

FINANCIAL SELF-CONTROL IN ACCOUNTING EDUCATION STUDENTS UNIVERSITAS MUHAMMADIYAH SURAKARTA

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Keyword

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Abstract

Financial self-control in students is closely related to daily life, self-control will also affect what can later be useful or detrimental to the student. Like the behavior of self-control over finances that students do well, it will be beneficial for these students such as perceived welfare. Therefore, the objectives of this study are (1) how students control themselves over finances related to their lifestyle every day, (2) awareness through financial self-control will lead students' attitudes and behaviors towards saving culture. The research method used is a case study with data collection techniques through observation, interviews, and documentation. Through objects regarding financial self-control behavior carried out by students on saving behavior, with subjects namely students, peers, and parents. The results of this study (1) The majority of students allocate pocket money obtained for transportation needs, boarding needs, and meals. (2) The majority of students have been equipped by parents regarding financial literacy in the family, so with that the majority of students can apply saving behavior. However, there are some students who cannot do saving behavior with factors such as lack of pocket money given by parents..

INTRODUCTION

Indonesian society has entered an era of evolution, where it can be seen with the opportunities that Indonesian people can do with the support of technology. This technology will later affect people's behavior such as one of which is to make it easier to shop through applications that have been provided via smartphones. By seeing this easy opportunity, usually Indonesian people will fill their time by shopping. This has an effect on how Indonesians manage their money and meet their needs. Financial behavior aims to clarify and increase understanding of a person's thought process, as well as each individual's emotional processes and how much influence they have on the decision-making process (Nasihah, 2019). The what, why, and how of money and investing from a human perspective will generally be explained by financial behaviors related to self-control. In addition, there is a psychological component in financial behavior that affects how well people make financial decisions.

Strömbäck, 2020 One strategy to manage one's finances is to save. A person can set aside a portion of their assets to meet their future needs. However, college students have not developed the habit of saving. As a result, students face complicated financial problems, including a running low monthly amount due to poor personal financial management caused by extravagant lifestyles and consumptive tendencies, slow remittances of parents, and the fact that students have no personal income.

Students still often engage in unnecessary consumption behavior. This behavior is the result of association among students rather than lack of financial literacy on the part of students. Bad financial decisions will have a bad impact and sometimes have a long-term impact. It will be a challenge for college students to decide how to spend their money because of the negative habit of deciding their finances. Basically, because many children are still unable to distinguish between needs and wants (Aswir & Misbah, 2018).

Knowledge of finance can have an impact, but psychological elements such as locus of control can also moderate it. Research courtesy of (Rosa & Listiadi, 2020) this suggests that having a firm understanding of money is essential, but it remains unclear what kind of knowledge will have the greatest impact on the overall financial state of the economy. In addition, each gender will interpret how they should use their money differently. Notably, female college students behave better financially than male college students. In addition, male and female offspring can be affected by the financial circumstances of the parents. In this situation, students from parents with high socioeconomic standing will have the mindset that they can have whatever they want. On the other hand, if a child of a low-income parent will actually save more and be careful with his money management.

People who regularly exercise self-control have higher levels of motivation than those who never exercise it. A person who struggles to manage their actions is a person who rarely uses self-control. When handling money, self-control is very important. College students are more responsible with their money and think twice before making a purchase to curb overspending (Fabiana Meijon Fadul, 2019).

METHOD

The research method used is in the form of case studies that explain the social processes that occur and the experiences of people who make a case (Prihatsanti, 2018). Data collection techniques in this study used observation, interview, and documentation methods. The object of research is in the form of aspects related to student financial self-control on saving behavior, according to (Moore, 2019) stated that the object referred to in the study is the thing that is the center of attention in a study and the intended subject is 2 students, 2 peers, and 2 parents, according to (Hidayat, 2019) explaining that research parameters that can be established with objects, or people to attach research variables.

Each research subject was interviewed related to financial self-control behavior and saving behavior applied by students with data validity tests using triangulation techniques, diligence in the placement process, and analytical conversations with friends. With data analysis techniques through 4 steps of data collection, data reduction, data presentation, and conclusion drawing.

RESULTS

This interview was conducted on six informants consisting of two students and two peers, as well as two parents of students. The information obtained will later explore data regarding a) financial self-control behavior carried out by students on the lifestyle applied daily, b) attitudes and saving behaviors that students can do as a way to manage finances.

Financial Self-Control Carried Out by Students on the Lifestyle That Is Applied Daily

For the first informant said that getting money from parents is very easy, this is a factor that there will be no problems in managing finances, not only relying on pocket money given by parents informants also get money by hosting one of the video snack applications. In addition, the financial expenditure made by informants bought many personal needs including boarding needs, transportation, and food. For another thing, this first informant stated that in everyday life that can often affect his financial management, namely by purchasing items such as makeup and bags, not only that behavior such as hanging out can also affect his expenses. This is also carried out by research conducted by (Safura Azizah, 2020) which explains that the lifestyle carried out

by students will also affect their financial management behavior, the better they are in choosing a lifestyle, the better they will be in managing their finances.

Not much different from the first informant, for the second informant who is his peer also stated that a lot of expenses were spent by buying skincare, makeup, and eating. However, this second informant in getting money only depends on his parents, so if he buys an item he wants it will greatly affect his finances. This will later result in a lack of pocket money that should be up to one month but runs out before the end of the month. This statement is also supported by research conducted by (Kurnia & Hakim, 2021) which argues that students who have low financial self-control will cause bad things in the future for these students. This statement was also confirmed by the second informant who stated that he often felt less about his finances at the end of the month which resulted in the informant having to save frequently in order to be sufficient until the beginning of the month. However, there is something unique about the second informant who states that for the association carried out by the informant does not affect his finances, the informant also rarely interacts with peers on a daily basis and has to stay silent at the boarding house.

For the third informant in making financial expenditures are often spent on personal needs and food, but for this third informant does not stay in class so that his expenses are only spent on the cost of gasoline used to commute from campus. Like the first informant in addition to getting pocket money from parents, this informant also worked side by side to help ease the costs of parents, informants also often worked half the time and sold goods that could be used as extra money and also by working informants also felt very fulfilled with their opinions. This statement is also reinforced by research conducted by (Anisah, 2021) which states that with work experience carried out by students will have a direct influence on financial literacy, so that with direct experience of student finances will be more appropriate in meeting the needs needed daily.

Unlike the third informant, for the fourth informant who is his peer in managing his finances is still lacking, the informant stated that for the pocket money given by his parents is only a little, this is very influential on daily expenses. In the expenses made mostly to buy boarding and food needs, but with only a little pocket money given, informants often borrow money from friends to be able to meet their daily needs. This is also reinforced by research conducted by (Manik & Dalimunthe, 2019) which argues that many parents of students are said to be unable to meet the needs of their children, due to many expenses that must be made by parents ranging from boarding fees, tuition payments, and monthly money. This factor causes less pocket money given by parents to their children and this is also many students who prefer to owe money to their friends because the pocket money given runs out prematurely. And to avoid excessive spending, usually informants also make savings for food money and avoid hanging out and traveling.

In addition, to strengthen the opinion of the informant above who is a student, researchers also interview parents, the role of parents in addition to giving pocket money to their children also provides knowledge about financial management properly so that their children do not make wasteful financial expenditures. Like the fifth informant who is a parent of a student who stated that his child felt enough with the pocket money given once a month and for expenses mostly spent to meet the needs while in the boarding house. The informant also explained that his son also often shopped online such as clothes, bags, and personal necessities, but in the purchases made by his son using his own savings money. Not infrequently his son also asks to buy some desired items but still within reasonable limits. This is also reinforced through research conducted by (Dalim, 2020) which shows that the pocket money given to children will affect the child's consumption level, besides that supervision from parents is also very influential on the expenses made by their children so that the role of parents is also important in the success of financial management in their children.

The sixth informant who is also a parent of a student stated that many expenses made by his son were in buying personal needs and transportation money to travel to campus. In addition, the informant also explained that his son also worked side by side to earn extra money, so far his son

had no obstacles in managing his finances and was also considered sufficient to meet his daily needs. This opinion is also reinforced by researchers conducted by (Nuryana & Rahmawati, 2020) who stated that in addition to getting pocket money from parents, not a few students are looking for ways to be able to make money, such as working. Besides being able to increase pocket money, working students also have another goal, namely to reduce the burden on their parents and seek experience in the world of work.

Saving Attitudes and Behaviors that Students Can Do as One Way to Manage Their Finances

According to the first informant, the current saving behavior is the result of education from his parents, just like children in saving this can also be used for future needs. So that saving by this informant is the first step taken in an attitude of saving money by buying whatever is needed in order to set aside for saving purposes. From the above opinion, it is also strengthened by research conducted by (Murtani, 2019) which explains the role of parents is very important for saving behavior, usually parents will save behavior early. This will be useful for the child which will later become a habit for the future and useful for the child. The purpose of parents pursuing saving is as a form of appreciating money because getting money is very difficult, not only that setting aside this money also requires a difficult struggle therefore children will think again when getting money to spend.

According to the second informant who is a peer also said the same thing that in the family has been taught to set aside pocket money obtained from parents, this habit has been taught by his parents since entering elementary school. Informants are also often invited by their parents directly to the bank, this is applied by their parents so that their children more often carry out saving behavior. The opinion of the second informant also agrees with research conducted by (Rokhani & Nurkhin, 2021) which states that saving at the bank will increase knowledge about finance, as students who now have the influence of modernization, of course, there are many demands that must be mastered. One of them is by introducing saving at the bank with the form of investment. This is also a form of student interest in managing finances effectively.

The third informant stated that saving is very good of course for human survival, because by saving we can invest in ourselves to be able to have our own money reserves. Of course, with this, information has been provided by parents about financial literacy and saving culture, as well as if you want something to buy, informants must set aside money first to buy the desired item. That way, according to informants, they will be more active and enthusiastic to set aside the money, and by buying the desired items through the results of saving, according to the infoman, they will feel more proud when they get it. This is also in agreement with research conducted by (Putra, 2018) which states that parents will be more proud to see their children doing saving behavior, besides that students who do saving behavior will think that their parents do not need to pay for things desired by their children such as children's personal needs.

For the fourth informant who is a peer stated that saving is a solution to manage unexpected money, according to him, saving is mandatory for everyone who is useful as an emergency fund. Saving is also often used by informants to buy goods and also to succeed their targets, in succeeding their targets, informants record their daily financial expenses. This turned out to have been taught by his parents, according to him this behavior was often done by his parents and taught, so I apply it to this day. This opinion is also clarified by findings (Mardiana & Rochmawati, 2020) which say that students are part of the community who are still at the student level and have been given full responsibility for their personal finances from pocket money earned and money from work so that they can set aside some of the money so that they can save

DISCUSSION

Financial Self-Control Behavior Carried Out by Students on Lifestyle Applied Daily

According to (Ramadona & Mamat, 2019) stated that this self-control behavior is closely related to financial management carried out by students on a daily basis. Therefore, it is necessary

to understand that effective financial management will influence decision-making behavior. As students who are able to think critically and carefully in various situations, such as students living in boarding houses, it is necessary for them to engage in financial planning (Nainggolan, 2022). Students must be able to manage pocket money, especially those who live far from parents and must be able to develop financial plans, record various expenses, and make wise decisions in spending pocket money.

a) Student Finance

Researchers conducted interview and observation techniques to obtain data from students based on indicators of financial management behavior. This indicator will later be related to student financial management, from the interview results there are two informants who say they like to shop but can still manage their finances well, one of them is good at making money so they understand how to manage their own finances, and there are also informants who always feel lacking in what they have so that their financial management becomes disrupted and irregular.

Not only that, researchers also propose interviews with parents of students who will later affect the financial management of their children and parents who are the only financial income from students, of course, this will affect the pattern of financial management and expenses made by students every day. Like the first parent resource person who said that his child also had no difficulty in getting money and of course his child was always given direction on financial management so that his child was not wasteful, not much different from the next parent informant who said also expressed the opinion that his child also always planned in advance the expenditure of his child's finances so that it was easier to find out his child's financial management.

With the results obtained based on the source of the informant, the source of pocket money income from the source is mostly obtained from parents. As for some informants who get more pocket money from the gifts of relatives or the results of working this way to meet daily needs. The amount of pocket money given also varies and the period of time varies. As for students who have the results of working and earning income with a nominal value of IDR 250,000 – IDR 300,000 per week. While the majority of other students have incomes in the range of IDR 800,000-IDR 4,000,000 per month. As for the additional pocket money given by his brother, the nominal range is IDR 50,000-IDR 100,000

With this source of income, students can do with pocket money, on average, apply financial management and are more concerned with priority scales and meeting daily needs. The majority of students allocate pocket money earned for transportation needs, boarding needs, and meals, not many students with an average pocket money income can apply saving behavior for the long term, but to ensure funds that are not grievied with the short-term range the majority of students can do it.

b) Behavior Towards Personal Finance and Financial Security

Based on the results of interviews and observations obtained, it was found that the majority of students like to spend the pocket money earned to buy boarding needs and personal needs, not a few students who rarely also buy goods with factors that will later affect the lack of pocket money to meet daily needs. However, there are some students with the activity of buying goods that are carried out does not affect the pocket money that has been given by their parents. For the influence of association on their pocket money, the majority of students are not much affected, this is because they have been equipped with financial literacy and how they manage finances well and wisely. As there are some students who also affect their association due to peer factors, this will later have a major effect on the pocket money obtained, therefore students who influence this association limit excessive spending of pocket money in order to meet their needs.

In other words, it is known that they also rarely waste money to spend goods on less important things, in shopping they also often buy goods that are more concerned with the value of their benefits. It is not uncommon for some students to be more easily influenced by themselves

than invited by their peers to shop, and there are also informants who are easy to be influenced by friends and outsiders in buying behavior and play activities.

College students' attitudes towards personal finance and financial security are important factors that affect their financial well-being. Awareness of the importance of personal financial management and efforts to maintain financial security are the first steps that must be taken by every student. First of all, student behavior towards personal finance involves the ability to create a realistic budget and manage expenses according to the income they have. Students need to recognize the importance of distinguishing between needs and wants, and prioritize spending in order to meet basic needs such as food, shelter, and education.

In addition, students also need to develop saving habits as part of managing their personal finances. By saving regularly, students can build an emergency fund that can be used in urgent situations, such as health needs or job loss. Saving also helps create long-term financial stability and prepare for a better future (Yushita, 2017).

Financial security is also an important focus for students. They need to keep their personal information, such as bank account numbers and credit card data safe, from falling into the wrong hands. In addition, students need to be careful about using credit cards or student loans, by understanding the consequences and responsibilities associated.

Overall, students' attitudes towards personal finance and financial security have a significant impact on their financial well-being. With awareness, understanding, and the right steps, students can develop good habits in managing personal finances and ensure their financial security in the future (Widyaningrum, 2018).

As in research conducted by (Zulaika & Listiadi, 2020) which states that self-control is closely related to financial literacy, which in turn influences one's attitudes and behaviors to achieve well-being. Therefore, those who have a high level of financial literacy are likely to avoid financial problems in the future because they know how to manage their money carefully by choosing saving as a means to improve their future well-being. As explained by (Krisdayanti, 2020) In the results of his research also stated that financial literacy owned by a person also has a significant effect on attitudes and self-control behaviors.

In addition to financial literacy, there is also a significant influence of pocket money on students' financial behavior and attitudes. Having enough pocket money can affect self-control behavior. According to (Bagus Wicaksono & Nuryana, 2020) Those who have sufficient pocket money tend to be extravagant and do not exercise proper self-control over financial expenses. For this reason, those who are used to managing their pocket money well can easily set aside some of their pocket money in the hope that it can become useful savings in the future.

In addition, peers are also a variable that significantly affects student self-control. Like research courtesy (Rosa & Listiadi, 2020) The stated peers referred to in this study are the extent to which their friends influence their financial decisions. During college, students spend most of their time with their peers, through this friendship, they influence each other in financial matters, for example. Good friends are those who exert positive influences, such as refraining from extravagant behavior and favoring the use of items that prioritize their usefulness.

Saving Attitudes and Behaviors that Students Can Do as One Way to Manage Their Finances

Saving behavior is the way individuals handle, manage, and use the funds they have set aside or saved. Financial knowledge and financial literacy are factors that can influence saving behavior, along with financial inclusion, pocket money, and peers. The holistic view of financial socialization recognizes that patterns of interaction between family members influence the formation of financial attitudes, the transmission of financial knowledge, and the growth of financial capabilities. Depending on the quality of the parent-child relationship, the efficacy of parents in promoting these values through the experience of saving may vary as described by (Putra, 2018). The research also explains how Children who view their parents as loving and warm, who regularly spend time with their parents, and who communicate positively with their parents are more likely to adopt their parents' prosocial attitudes towards money.

Regarding students' perceptions of saving behavior, it was found that the majority of students have been taught about saving behavior to their families, financial literacy is considered an important thing to teach to families which will later become provisions for their children to be able to manage their finances properly and wisely. However, not all informants apply saving behavior with several factors such as the lack of pocket money given to meet needs so that they only buy enough goods for their needs and cannot apply saving behavior. However, the informant also has a desire if the expected saving behavior can be done, the informant's desire by doing saving behavior. Most of them are to buy the desired barang, not only that other informants also have a different purpose from the savings, which is to make savings as an emergency fund in case something goes wrong.

Saving is one important way for students to manage their finances. Saving attitudes and behaviors carried out by students can provide long-term benefits and help achieve their financial goals. First of all, college students need to have a positive attitude towards saving. They must realize the importance of saving as a habit that can provide financial security in the future (Pradiningtyas, 2019). By having a positive attitude, students will be more motivated to set aside some of their income for savings. Furthermore, effective saving behavior involves setting priorities in spending. Students need to identify and separate needs and wants. By prioritizing key needs such as education, food, and housing, students can allocate a portion of their income to saving before spending it on less important wants.

In addition, students need to have self-discipline in saving regularly. Creating a monthly budget and setting the amount to be saved each month can help students maintain consistency in saving. By thinking of saving as an obligation, rather than just an option, students can prioritize their savings even if their income is limited (Rey-Ares, 2021). Furthermore, students can also take practical steps to facilitate the saving process. For example, opening a special savings account for saving and taking advantage of automation features provided by banks, such as automatic transfers from paycheck accounts to savings accounts. This can help maintain consistency and comfort in saving. In addition to conventional saving, students can also explore investment options that suit their goals and risk tolerance. Understanding the basics of investing and considering options such as mutual funds or long-term stock investments can help students achieve more significant wealth growth than regular savings. By adopting the right saving attitudes and behaviors, students can build good financial habits and achieve their financial goals, such as paying off debt, setting up an emergency fund, or preparing for a brighter future. Saving money is an important step in managing personal finances and helping students achieve financial stability in the future (Sugiharti, 2019).

Research conducted by Manik & Dalimunthe (2019) also stated that financial literacy in which there are attitudes, knowledge, and financial abilities has a significant effect on saving behavior carried out by students, in addition to research conducted by Nurhayati (2017) which corroborates the evidence that financial literacy has a significant effect on saving behavior by belief, Beliefs about behavior produce attitudes toward behavior, beliefs about norms produce subjective norms, and beliefs about control produce perceived behavioral control. All these factors contribute to the formulation of behavioral intentions. Intention is a conscious goal and motivation of a person to exert effort to perform a behavior. Thus, it will give rise to beliefs about the results of the behavior and evaluate those results, thus influencing attitudes towards the behavior. Later, this behavior will be closely related to financial literacy which discusses saving attitudes and behaviors. Saving is the practice of setting aside money to accumulate a certain amount of purpose funds for future use. Saving behavior is the act of setting aside a portion of one's income to save and use in the future

CONCLUSION

Self-control behavior is an important part for students to have the ability to control their finances effectively. Managing finances well plays an important role in students' daily lives and

can have an impact on their academic success as well as future financial well-being. Financial self-control in students involves the ability to create budgets, manage expenses, and manage limited financial resources. By having good financial self-control, students can avoid excessive debt, financial stress, and financial difficulties that may hinder their progress in studies.

In addition, financial self-control in students also involves the ability to identify reasonable needs and wants, prioritize spending, and develop saving habits. By managing their finances wisely, students can avoid unnecessary impulsive spending and ensure that they have a reserve of funds for urgent or future needs. In conclusion, financial self-control in college students is an important factor that contributes to their academic success and financial well-being. By managing finances effectively, students can avoid financial stress, build good financial habits, and better prepare for their future.

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