

## Analysis of Student Financial Management Behavior



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**ABSTRACT:** The purpose of this study is to see how parental income, lifestyle, and locus of control affect financial management behavior. Active students from the Faculty of Economics and Business at Janabadra University in Yogyakarta, batches VIII, IX, X, and XI, were included in this study. This study's sample size is 100 people, with a 5% chance of being wrong. Data was gathered by distributing online questionnaires via Google Forms. SPSS (Statistical Product and Service Solution) version 25 was used for the analysis. According to the findings of this study, (1) parental income has no effect on student financial management behavior during the Covid-19 pandemic, (2) lifestyle has no effect on student financial management behavior during the Covid-19 pandemic, and (3) locus of control has an effect on student financial management behavior during the Covid-19 pandemic.

**KEYWORDS:** Parental Income, Lifestyle, Locus Of Control, And Financial Management Behavior

### I. INTRODUCTION

Coronavirus Diseases in 2019 (Covid-19) On January 30, 2020, the World Health Organization (WHO) declared Covid-19 a health emergency for citizens worldwide, describing it as an epidemic or a new disease that has never existed among humans. COVID-19 has caused numerous changes in daily life since its initial appearance in March in Indonesia. One of them is for the personal economy. During the COVID-19 pandemic, a person's financial management behavior has changed. Financial management behavior is a person's ability to make decisions by utilizing and managing financial resources [12].

Many people with relatively high incomes face financial difficulties because they lack a good financial management attitude and are irresponsible with their money [13]. According to the Director of the National Research and Innovation Agency, the COVID-19 pandemic provides an excellent opportunity for the government to raise Indonesia's financial literacy index. This is due to changes in people's habits, particularly among students (students), who are increasing their use of smartphones during the Covid-19 pandemic. However, in reality, the COVID-19 pandemic has become a multifaceted case that the world is experiencing, and as a result, the quality of learning for students has decreased [9]. The government's hopes of raising Indonesia's financial literacy index have been hampered by a decline in the quality and interest of students (students) in learning.

Krisna et al. conducted research to support issues related to the decline in Indonesia's financial literacy index. Al, 2010 used descriptive survey and explanatory survey research methods to conduct a survey of Indonesian Education University students. According to the study's findings, 63% of students have low financial literacy. Students, as the younger generation, must pay more attention to scientific needs to increase knowledge in order to properly plan, manage, and save finances (saving).

Furthermore, students' financial behavior is influenced by their parents' earnings. This occurs because many students continue to be unemployed and rely on pocket money from their parents as a source of student income. According to the results of the pre-research survey, as many as 89% of students do not work and 90% rely on their parents' income for student income [2]. During the Covid-19 pandemic, many parents of students faced financial difficulties, such as lower or no income.

Parents' income is defined as money received as a reward for activities in both the formal and informal sectors for one month in rupiah [1]. Salary and commissions are the two main sources of income. Reduced parental income or parental income will mostly affect children's income. During the Covid-19 pandemic, students studied online, which meant that many students did not receive pocket money from their parents, limiting student financial management due to limited income to be allocated. As a result, the income received from parents as a student must be properly allocated in order for financial management to function properly.

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Students are known as the consumptive and lifestyle-oriented young generation, which means that students tend to pursue pleasure with all their efforts, including causing problems that they are not directly aware of. However, the Covid-19 pandemic has altered student lifestyles. This occurred because, during the pandemic, many campuses implemented distance learning, resulting in students studying online, and student lifestyles became more digitally oriented as a result of social distancing provisions, which forced students to reduce their activities outside the home to seek pleasure because there was no income allocated for them. Apart from that, it is influenced by the culture of the millennial generation, which frequently follows fashion trends that never stop and makes purchases online, especially during the Covid-19 period, which keeps students at home and encourages students to be active in cyberspace [4].

According to a survey conducted by Lidwin (2020), as quoted by SEA Insights [5], 59% of respondents wanted to increase or save for an emergency situation during the pandemic. Respondents are also wiser in how they spend their money, with as much as 57% using it to buy items that are only needed in everyday life, and as many as 51% switching to online shopping because it is considered easier and more practical. Given the lifestyle changes that occurred during the Covid-19 pandemic, students should be more cautious when purchasing necessities to avoid financial difficulties.

To avoid engaging in excessive spending during the COVID-19 pandemic, students must adopt a financial management mindset. However, many students use their resources at their leisure, without planning ahead of time or budgeting. As a result, their financial use is uncontrollable. They frequently ignore future interests [5]. To be able to manage finances wisely, it takes more than just a financial management attitude; it also requires control from everyone. The ability to automatically control and suppress behavior, drives, sentiments, or the desire to direct behavior is referred to as locus of control [6].

Based on this background, the researcher is interested in conducting additional research with the title: Behavioral Analysis of Student Financial Management at the Faculty of Economics and Business, Janabadra University during the Covid-19 Pandemic.

## II. LITERATURE REVIEW

A person's ability to (plan, budget, check, manage, control, search, and save) daily financial funds is referred to as financial management behavior [1]. Managing finances is a personal responsibility in order to avoid financial problems. The way a person uses his money for important needs first reveals his financial management behavior. Setting spending budget limits is essential in financial management so that the money owned can meet personal needs [2].

Parental income (Parental income) is the amount of money that parents receive on a regular basis from salaries, bonuses, or other earnings from running a business [3]. The income earned by parents from work (business) is used to meet the needs of the family. Personal income, also known as "profit before tax," is used to calculate individual gross profit after tax [1]. Income is one indicator used to assess people's well-being.

Lifestyle is a type of everyday behavior that is influenced by external factors. Nirmala et al., 2020 define lifestyle as a person's consumption pattern as a waste of time and money [2]. A person's financial behavior will be influenced by a consumptive lifestyle because they seek self-gratification by spending money and services that they want to consume.

Rotter, a social learning theorist, pioneered the concept of locus of control. [4] defines locus of control as a person's perspective on an event, whether he believes he has control over the behavior that occurs to him. [5] first proposed the concept of Locus of Control, which [6] based on the Social Learning Theory approach. According to Rotter [7], the concept of locus of control is part of Social Learning Theory, which deals with personality and general expectations about the factors that influence the success of praise and punishment in one's life.

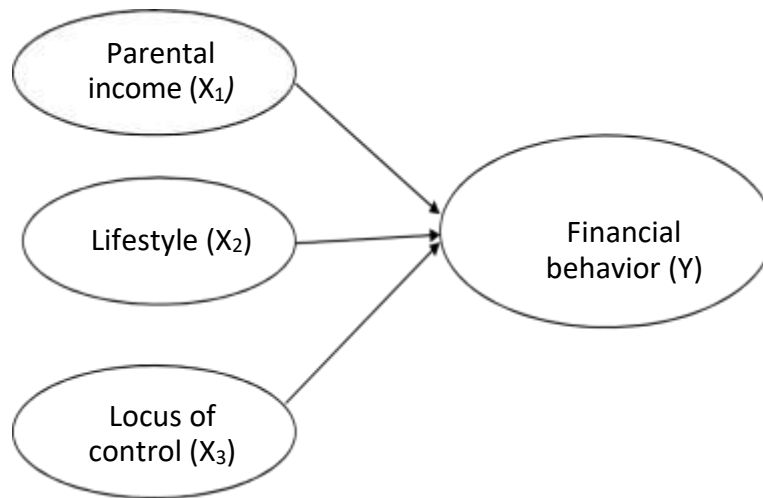
### 1. Empirical Study

- [2] published a study titled Analysis of student financial management behavior during the Covid-19 pandemic.
- [8] have conducted research with the title "The effect of financial literacy, parent income, and hedonism on student financial management during the Covid-19 pandemic".
- [9] conducted research titled 'Financial literacy, lifestyle, locus of control, and parental income on student financial behavior'.
- [10] conducted research titled 'The Influence of Financial Knowledge, Peers, and Parental Income on Financial Behavior with Self-Control as Moderation'.
- [11] conducted research titled 'Analysis of generation Z financial behavior in UPN Veteran Jakarta students during a pandemic'.
- [12] conducted research titled 'The effect of financial attitude, financial knowledge, and parental income on financial management behavior'.

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7. [13] conducted research with the title 'The effect of internal locus of control and student financial literacy income'.
8. [14] have conducted research with the title "The effect of parental income on the financial behavior of FE UNP Economics Education students".

### 2. Conceptual Framework



### III. RESEARCH METHODS

In this study, the independent variable is student financial management behavior, which is measured using indicators of financial planning, financial control, financial management, and activities to compare prices to meet daily needs. The independent variables in this study are as follows: (1) Parental Income, which is measured through indicators of parental salaries and parental commissions; (2) Lifestyle, which is measured through indicators of interest, activity, and opinion; and (3) Locus of Control, which is measured through indicators of financial control, decision-making ability, and one's role in controlling daily finances.

With a total of 1,602 students for the 2021/2022 academic year, the population in this study was active students of the Faculty of Economics and Business, Janabadra University, Yogyakarta. The side probability technique was used in this study, which means that every member of the population has the same chance of being chosen as a sample (Sugiarto, p. 141). As a result, the sample size in this study was 100 people drawn from a subset of the population using the slovin formula.

The primary data used is quantitative. Quantitative research is research that focuses on putting theories to the test by numerically measuring research variables and statistically analyzing data (Sugiarto, 2017: 14). According to (Sugiarto, p. 178), primary data is information obtained from the first source, which can be individuals or organizations.

In this study, data was collected using a questionnaire created with Google Forms or online media that was distributed to respondents. According to (Sugiarto, 2017: 185), data collection using a questionnaire technique is a data collection technique that can be carried out even in the absence of researchers. The results of data processing with a computer are then processed by a specific program and issued. The analysis technique used in this study is multiple linear regression with the SPSS (Statistical Product and Service Solution) version 25 program.

The dependent and independent variables are measured in this study using a Likert scale. The Likert scale is used to measure respondents' agreement or disagreement with each question asked, according to (Sugiarto, 2017: 244). Only four levels of the scale were used in this study: (1) Strongly Agree with a score of 1, (2) Agree with a score of 2, (3) Disagree with a score of 3, and (4) Strongly Disagree with a score of 4.

Multiple regression analysis tests, descriptive analysis, instrument tests, classical assumption tests, and hypothesis tests comprised of t tests were used to process research data.

### IV. DISCUSSION

Based on a questionnaire distributed to 100 students from the Faculty of Economics and Business at Janabadra University in Yogyakarta. The following are the characteristics of the 100 respondents:

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**Table 1. Characteristics of Respondents**

Jenis Kelamin	Frekuensi	Persentase
Laki-Laki	45	45%
Perempuan	55	55%
Total	100	100%
Usia		
18 - 20 Tahun	33	33%
21 - 24 Tahun	47	47%
25 - 27 Tahun	10	10%
28 - 30 Tahun	10	10%
Total	100	100%
Program Studi		
S1 Ekonomi Manajemen	52	52%
S1 Akutansi	29	29%
S1 Ekonomi Pembangunan	19	19%
Total	100	100%

Tahun Akademik		
2018	29	29%
2019	25	25%
2020	31	31%
2021	15	15%
Total	100	100%
Uang saku/Bulan		
< 1 jt	27	27%
Antara 1 jt - 2 jt	70	70%
> 2 jt - 3 jt	3	3%
Total	100	100%
Pengeluaran/Bulan		
< 500 k	14	14%
Antara 500 k - 1jt	81	81%
> 1 jt - 2 jt	5	5%
Total	100	100%

Source: SPSS Output (data processed, 2022)

According to the data in the table above, there were 45 male respondents with a percentage of 45% and 55 female respondents with a percentage of 55%. The majority of respondents in this study were between the ages of 21 and 24. According to the study program, the majority of respondents in this study were Bachelor of Management study programs, with 52 respondents representing 52% of the total. According to the Academic Year, the majority of respondents in this study were students for the 2018 academic year, namely 29 or 29%. And as many as 15 or 15% of small respondents are expected in the 2021 school year.

Based on monthly allowances, it can be seen that the majority of respondents are students with monthly allowances ranging from 1 million to 2 million, as much as 70 or 70%. Based on monthly expenditure, it can be seen that the majority of respondents are students, with a total expenditure of 500 k - 1 million as much as 81 or 81%.

The collected respondent data is then processed to determine its quality using an instrument test that includes a validity test, on the validity test of the variables Y, variables X1, X2, and X3, indicating that each of the questions asked is valid. This is demonstrated by the value of r count r table. With a total of 100 data (N = 100), the r table yields 0.195. The reliability test is then used to determine whether the instruments in the questionnaire can be trusted. A questionnaire is said to be reliable if its Cronbach's Alpha value is greater than 0.70. (Sugianto, 2017: 212). The reliability test results are shown in the table below:

**Table 2. Reliability Test Results for Variable Y**

Variabel	Cronbach's Alpha	Kriteria N	Keterangan
Perilaku Manajemen Keuangan Y	0.829	,70	Reliabel
<i>Parental Income X1</i>	0.78	,70	Reliabel
Gaya Hidup X2	0.871	,70	Reliabel
<i>Locus of control X3</i>	0.847	,70	Reliabel

Source: SPSS Output (data processed, 2022)

Table 2 above shows Cronbach's Alpha values greater than 70, indicating that the variables Y, X1, X2, and X3 are reliable.

The classic assumption test on normality calculations can be performed using the Normal P-P Plot of Regression Standardized Residual and Kolmogrov Smirnov graphic tests. The data is said to be normal on the Normal P-P Plot of Regression Standardized Residual chart test because the distribution of points is around the diagonal line, and on the Kolmogrov Smirnov test because Asymp sig. (2-tailed) of 0.200 > 0.05. The tolerance for parental income (X1), lifestyle (X2), and locus of control (X3) test results show that multicollinearity does not occur in all variables. This is demonstrated by acquiring a tolerance value greater than 0.10, which is the same as a VIF value of 10. Furthermore, the heteroscedasticity test indicates that there is no heteroscedasticity in the regression model in this study, as evidenced by the scatterplot graph, in which the points are distributed randomly above, around, and below the zeros in a specific pattern.

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### Multiple Linear Regression Analysis

The purpose of multiple linear regression is to investigate the effect of the independent variables, which are parental income (X1), lifestyle (X2), and locus of control (X3), on the dependent variable/response, which is financial management behavior (Y). The results of multiple linear regression analysis are as follows:

**Table 3. Hasil Analisis Regresi Linier Berganda**

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients	
	B	Std. Error
1 (Constant)	8.021	2.092
Parental income X1	.118	.111
Gaya Hidup X2	.097	.055
Locus of Control X3	.754	.096

a. Dependent Variable: Total\_Y

Sumber : output SPSS (data diolah,2022)

According to table 3, the multiple regression equation is as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$Y = 8,021 + 0,118X_1 + 0,097X_2 + 0,754X_3$$

The multiple linear regression equation above leads to the following conclusions:

#### 1. Constant (a) = 8.021

The constant value in the above equation is 8.021 (positive), indicating a unidirectional influence between the independent variable and the dependent variable. This demonstrates that if the value of parental income (X1), lifestyle (X2), and locus of control (X3) remain constant or equal to zero, then financial management behavior equals 8.021.

#### 2. Parental income (X1) coefficient value = 0.118

The regression coefficient is positive, which means that if parental income (X1) rises by 1%, financial management behavior rises by 0.118, assuming all other variables remain constant. The positive sign indicates that there is a one-way influence between the independent and dependent variables.

#### 3. The lifestyle coefficient (X2) is 0.097.

The regression coefficient is positive, indicating that if lifestyle (X2) increases by 1%, financial management behavior will increase by 0.097 assuming all other variables remain constant. The positive sign indicates a one-way influence between the independent and dependent variables.

#### 4. Locus of control coefficient value (X3) = 0.754

The regression coefficient is positive, indicating that the locus of control (X3) has increased by 1%, implying that financial management behavior will increase by 0.754 if all other variables remain constant. The positive sign indicates a one-way influence between the independent and dependent variables.

#### t test

The t-statistic test was used to determine whether there is a significant effect of parental income (X1), lifestyle (X2), and locus of control (X3) on financial management behavior (Y). The following table shows the t test results:

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Table 4. T test

Model		Coefficients <sup>a</sup>				t	Sig.	Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	Beta			Tolerance	V
		B	Std. Error						
1	(Constant)	8.021	2.092			3.835	.000		
	Parental income X1	.118	.111	.081		1.065	.290	.921	1.
	Gaya Hidup X2	.097	.055	.138		1.780	.078	.891	1.
	Locus of Control X3	.754	.096	.615		7.822	.000	.864	1.

a. Dependent Variable: Total\_Y

According to table 4, the test results of the parental income variable with financial management behavior show a t count value of 1.065 t table 1.985 and a significant value of 0.290 0.05, implying that hypothesis one (H1), "parental income influences behavior student financial management during the Covid-19 pandemic," is not proven. That is, parental income has no effect on student financial management behavior (H1 is rejected).

The test results for the lifestyle variable with financial management behavior show a t-count value of 1.780, a t-table value of 1.985, and a significance of 0.078 0.05, indicating that hypothesis two (H2) "lifestyle influences student financial management behavior during the Covid-19 pandemic" is not supported. This means that student financial management behavior is unaffected by lifestyle (H2 is rejected).

The test results for the locus of control variable with financial management behavior show a t count value of 7.822 t table 1.985 and a significance of 0.000 0.05, proving the third hypothesis (H3) "locus of control influences student financial management behavior during the co- 19". This means that students' financial management behavior is influenced by their locus of control (H3 is accepted).

The following findings are based on data tests regarding parental income, lifestyle, and locus of control on financial management behavior:

### Parental Income and Financial Management Behavior

According to the study's findings, parental income has no effect on financial management behavior. The t test results show a value of t count 1.065 t table 1.985 and is significant at 0.290 0.05, indicating that parental income has no significant effect on financial management behavior, or in other words, H0 is accepted and H1 is rejected.

According to the findings of the study, the rejection of this hypothesis means that the amount of parental income has no effect on the allowance received by students and has no effect on the behavior of students at the Faculty of Economics and Business, Janabadra University, Yogyakarta in conducting financial management during the Covid-19 pandemic. During the Covid-19 pandemic, students with monthly allowances ranging from 1,000,000 to 2,000,000 were 70%. As a result, it can be concluded that the less pocket money students or children receive from their parents, the better their financial management, because students will allocate sufficient money to needs that are deemed important first. This study's findings are consistent with those of Nurul [8] and [12], who found that parental income has no effect on financial behavior.

### Lifestyle Influence on Financial Management Behavior

The findings revealed that lifestyle factors had no effect on financial management behavior. This is supported by the t test results, which show t count 1.780 t table 1.985 and a significance of 0.078 0.05, indicating that lifestyle has no significant effect on financial management behavior, or in other words H0 is accepted and H2 is rejected.

Based on the findings, the rejection of this hypothesis implies that lifestyle has no effect on the financial management behavior of students at the Faculty of Economics and Business, Janabadra University, Yogyakarta, during the Covid-19 pandemic. A good financial management lifestyle will help students avoid financial problems. This study's findings differ from those of Nuraeni Ritakumalasari (2021) and Syifa Nur'Aini et al (2021), who found that lifestyle has a significant impact on financial management behavior.

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### The Influence of Locus of Control on Financial Management Behavior

The study's findings show that the locus of control variable influences financial management behavior. The t test results show that locus of control has a significant effect on financial management behavior, with t count 7.822 t table 1.985 and a significance of 0.000 0.05, indicating that H0 is rejected and H3 is accepted.

According to the research findings, acceptance of this hypothesis means that the higher a person's locus of control, the more organized the financial management behavior of students at the Faculty of Economics and Business, Janabadra University, Yogyakarta during the Covid-19 pandemic. This means that during the Covid-19 pandemic, students' locus of control shifted to controlling their finances and spending on non-essential items. Based on the findings of this study, it can be concluded that students at the Faculty of Economics and Business, Janabadra University, Yogyakarta, have a strong locus of control over their personal finances and do not overspend on non-essentials during the pandemic. This study's findings are consistent with the findings of Nuraeni Ritakumalasari (2021), [10], and [13], who found that locus of control has a significant impact on financial management behavior.

### CONCLUSIONS

Based on the findings of research analysis and hypothesis testing using the SPSS 25 program, this paper examines the financial management behavior of students at Janabadra University's Faculty of Economics and Business during the Covid-19 pandemic. As a result, the following conclusions can be drawn:

1. During the Covid-19 pandemic, parental income had no effect on the financial management behaviors of students at Janabadra University's Faculty of Economics and Business. This is indicated by the t test results, which show t count 1.065 t table 1.985 and significant 0.290 0.05, indicating that H1 is rejected.

This study's findings are consistent with those of Nurul [8] and [12], who found that parental income has no effect on financial behavior.

2. During the Covid-19 pandemic, lifestyle had no impact on the financial management behavior of students at Janabadra University's Faculty of Economics and Business. The t test results show a value of t count 1.780 t table 1.985 and a significance of 0.078 0.05 05, indicating that H2 is rejected.

This study's findings differ from those of Nuraeni Ritakumalasari (2021) and Syifa Nur'Aini et al (2021), who found that lifestyle has a significant impact on financial management behavior.

3. During the Covid-19 pandemic, students at Janabadra University's Faculty of Economics and Business's locus of control influenced their financial management behavior. The t test results show t count 7.822 t table 1.985 and a significance of 0.000 0.05, indicating that H3 is accepted.

The findings of this study are consistent with the findings of Nuraeni Ritakumalasari (2021), Syifa Nur'Aini et al (2021), and [13], who found that locus of control has a significant effect on financial management behavior.

### LIMITATIONS

The following limitations apply to this study:

1. Because this study was limited to students from the Faculty of Economics and Business at Janabadra University, the findings of the data collection were not generalized to other faculties.
2. This study analyzes financial management behavior using parental income, lifestyle, and locus of control variables. The presence of limitations in the use of this variable may result in an incomplete picture of the factors influencing student financial management behavior.
3. Researchers cannot know the respondents' honesty and sincerity in answering each item of the distributed questionnaire questions.

### SUGGESTION

Based on the findings of this study, the following recommendations can be made to improve results:

1. This research recommends that universities provide facilities to improve student financial literacy, so that more activities aimed at opening students' eyes to the importance of financial management in the present and future are carried out.
2. It is also suggested that this research be expanded to further develop the variables used. Furthermore, the research object should include students from other faculties as well as students from the faculties of economics and business so that the results are more comprehensive.
3. It is expected that students can control or reduce excessive consumption based on the findings of research related to

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lifestyles that have no effect on the financial management behavior of students at Janabadra University, Yogyakarta. A good financial management lifestyle will help students avoid financial problems.

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