

Linking Financial Literacy, Attitudes, and Lifestyle to Financial Management Behavior: A Study on Jambi's Tax Agency Employees

Hana Tamara Putri, Adam Zarian Syahputra, Fadil Iskandar, Pantun Bukit

Corresponding Email : hana.tamara.putri@unbari.ac.id

Batanghari University, Faculty of Economic, Management Program, Jambi City

Background: There are numerous previous studies on financial management behavior, with various influencing variables. This study aims to reanalyze the influence of financial literacy, financial attitudes, and Lifestyle on financial management behavior. Furthermore, this study focuses on employees at the Jambi City Regional Development Planning Agency (BPPRD) in 2025.

Objectives: 1. To describe the picture of Financial Literacy, Financial Attitude, Lifestyle, and Financial Management Behavior of BPPRD Employees in Jambi City. 2. To find out and analyze the influence of Financial Literacy, Financial Attitude, and Lifestyle simultaneously on Financial Management Behavior of BPPRD Employees in Jambi City. 3. To analyze the influence of Financial Literacy on Financial Management Behavior of BPPRD Employees in Jambi City. 4. To analyze the influence of Financial Attitude on Financial Management Behavior of BPPRD Employees in Jambi City. 5. To analyze the influence of Lifestyle on the Financial Management Behavior of BPPRD Employees in Jambi City.

Method: This descriptive research uses a survey method (questionnaire). This study used a questionnaire using a Likert scale. In a Likert scale, the variables to be measured are broken down into dimensions, which are then broken down into measurable indicators. Ultimately, these measurable indicators can serve as a benchmark for creating an instrument. Each answer is linked to a statement or verbalized support for an attitude. Activities in data analysis include grouping data based on variables and respondent types, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer the problem formulation, and performing calculations to test the proposed hypotheses. Data analysis techniques in quantitative research use statistics. In this study, the author used a descriptive analysis method.

Results: The results of the multiple linear regression analysis can be obtained as coefficients for the independent variables = $X_1: 0.403$, $X_2: 0.105$, $X_3: 0.111$, constant of 10670.826, so that the multiple linear regression equation model with the panel data obtained is: $Y = 10670.826 + 0.403 X_1 + 0.105 X_2 + 0.111 X_3 + e$

The multiple linear regression equation can be interpreted as The constant of 10670.826 means that if Financial Literacy, Financial Attitude, and Lifestyle are assumed to be = 0, then Financial Management Behavior has a constant value of 10670.826.2. The regression coefficient for Financial Literacy is 0.403, indicating that Financial Literacy positively affects Financial Management Behavior. The regression results indicate that increasing Financial Literacy will increase Financial Management Behavior by 0.403.3. The regression coefficient 0.105 for Financial Attitude indicates that Financial Attitude positively affects Financial Management Behavior. The results indicate that with an increase in Lifestyle, there will be a positive effect on Financial Management Behavior.

Increase Financial Management Behavior by 0.105.4. The regression coefficient of Lifestyle is 0.111, indicating that Financial Attitude positively affects Financial Management Behavior. This indicates that increasing Financial Attitude will increase Financial Management Behavior by 0.111.

Conclusion: Based on the results of the descriptive analysis of employee Financial Literacy, it is in the "good" category with a total score of 8,268, respondents' Financial Attitudes are in the "agree" category with a total score of 6,362, respondents' Lifestyle is also classified as "High" with a total score of 6,361, Financial Management Behavior is considered "good" with an average score of 6,166. There is a positive/significant influence of financial literacy, financial attitudes, and Lifestyle on the financial management behavior of Jambi City Regional Tax and Retribution Management Agency employees. Partially, there is a significant influence between financial literacy on financial management behavior of employees of the Jambi City Regional Tax and Retribution Management Agency, there is no significant influence between financial attitudes on financial management behavior of employees of the Jambi City Regional Tax and Retribution Management Agency, there is no significant influence between Lifestyle on financial management behavior of employees of the Jambi City Regional Tax and Retribution Management Agency.

SAYKEY:

Financial Literacy, Financial Attitude, Lifestyle, and Financial Management Behavior

Introduction

Background

People with basic financial knowledge and financial management skills can effectively manage their resources for daily life. Needs, lifestyles, and consumerism can make some people unaware that they have been spending money without recalculating. Currently, one of the most discussed issues is financial behavior. Individuals often have sufficient income but experience financial problems influenced by irresponsible financial behavior. Financial behavior is an individual's ability to manage (planning, budgeting, auditing, managing, controlling, disbursing, and storing) daily finances (Kholilah & Iramani, 2013). The phenomenon of financial behavior among society is related to changing consumption behavior caused by the increasingly growing and developing era, especially technology and information, which is often found in society in fulfilling its needs. To obtain goods and services driven by certain motives.

This research was conducted at the Jambi City Regional Tax and Retribution Management Agency (BPPRD) because this institution is a government agency that plays a crucial role in regional financial management. Employees at the BPPRD play a strategic role in carrying out tax and retribution functions, which directly impact regional revenue. Therefore, the personal financial management of BPPRD employees is an interesting topic, considering that their financial literacy, financial attitudes, and Lifestyle can influence their overall financial management behavior.

Many previous studies on financial management behavior have examined various variables that influence it. Variables influencing financial management behavior include Financial Literacy, Financial Attitudes, and Lifestyle. Overall, the combination of financial literacy, financial attitudes, and Lifestyle influences employees' financial management behavior. Despite a strong foundation in financial literacy and attitudes, lifestyle challenges can still impact financial management behavior. Numerous previous studies have examined financial management behavior with various influencing variables. This study aims to reanalyze the influence of financial literacy, financial attitudes, and Lifestyle on financial management behavior. Furthermore, this study focuses on the Regional Development Planning Agency (BPPRD) employees in Jambi City.

Research Formulation

The main problems of the research can be detailed as follows:

1. What is the Picture of Financial Literacy, Financial Attitudes, Lifestyle, and Financial Management Behavior of BPPRD Employees in Jambi City?
2. How do Financial Literacy, Financial Attitudes, and Lifestyle simultaneously influence the Financial Management Behavior of Jambi City BPPRD Employees?
3. How does Financial Literacy influence the Financial Management Behavior of Jambi City BPPRD Employees?
4. How does Financial Attitude Influence the Financial Management Behavior of Jambi City BPPRD Employees?
5. How does Lifestyle Influence the Financial Management Behavior of Jambi City BPPRD Employees?

Research purposes

Based on the problem formulation above, the objectives to be achieved from this research are:

1. To describe the picture of financial literacy, financial attitudes, Lifestyle, and financial management behavior of BPPRD employees in Jambi City.
2. To determine and analyze the influence of financial literacy, financial attitudes, and Lifestyle simultaneously on the financial management behavior of BPPRD employees in Jambi City.

3. To analyze the influence of Financial Literacy on the Financial Management Behavior of BPPRD Employees in Jambi City.
4. To analyze the influence of Financial Attitudes on the Financial Management Behavior of BPPRD Employees in Jambi City.
5. To analyze the influence of Lifestyle on the financial management behavior of BPPRD Jambi City employees.

Research methods

Data Types and Sources

The type of data in this study is primary data that can be obtained in various ways, such as interviews, respondents filling out questionnaires, or written statements. The data used in this study are primary in questionnaires and secondary data, namely, the number of employees of the Jambi City BPPRD. Data sources were obtained from the Personnel Section of the Jambi City BPPRD and all employees of the Jambi City BPPRD through interviews, surveys, questionnaires, and observations.

Method of collecting data

The data collection method used in this study is a questionnaire, which is a data collection technique that gives respondents a set of written questions or statements to answer. This study uses a questionnaire using a Likert scale. In a Likert scale, the variables to be measured are described as dimensions, and dimensions are described as indicators that are measured. Finally, these measurable indicators can be used as a benchmark for creating instruments. Each answer is connected with a statement or support for attitudes expressed in words.

Population and Sample

In research, the population refers to all elements/members of a region that is the research target or the whole (universe) of the research object. Viewed from the complexity of the population object, the population can be divided into homogeneous populations (all individuals who are members of the population have relatively the same characteristics between one and another and have the characteristic that there are no differences in test results from different population test numbers) and heterogeneous populations (all individuals who are members of the population have relatively individual characteristics and these characteristics differentiate between individual members of the population from one another).

Thus, the population can be interpreted as the entire object used in the research. The population in this research is employees at the Regional Tax and Retribution Management Agency of Jambi City, with 107 employees.

The sample determination in this study used the census/total sampling technique, a sampling technique in which all population members are sampled. Therefore, the sample used in this study was all employees at the Jambi City Regional Tax and Retribution Management Agency, with a total sample of 107 employees.

Data Analysis Methods

Activities in data analysis include grouping data based on variables and respondent types, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer the problem formulation, and performing calculations to test the proposed hypothesis. Data analysis techniques in quantitative research use statistics. In this study, the author used a descriptive analysis method. Descriptive statistics are statistical data used to analyze data by describing or depicting the collected data as it is, without intending to draw conclusions that apply to the public or generalize.

Descriptive Analysis

Descriptive research aims to provide or describe a current situation or phenomenon using scientific procedures to address actual problems. Assigning values to variables is called the scaling method. In this study, the author used a questionnaire with a Likert scale. The Likert scale measures an individual or group's attitudes, opinions, and perceptions regarding social phenomena.

Analysis Tools

Instrument Test

The instrument used in this study was a questionnaire containing questions using a Likert scale. The questions in the questionnaire were arranged based on indicators from existing research variables. An independent variable is a variable that explains or influences another variable. This study's dependent variables were Financial Literacy, Financial Attitude, and Lifestyle (X). The dependent variable is a variable explained or influenced by the independent variable. This study's dependent variable was Financial Management Behavior (Y). The instrument testing in this study consisted of Validity Testing and Reliability Testing.

Multiple linear regression

Regression analysis is a tool that measures relationships that include one independent variable with one dependent variable and the relationship between two or more variables (Ghozali, 2018). Regression analysis is also used to determine the pattern of changes in the value of a variable (dependent variable) caused by another variable (independent variable). With Financial Management Behavior as the dependent variable (bound) and Financial Literacy, Financial Attitude, and Lifestyle as independent variables (free), the multiple linear regression equation according to Syekh (2011) can be written as follows: $Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$

Hypothesis Testing

Hypothesis testing in this study was conducted using the F-test and t-test. The F-test was conducted to test the effect of the independent variables on the dependent variable. The t-test was conducted to examine the effect of the independent variables, partially or individually, on the dependent variable.

Results

Descriptive Analysis of Research Variables

The results of the overall summary of respondents' answers based on the assessment scores for the Financial Literacy variable for employees at the Jambi City BPPRD are as follows:

Table 1
Summary Results of Respondents' Answers to Financial Literacy Variables

No.	Dimensions	Score	Information
A. Basic Financial Knowledge			
1	I have a good understanding of basic financial concepts.	445	Good
2	I have a good understanding of the importance of controlling expenses.	455	Very good
3	I have a good understanding of different sources of income.	434	Good
4	I understand the difference between savings and investments.	450	Good
5	I have a good knowledge of the concept of the value of money	450	Good
B. Savings			
1	I have a good understanding of the importance of saving.	470	Very good
2	I have good knowledge of the types of savings products	388	Good
3	I have a good understanding of how to determine savings goals.	386	Good
4	I have good knowledge of how to make a monthly budget for a savings plan	432	Good
5	I have good knowledge of tools or applications to help manage savings.	413	Good
C. Insurance			
1	I have a good understanding of insurance concepts.	424	Good
2	I have a good understanding of the benefits of health insurance.	445	Good
3	I have good knowledge of types of insurance	458	Very good
4	I have an understanding of screening and selecting insurance providers.	400	Good

5	I have a good knowledge of the claim submission process for my insurance.	393	Good
D. Investment			
1	I have a good understanding of investment concepts.	373	Good
2	I have a good understanding of what stocks are and how to buy them.	348	Not good
3	I have a good understanding of the risks and returns on investments.	370	Good
4	I have good knowledge of the types of investment instruments.	368	Good
5	I have good knowledge of how to view my investment performance	366	Good
Total		8,268	Good

Source: Primary Data (Questionnaire)

The results of the summary of respondents' answers as a whole based on the assessment scores for the Financial Attitude variable for employees at the Jambi City BPPRD are as follows:

Table 2
Summary Results of Respondents' Answers to Financial Attitude Variables

No.	Dimensions	Score	Information
A. Saving			
1	Saving is important for future financial security.	424	Agree
2	I have a commitment to be disciplined in saving regularly.	431	Agree
3	Having a separate savings account for emergency funds is important.	410	Agree
4	Choosing to save in the form of term deposits will earn higher interest.	368	Agree
5	I commit to achieving the target monthly savings that must be achieved every month.	413	Agree
B. Budget			
1	Having a monthly budget is important to manage my income and expenses.	433	Agree
2	I must divide my income into needs, wants, and savings in budgeting.	427	Agree
3	Preparing an annual budget is helpful for expenses such as insurance and taxes.	435	Agree
4	I must regularly compare my planned budget with my monthly expenses to evaluate my spending habits.	419	Agree
5	Setting monthly spending limits for desire categories such as entertainment and recreation is important in budgeting.	439	Agree
C. Save			
1	Having a savings plan can be beneficial in managing my finances.	451	Strongly agree
2	I need to avoid impulsive spending and prefer to plan purchases.	431	Agree
3	Choosing and comparing prices at several places when shopping is useful to get the best price.	442	Agree
4	Looking for cheaper alternatives when shopping for daily necessities is necessary.	433	Agree
5	Cooking at home can save money compared to buying food outside.	406	Agree
Total		6,362	Agree

Source: Primary Data (Questionnaire)

The results of the summary of respondents' answers as a whole based on the assessment scores for the Lifestyle variable for employees at the Jambi City BPPRD are as follows:

Table 3
Summary Results of Respondents' Answers to Lifestyle Variables

No.	Dimensions	Score	Information
A. Activities			
1	I regularly participate in social activities such as gatherings, reunions, or certain communities.	412	Tall
2	I often spend my free time on recreational or entertainment activities.	444	Tall
3	I have a regular schedule for exercising or maintaining physical fitness.	436	Tall
4	I often travel for holidays or to relax.	429	Tall
5	I actively follow the latest lifestyle trends through social media or the environment	446	Tall
B. Interest			
1	I have a high interest in branded goods.	403	Tall
2	I have a high interest in consumer goods that are trendy or viral.	386	Tall

3	I have more interest in purchasing the latest technology	430	Tall
4	I have a high interest in contemporary food and drinks	445	Tall
5	I have more interest in collecting valuable items	423	Tall
C. Opinion			
1	I prioritize buying items with well-known brands first, rather than looking at the functions I need.	313	Not Tall Enough
2	Shopping is a way of showing self-love.	422	Tall
3	Spending on entertainment is a way of enjoying life.	470	VeryTall
4	Buying luxury goods is a way of appreciating oneself.	443	Tall
5	The more luxurious my Lifestyle, the higher my social status is.	459	VeryTall
Total		6,361	Tall

Source: Primary Data (Questionnaire)

The results of the summary of respondents' answers as a whole based on the assessment scores for the Financial Management Behavior variable for employees at the Jambi City BPPRD are as follows:

Table 4
Summary Results of Respondents' Answers to Financial Management Behavior Variables

No.	Dimensions	Score	Information
A. Budget			
1	I have good skills in planning monthly budgets.	437	Good
2	I have good skills in making detailed budgets every month.	426	Good
3	I have good skills in preventing excessive spending outside the budget.	428	Good
4	I can evaluate my monthly budget at the end of the month to see where I can cut back on expenses in the following month.	438	Good
5	I have good skills in adjusting the budget when additional income is outside the budget calculations.	449	Good
B. Cash Flow			
1	I have good skills in managing term debt and always monitor my financial cash flow.	379	Good
2	I have good skills in using financial applications to monitor and analyze cash flow.	382	Good
3	I have good skills in managing bill payments to be on time to avoid penalty fees.	391	Good
4	I can evaluate last month's cash flow pattern to make next month's budget.	419	Good
5	I have good skills in finding opportunities to earn additional income to increase cash flow.	419	Good
C. Savings			
1	I have good skills in implementing saving habits consistently.	407	Good
2	I have a good ability to diversify my investment into various types of products.	380	Good
3	I have good skills in separating account types for specific purposes.	394	Good
4	I have a good ability to manage unexpected budgets without disturbing my savings budget.	419	Good
5	I have good skills in implementing the "Round-up savings" strategy (saving the difference in shopping money)	398	Good
Total		6,166	Good

Source: Primary Data (Questionnaire)

Instrument Test Validity Test

This test aims to assess the validity of each statement concerning the measurement of the variables. The Pearson product-moment correlation method was used to assess the validity of the statement items in this study. It can be concluded that a statement is considered to have a valid construct (structure) if the correlation coefficient between the statement items assessed exceeds the r table value of 0.191. The results of the survey validity test for the variables studied are summarized below:

Table 5: Summary of Validity Test Results for Financial Literacy Variable (X1)

No.	Statement Items	r count	r table	Sig.	Information
1.	P1.1	0.805	0.191	0,000	Valid
2.	P1.2	0.819	0.191	0,000	Valid

3.	P1.3	0.796	0.191	0,000	Valid
4.	P1.4	0.840	0.191	0,000	Valid
5.	P1.5	0.807	0.191	0,000	Valid
6.	P1.6	0.468	0.191	0,000	Valid
7.	P1.7	0.757	0.191	0,000	Valid
8.	P1.8	0.738	0.191	0,000	Valid
9.	P1.9	0.818	0.191	0,000	Valid
10.	P1.10	0.667	0.191	0,000	Valid
11.	P1.11	0.635	0.191	0,000	Valid
12.	P1.12	0.659	0.191	0,000	Valid
13.	P1.13	0.677	0.191	0,000	Valid
14.	P1.14	0.696	0.191	0,000	Valid
15.	P1.15	0.766	0.191	0,000	Valid
16.	P1.16	0.702	0.191	0,000	Valid
17.	P1.17	0.544	0.191	0,000	Valid
18.	P1.18	0.488	0.191	0,000	Valid
19.	P1.19	0.696	0.191	0,000	Valid
20.	P1.20	0.659	0.191	0,000	Valid
	P1Total	1	0.191	0,000	Valid

Source: Primary Data (processed by SPSS)

Table 6: Summary of Validity Test Results for Financial Attitude Variable (X2)

No.	Question Items	r count	r table	Sig.	Information
1.	P2.1	0.799	0.191	0,000	Valid
2.	P2.2	0.846	0.191	0,000	Valid
3.	P2.3	0.791	0.191	0,000	Valid
4.	P2.4	0.761	0.191	0,000	Valid
5.	P2.5	0.767	0.191	0,000	Valid
6.	P2.6	0.892	0.191	0,000	Valid
7.	P2.7	0.920	0.191	0,000	Valid
8.	P2.8	0.848	0.191	0,000	Valid
9.	P2.9	0.848	0.191	0,000	Valid
10.	P2.10	0.881	0.191	0,000	Valid
11.	P2.11	0.840	0.191	0,000	Valid
12.	P2.12	0.767	0.191	0,000	Valid
13.	P2.13	0.801	0.191	0,000	Valid
14.	P2.14	0.679	0.191	0,000	Valid
15.	P2.15	0.816	0.191	0,000	Valid
	P2Total	1	0.191	0,000	Valid

Source: Primary Data (processed by SPSS)

Table 7: Summary of Validity Test Results for Lifestyle Variables (X3)

No.	Question Items	r count	r table	Sig.	Information
1.	P3.1	0.852	0.191	0,000	Valid
2.	P3.2	0.930	0.191	0,000	Valid
3.	P3.3	0.887	0.191	0,000	Valid
4.	P3.4	0.809	0.191	0,000	Valid
5.	P3.5	0.937	0.191	0,000	Valid
6.	P3.6	0.711	0.191	0,000	Valid
7.	P3.7	0.729	0.191	0,000	Valid
8.	P3.8	0.834	0.191	0,000	Valid
9.	P3.9	0.823	0.191	0,000	Valid
10.	P3.10	0.836	0.191	0,000	Valid
11.	P3.11	0.537	0.191	0,000	Valid
12.	P3.12	0.808	0.191	0,000	Valid
13.	P3.13	0.750	0.191	0,000	Valid
14.	P3.14	0.846	0.191	0,000	Valid
15.	P3.15	0.761	0.191	0,000	Valid
	P3Total	1	0.191	0,000	Valid

Source: Primary Data (processed by SPSS)

Table 8: Summary of Validity Test Results for Financial Management Behavior Variables (Y)

No.	Question	r count	r table	Sig.	Information
1.	P4.1	0.850	0.191	0,000	Valid
2.	P4.2	0.876	0.191	0,000	Valid
3.	P4.3	0.875	0.191	0,000	Valid
4.	P4.4	0.838	0.191	0,000	Valid
5.	P4.5	0.849	0.191	0,000	Valid
6.	P4.6	0.730	0.191	0,000	Valid
7.	P4.7	0.798	0.191	0,000	Valid
8.	P4.8	0.725	0.191	0,000	Valid
9.	P4.9	0.813	0.191	0,000	Valid
10.	P4.10	0.854	0.191	0,000	Valid
11.	P4.11	0.847	0.191	0,000	Valid
12.	P4.12	0.704	0.191	0,000	Valid
13.	P4.13	0.840	0.191	0,000	Valid
14.	P4.14	0.776	0.191	0,000	Valid
15.	P4.15	0.839	0.191	0,000	Valid
	P4Total	1	0.191	0,000	Valid

Source: Primary Data (processed by SPSS)

Validity Test

Reliability is examined by analyzing the correlation between the answers to the questions. The criterion used in this test is Cronbach's Alpha (α). An instrument is reliable if it produces a Cronbach's Alpha value > 0.70 .

Table 9: Summary of Research Questionnaire Reliability Test Results

Variables	Reliability Index	Alpha value	Information
LiteracyFinance (X1)	0.943	0.7	Reliable
Financial Attitude (X2)	0.962	0.7	Reliable
Lifestyle(X3)	0.956	0.7	Reliable
Financial Management Behavior (Y)	0.957	0.7	Reliable

Source: Primary Data (processed by SPSS)

Multiple linear regression

The estimation results using the computer program SPSS version 20 obtained the following calculations:

Table 10 Multiple Linear Regression Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10670.826	4205.096		2,538	.013
Financial Literacy	.403	.116	.333	3,479	.001
Financial Attitude	.105	.100	.102	1,051	.296
Lifestyle	.111	.103	.106	1,081	.282

a. Dependent Variable: Financial Management Behavior
Source: Primary Data (processed by SPSS)

Based on Table 10 above, the results of the multiple linear regression analysis can be obtained as coefficients for the independent variables = X1: 0.403, X2: 0.105, X3: 0.111, the constant is 10670.826, so the multiple linear regression equation model with the panel data obtained is:

$$Y = 10670.826 + 0.403 X_1 + 0.105 X_2 + 0.111 X_3 + e$$

From the multiple linear regression equation, it can be interpreted as follows:

1. The constant of 10670.826 means that if Financial Literacy, Financial Attitude, and Lifestyle are assumed to be = 0, then Financial Management Behavior has a constant value of 10670.826.
2. The regression coefficient for Financial Literacy is 0.403, indicating that Financial Literacy positively affects Financial Management Behavior. This indicates that increasing Financial Literacy will increase Financial Management Behavior by 0.403.
3. The regression coefficient of 0.105 for Financial Attitude indicates that Financial Attitude positively affects Financial Management Behavior. This indicates that an increase in Lifestyle will increase Financial Management Behavior by 0.105.
4. The regression coefficient of Lifestyle is 0.111, indicating that Financial Attitude positively affects Financial Management Behavior. This indicates that increasing Financial Attitude will increase Financial Management Behavior by 0.111.

Hypothesis Testing F Test (Simultaneous)

The F-test determines how all independent variables collectively influence the dependent variable. It also examines whether the regression model we created is good/significant or bad/non-significant. The F-test is conducted to assess the overall ability of the independent variables—financial literacy, financial attitudes, and Lifestyle—to influence financial management behavior simultaneously. The following F-test results, processed using SPSS 20, are presented in the following table:

Table 11 Results of the F Test (Simultaneous)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1141088884.931	3	380362961.644	7,577	.000b
	Residual	5170638074.920	103	50200369.659		
	Total	6311726959.850	106			

a. Dependent Variable: Financial Management Behavior

b. Predictors: (Constant), Lifestyle, Financial Literacy, Financial Attitude

Source: Primary Data (processed by SPSS)

Based on Table 4.30 above, it can be seen that F_{hitung} of 7,577 by comparing F_{tabel} $\alpha = 0.05$ with degrees of freedom for the numerator 3 and degrees of freedom for the denominator 103, we get F_{tabel} of 2.69, F_{hitung} greater than the F table ($7.577 > 2.69$) means that it can be said that there is an influence between financial literacy, financial attitudes, Lifestyle together (simultaneously) on financial management behavior among employees of the Jambi City Regional Tax and Retribution Management Agency.

By comparing the significant level (sig) of the research with a significant level of 0.05, $0.000 < 0.05$, it can be said that there is a positive/significant influence of financial literacy, financial attitudes, and Lifestyle simultaneously on financial management behavior among employees of the Jambi City Regional Tax and Retribution Management Agency.

t-test (Partial)

A t-test is a statistical test to determine whether there is a difference between the estimated value and the value resulting from the statistical calculation. The t-test examined the partial influence of financial literacy, financial attitudes, and Lifestyle on financial management behavior. Using a 95% confidence level, $\alpha = 5\%$ with degrees of freedom (df) $n - k$ or $107 - 4 = 103$ (n is the number of data, k is the number of variables). Then t_{tabel} ($\alpha = 0.05$, $df = 103$) obtained 1.659. From the results of the regression analysis, the output coefficients can be seen t_{hitung} in the following table:

Table 12 Results of the T-Test (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10670.826	4205.096		2,538	.013
	Financial Literacy	.403	.116	.333	3,479	.001
	Financial Attitude	.105	.100	.102	1,051	.296
	Lifestyle	.111	.103	.106	1,081	.282

a. Dependent Variable: Financial Management Behavior

Source: Primary Data (processed by SPSS)

Based on Table 4.31 above, looking at t_{hitung} , it can be seen that the partial influence by the Financial Literacy variable is 3.479. Financial Attitude is 1.051. Lifestyle is 1.081. Statistical t-testing is carried out by comparing the values t_{hitung} with t_{tabel} . From the testing, it can be explained as follows:

1. Influence of X_1 on Y

Mark t_{hitung} Financial literacy 3,479 and t_{tabel} of 1.659 from the comparison results, it can be seen that t_{hitung} is greater than t_{tabel} ($t_{hitung} > t_{tabel}$). Then H_0 is rejected, and H_a1 is accepted. By comparing the significant level (sig) of the study with a significant level of 0.05, $0.01 < 0.05$, it can be said that there is a significant influence of Financial Literacy on the Financial Management Behavior of Employees of the Regional Tax and Retribution Management Agency of Jambi City.

2. Influence of X_2 on Y

Mark t_{hitung} Financial Attitude 1,051 and t_{tabel} amounting to 1,659 of the results comparison, then it can be known t_{hitung} smaller than t_{tabel} ($t_{hitung} < t_{tabel}$). So H_0 is accepted, H_a2 is rejected. By comparing the significant level (sig) of the study with a

significant level of 0.05, $0.34 > 0.05$, it can be said that there is no significant influence between Financial Attitudes on the financial management behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency.

3. Influence of X₃ on Y

Mark t_{hitung} Lifestyle 1,081 and t_{tabel} of 1.659 from the comparison results, it can be seen that t_{hitung} is smaller than t_{tabel} ($t_{hitung} < t_{tabel}$). Then H_0 is accepted, H_{a3} is rejected. By comparing the significant level (sig) of the study with a significant level of 0.05, $0.31 > 0.05$, so it can be said that there is no significant influence between financial attitudes and the financial management behavior of students in the Management Study Program at Batanghari University, Jambi.

Discussion

Descriptive Analysis of Research Variables

Based on the author's research results, Financial Literacy, Financial Attitudes, and Lifestyle towards Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency.

Descriptive Analysis of Financial Literacy

Based on the research results in Table 1 regarding the summary of respondents' answers to the Financial Literacy variable conducted by the author, overall, respondents assessed Financial Literacy in Employees of the Jambi City Regional Tax and Retribution Management Agency with a total score of 8,268 in the Good category. The following is a summary of the descriptive analysis table of Financial Literacy as follows:

Table 13: Descriptive Analysis of Financial Literacy

No.	Dimensions	Score Value	Information
1	Basic Financial Knowledge	2,234	
2	Savings	2,089	
3	Insurance	2,120	
4	Investment	1,825	
Total Financial Literacy		8,268	Good

Source: Data Processed by Researchers

Descriptive Analysis of Financial Attitudes

Based on the research results in Table 2 regarding the summary of respondents' answers to the Financial Attitude variable conducted by the author, overall, respondents assessed the Financial Attitude of Employees of the Jambi City Regional Tax and Retribution Management Agency with a total score of 6,362, with the Agree category, based on the following summary of the descriptive analysis table of Financial Attitude as follows:

Table 14: Descriptive Analysis of Financial Attitudes

No.	Dimensions	Score	Information
1	Save	2,046	
2	Budget	2,153	
3	Economical	2,163	
Total Financial Attitude		6,362	Agree

Source: Data Processed by Researchers

Descriptive Analysis of Lifestyle

Based on the research results in Table 3 regarding the summary of respondents' answers to the Lifestyle variable conducted by the author, overall, respondents assessed the Lifestyle of Employees of the Jambi City Regional Tax and Retribution Management Agency with a total score of 6,361, with a High category based on the following summary of the descriptive analysis table

of Lifestyle as follows:

Table 15 Descriptive Analysis of Lifestyle

No.	Dimensions	Score	Information
1	Activity	2,167	
2	Interest	2,087	
3	Opinion	2,107	
Total Lifestyle		6,361	Tall

Source: Data Processed by Researchers

Descriptive Analysis of Financial Management Behavior

Based on the research results in table 4 regarding the summary of respondents' answers to the Financial Management Behavior variable conducted by the author, overall respondents assessed the Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency with an average score of 6.166 with a Good category based on Table 2.6 regarding the assessment scale range, the following is a summary of the descriptive analysis table of Financial Management Behavior as follows:

Table 16: Descriptive Analysis of Financial Management Behavior

No.	Dimensions	Score	Information
1	Budget	2,178	
2	Cash flow	1,990	
3	Savings	1,998	
Total Financial Management Behavior		6,166	Good

Source: Data Processed by Researchers

Discussion of F-Test Results (Simultaneous)

Financial Literacy, Financial Attitude, and Lifestyle have a simultaneous influence on Financial Management Behavior among Employees of the Jambi City Regional Tax and Retribution Management Agency. Based on Table 4.29 regarding the results of the F (Simultaneous) test, it is known that F_{hitung} of 7,577 by comparing F_{tabel} $\alpha = 0.05$ with degrees of freedom for the numerator 3 and degrees of freedom for the denominator 103, we get F_{tabel} of 2.69, then F_{hitung} greater than the F table ($7.577 > 2.69$) means that it can be said that there is an influence between financial literacy, financial attitudes, Lifestyle together (simultaneously) on financial management behavior among employees of the Jambi City Regional Tax and Retribution Management Agency.

By comparing the magnitude of the significant level (sig) of the study with a significant level of 0.05, $0.000 < 0.05$, it can be said that there is a positive/significant influence between financial literacy, financial attitudes, Lifestyle simultaneously on financial management behavior in Jambi City Regional Tax and Retribution Management Agency Employees. This study's results align with research conducted by Rohmanto & Susanti (2021), where the study concluded that there is a simultaneous and significant influence between independent variables on the dependent variable.

Discussion of t-Test Results (Partial)

The Influence of Financial Literacy on Financial Management Behavior

Partially, Financial Literacy influences the Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency. Based on Table 4.30 regarding the t-test results, it is known that the value t_{hitung} Financial literacy 3,479 and t_{tabel} of 1.659 from the comparison results, it can be seen that t_{hitung} is greater than t_{tabel} ($t_{hitung} > t_{tabel}$). Then H_0 is rejected, H_a is accepted. By comparing the magnitude of the significant level (sig) of the study with a significant level of 0.05 then $0.01 < 0.05$ so it can

be said that there is a significant influence between Financial Literacy on the Financial Management Behavior of Employees of the Regional Tax and Retribution Management Agency of Jambi City, The results of this study are in line with the study conducted by (SF Wahyuni et al., 2023) which states that financial literacy has a positive and significant influence on financial behavior.

The Influence of Financial Attitudes on Financial Management Behavior

Partially, Financial Attitude has no influence on the Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency. Based on Table 4.30 regarding the t-test results, it is known that the value t_{hitung} Financial Attitude 1,051 and t_{tabel} amounting to 1,659 of the results comparison, then it can be known t_{hitung} smaller than t_{tabel} ($t_{hitung} < t_{tabel}$). Therefore, H_0 is accepted and H_a2 is rejected. By comparing the significance level (sig) of the study with a significance level of 0.05, $0.34 > 0.05$, it can be said that there is no significant influence between Financial Attitudes on the financial management behavior of Jambi City Tax and Retribution Management Agency Employees. The results of this study are in accordance with research conducted by Rizkiawati (2018) and Khoirunnisaj (2021), which stated that financial attitudes do not significantly influence financial behavior.

The Influence of Lifestyle on Financial Management Behavior

Partially, there is no influence of Lifestyle on the Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency. Based on Table 4.30 regarding the t-test results, it is known that the Value t_{hitung} Lifestyle 1,081 and t_{tabel} of 1.659 from the comparison results, it can be seen that t_{hitung} is smaller than t_{tabel} ($t_{hitung} < t_{tabel}$). Then H_0 is accepted, H_a3 is rejected. By comparing the magnitude of the significant level (sig) of the study with a significant level of 0.05, then $0.31 > 0.05$ so that it can be said that there is no significant influence between Lifestyle on the financial management behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency, The results of this study are in accordance with research conducted by Nabilah Chairunisa, Rosalia Nansih Widhiastuti (2023) Lifestyle variables do not affect the financial management of the millennial generation.

Conclusion and Suggestions

Conclusion

Based on the discussion in the previous chapters, the following conclusions can be drawn:

1. Based on the descriptive analysis results, employee Financial Literacy is in the "good" category, scoring 8,268. Respondents have the most basic financial knowledge, but their understanding of investment is still relatively low. The descriptive analysis results of respondents' Financial Attitudes are in the "agree" category with a total score of 6,362. Respondents tend to be frugal and aware of the importance of budgeting, but their savings habits are not yet optimal. The descriptive analysis results of respondents' Lifestyles are also classified as "High" with a total score of 6,361. Employees are active in activities that support financial management, but their interest in deepening their finances still needs to be improved. The descriptive analysis results of Financial Management Behavior are rated "good" with an average score of 6,166. Respondents are quite good at preparing budgets, but still need to improve cash flow management and savings habits.
2. Financial literacy, financial attitudes, and Lifestyle influence the financial management behavior of employees of the Jambi City Regional Tax and Retribution Management Agency. This is demonstrated by the fact that F_{hitung} of 7,577 compared to F_{tabel} $\alpha = 0.05$ with degrees of freedom for the numerator 3 and degrees of freedom for the denominator 103, we get F_{tabel} of 2.69, F_{hitung} greater than the F table ($7.577 > 2.69$) means that it can be said that there is an influence between financial literacy, financial attitudes, Lifestyle together (simultaneously) on financial management behavior in Jambi City Tax and Retribution Management Agency Employees. By comparing the magnitude of the significant level (sig) of the study with a significant level of 0.05, then $0.000 < 0.05$, so that it can be said that there is a positive/significant influence between financial literacy, financial attitudes, and Lifestyle together (simultaneously) on financial management behavior in Jambi City Tax and Retribution Management Agency Employees.
3. Partially, Financial Literacy influences the Financial Management Behavior of Employees of the Jambi City Regional Tax and

Retribution Management Agency. This is indicated by the value t_{hitung} Financial literacy 3,479 and $ttabel$ of 1.659 from the comparison results. It can be seen that t_{hitung} is greater than $ttabel$ ($t_{hitung} > ttabel$). Then H_0 is rejected, and H_{a1} is accepted. By comparing the significant level (sig) of the study with a significant level of 0.05, $0.01 < 0.05$, it can be said that there is a significant influence of Financial Literacy on the Financial Management Behavior of Employees of the Regional Tax and Retribution Management Agency of Jambi City.

4. Partially, Financial Attitude has no influence on the Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency. This is indicated by the Value t_{hitung} Financial Attitude 1,051 and $ttabel$ amounting to 1,659 of the results comparison, then it can be known t_{hitung} smaller than $ttabel$ ($t_{hitung} < ttabel$). So H_0 is accepted, H_{a2} is rejected. By comparing the significant level (sig) of the study with a significant level of 0.05, $0.34 > 0.05$, it can be said that there is no significant influence between Financial Attitudes on the financial management behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency.
5. Partially, there is no influence of Lifestyle on the Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency. This is indicated by the Value t_{hitung} Lifestyle 1,081 and $ttabel$ of 1.659 from the comparison results. It can be seen that t_{hitung} is smaller than $ttabel$ ($t_{hitung} < ttabel$). Then H_0 is accepted and H_{a3} is rejected. By comparing the significant level (sig) of the study with a significant level of 0.05, $0.31 > 0.05$, it can be said that there is no significant influence of Lifestyle on the Financial Management Behavior of Employees of the Jambi City Regional Tax and Retribution Management Agency.

Suggestion

The suggestions that the author can convey in this research are as follows:

1. Based on the results of this study, it is recommended that future research focus more on the relationship between financial literacy, financial attitudes, and Lifestyle on financial management behavior. Although employee financial literacy is relatively good, understanding of investment remains low, necessitating further investigation into the factors influencing this low understanding. Employee financial attitudes also demonstrate an awareness of saving and budgeting, but savings and cash flow management habits are still suboptimal. Future research could delve deeper into how these financial attitudes influence daily financial behavior. Furthermore, a strong interest in learning more about finance does not match an active lifestyle. Therefore, examining whether a person's Lifestyle influences their overall financial management is important.
2. For further research, it is recommended to add other variables that influence financial management behavior, such as income level, education, or social pressure, and expand the research sample to other agencies or sectors to increase the generalizability of the results. Furthermore, diverse research methods, such as qualitative or mixed methods, can provide a deeper understanding of the factors influencing financial behavior. The results of this study are expected to serve as a basis for relevant agencies in designing more effective financial education programs to improve employee financial literacy, attitudes, and lifestyles.
3. Based on the research findings, which demonstrate the significant influence of financial literacy on the financial management behavior of employees at the Jambi City Regional Tax and Retribution Management Agency, further research is recommended to deepen the analysis of other financial aspects, such as the influence of income, expenses, and savings on financial management behavior. Furthermore, examining how personal financial planning, debt management, and investment contribute to employee financial behavior is important.
4. Based on the research findings, which show that financial attitudes do not significantly influence the financial management behavior of employees at the Jambi City Regional Tax and Retribution Management Agency, further research is recommended to focus more on practical financial aspects such as income management, budgeting, and saving habits, which more directly influence financial behavior. Furthermore, exploring the role of debt management, investment, and long-term financial planning in shaping employee financial management patterns is important. With this approach, it is hoped that subsequent research will provide a deeper understanding and more effective solutions to improve personal financial management among employees.
5. Based on the research findings, which show that Lifestyle does not significantly influence the financial management behavior of employees at the Jambi City Regional Tax and Retribution Management Agency, further research is recommended to examine other variables with the potential to exert a stronger influence, such as financial discipline, self-control in managing finances, or income level. By focusing on these variables, further research will provide a clearer and more in-depth picture of the factors influencing

employee financial management behavior.

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