. Income has a small influence on structural level (f square = 0.077). So it can be concluded that income has a positive and significant effect on financial behavior in Generasi Z in Bekasi district. Thiscondition is in line with the results of research (Putri & Tasman, 2019) where income (income) has a positive and significant effect on financial behavior. This shows that the income can improve financial behavior in the Z energy area in Bekasi district, where the higher a person’s income level, the more careful they are in using money.

H3: The Effect of Self Control on Fi-

ancial Behavior From the results of the hypothesis testing analysis, it is known that self-control of financial behavior has a path coefficient of 0.471 with a statistical value (t-statistic) of 2. 749 > 1.96 and probability values (p-values) of 0.0 06 < 0.05 which means Ha is accepted. With a confidence interval of 95% which lies between 0.0 80 to 0. 722 and self control also have a medium influence on the structural level (F square = 0. 331). So, it can be concluded that self-control has a significant effect on financial behavior in Generasi Z in Bekasi Regency. This condition is in line with Irfandi (2020) and Idris (2021) self control has a positive and significant effect on financial behavior. This means that the higher the self-control, the better the financial behavior.

CONCLUSION

This study raised the title ”The Effect of Financial Literacy, Income and Self Control on the Financial Behavior of Generation Z (Study on Financial Behavior of Generation Z in Bekasi Regency)”. The number of samples needed in this study was 100 respondents. After conducting a hypothesis test, it can be concluded that the results of this study found that the financial liability variable had a negative and insignificant effect on financial behavior in Generation Z in Bekasi Regency. While in-

come variables and self-control variables have a positive and significant effect on financial behavior in Generation Z in Bekasi district. Generation Z is expected to apply good and correct financial behavior, which is not just following trends but prioritizing what benefits will be obtained. In addition, generation Z is also expected to have good self-control in order to control themselves against unfavorable behaviors.

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