

The Influence of Financial Literacy, Development of Fintech and Payment Gateways on Financial Management Behavior of Students of the Faculty of Economics and Business

Amalya Miftahul Jannah^{1*}, Erna Puspita², Hestin Sri Widiawati³

^{1,2,3} University of Nusantara PGRI Kediri, Jl. KH. Achmad Dahlan No. 76 Kediri, 64112, Indonesia

amalyamiftahuljannah@gmail.com^{1*}, ernapuspita@unpkediri.ac.id², hestin.sw@gmail.com³

*corresponding author

| Article Information | | Abstract |
|---------------------|------------|---|
| Submission date | 2022-11-22 | <p>Research aim : The research was conducted to examine the effect of financial literacy, development of fintech and payment gateways on financial management behavior of students at the Faculty of Economics and Business, Nusantara University PGRI Kediri.</p> <p>Design/Method/Approach : The approach in this study used Associative Quantitative and data collection was obtained by distributing questionnaires through by Google form. The population of this study were 1,887 students from the Faculty of Economics and Business at Nusantara PGRI Kediri University. The sample in this study was calculated based on the slovin formula to obtain a score of 331 students. The technique used was purposive sampling with the criteria being FEB students at Nusantara PGRI Kediri University who used Fintech services. as well as Payment Gateways.</p> <p>Research Finding : Based on the research conducted, it was found that the financial literacy variable (X1) has a positive and significant influence on student financial management behavior (Y). The fintech development variable (X2) has a positive and significant influence on student financial management behavior (Y). The Payment Gateway variable (X3) has a positive and significant influence on student financial management behavior (Y).</p> <p>Theoretical contribution/Originality : -</p> <p>Practitionel/Policy implication : -</p> <p>Research limitation : -</p> <p>Keywords: Financial Literacy, Fintech, Payment Gateway, Financial Management Behavior</p> |
| Revised date | 2022-11-28 | |
| Accepted date | 2022-12-31 | |

1. Introduction

Technological developments are currently increasing rapidly due to the existence of the internet so that various innovations appear in the technology-based industrial sector, one of which is in the financial world. The growth of the financial sector industry has sprung up because there are many companies that provide various products with online shopping systems, this can bring about changes and innovations in payment systems that are easier and can facilitate people in meeting their needs. The development of these transactions is referred to as

Financial Technology (fintech). In an era of increasingly rapid globalization, one forgets to distinguish between a need and a desire, especially in the financial management behavior of students who are more dependent on the surrounding conditions. Given this, financial literacy in a person is very important, because the better the literacy a person has, the better behavior of an individual's financial management will be. Financial management behavior is a person's attitude in planning for the money earned, managing in saving money and financial control that must be known in order to have financial well-being in a person and control himself not to be too consumptive in transactions, so that the attitude of financial management behavior must be owned by students [1]. In measuring a person's financial management behavior according to [2] there are five indicators, namely the amount of consumption, cash flow, credit, savings and insurance.

Knowledge about finance is not only obtained from formal learning but can also be obtained from various things so that financial literacy becomes one of the influences in determining one's financial management behavior. Based on explanation [3], there are four indicators of financial literacy, namely the existence of basic knowledge in financial management, credit management, knowing the budget in saving and understanding investment. According to the explanation [4], financial literacy is the language ability to obtain, analyze, manage and communicate matters related to the financial condition of an individual person to facilitate decision making and can reduce unsafe risks. The breadth of understanding one has regarding financial literacy can have a positive influence on one's financial management behavior which in turn can have material well-being as well. This is the same as research conducted previously by [5] where the financial literacy variable has a significant positive influence on the attitude of management behavior.

Fintech is an innovation in financial technology which provides services related to business model activities and various products that combine the financial system with technology [6]. Fintech is currently growing rapidly in the Start Up sector such as the payment, lending, investment, financing and many other sectors. The influence of the development of fintech has caused many financial transactions in the financial sector that can be used by the public, such as digital banking, digital-based insurance, P2P, and also payment gateways. The fintech indicators according to [3] are services that easy to access, time efficient and fast to use.

The current development of Fintech greatly influences the attitude and behavior of student financial management, with the development of an increasingly sophisticated era, the current generation is more interested in all access that can facilitate their financial needs. As described by [7] in his research also mentions that fintech has a positive and significant influence on student financial management behavior.

In addition to financial literacy and fintech development, the existence of a payment gateway can also affect financial management behavior in students. With the Payment Gateway, the shopping and financing system is getting easier, accompanied by the incessant promotions carried out by companies that have Payment Gateway services that provide discounts and cashback to make people interested compared to direct shopping which rarely gives discounts on every transaction. According to [8], Payment gateway is a transaction whose job is to authorize transaction processing through E-Commerce, this service is widely used by the public. Several payment gateway service providers provide many facilities that can integrate payment systems, there are several payment methods and the security of the payment gateway system. [9] states that there are six important indicators in measuring the use of

payment gateways, including ease of operation, ease of work, flexibility, service credibility, social influence and privacy. With the various conveniences offered in this digital era, it makes people and also a student spend excessively and forget to distinguish between needs and wants because they are tempted by the large discounts given by service providers. So that students become wasteful and their financial management system is less controlled, on the other hand a student is also the most internet user compared to others. Therefore the behavior of a student financial management in using Payment Gateway services has a major influence on the impact of Fintech developments. As explained by [9] in his research that financial literacy and payment gateways have a positive and significant influence on the financial management behavior of private students in the city of Palembang. In addition, research conducted by [2] also found that the level of use of Fintech payments by students in the Bandung area was in a good category, then the financial management behavior was neutral and the results found that fintech payments had a positive influence on the financial management behavior of students in Bandung. The Fintech payment variable has a positive effect on financial behavior and the financial literacy variable has a positive effect on financial behavior [7].

From the explanation that has been mentioned, the author intends to further analyze the financial management behavior of FEB students at Nusantara University PGRI Kediri. Specifically regarding the purpose of the research conducted, namely to determine the direct effect of financial literacy, fintech developments and payment gateways on student financial management behavior.

1.1. Statement of Problem

1. Does Financial Literacy affect student financial management behavior?
2. Does the development of fintech affect student financial management behavior?
3. Does the Payment Gateway affect student financial management behavior?
4. Do Financial Literacy, Fintech Developments, and Payment Gateways Affect Student Financial Management Behavior?

1.2. Research Objectives

1. To find out whether Financial Literacy influences student financial management behavior?
2. To find out whether fintech developments have an effect on student financial management behavior?
3. To find out whether the Payment Gateway has an effect on student financial management behavior?
4. To find out whether Financial Literacy, Fintech Developments, and Payment Gateways have an effect on Student Financial Management Behavior?

2. Method

The research was conducted using the Associative quantitative research method, and was aimed at students at Nusantara University PGRI Kediri who had a population of 1,887. Data collection was obtained from distributing questionnaires with Google forms using an Interval Scale in the form of a Likert scale, SAMPLE taking technique using purposive sampling with the criteria given is an active student of the Faculty of Economics and Business, Universitas Nusantara PGRI Kediri who has used financial technology services. The sample in the study

was 331 respondents, the number was calculated based on calculations from the slovin formula with the following formula: $n = \frac{N}{1+N(e)^2}$

The instrument test used is the Validity and Reliability test, then in data processing the classical assumption test is carried out which includes the normality test, multicollinearity test and heteroscedasticity test, then multiple linear regression tests will be carried out with hypothesis testing using the partial test (t test), simultaneous test (test F) and the coefficient of determination (R²). Researchers processed the data obtained using SPSS software.

3. Results and Discussion

Description of Respondents

Based on the results of the questionnaire, the profiles of the respondents in this study were known to be female respondents who dominated this study where the percentages were 77.6% and 22.4%. Then in terms of age, most of the respondents were aged 21-25 years with a total percentage of 82.2%.

Table. 1 Description of Respondents

| Description | Classification | Number of responden | % |
|-------------|----------------|---------------------|-------|
| Gender | Man | 74 | 22,4% |
| | Woman | 257 | 77,6% |
| Age | 17-20 years | 59 | 17,8% |
| | 21-25 years | 272 | 82,2% |

Source: Researcher data processing 2022

Validity Test

Validity test is a data test tool used in measuring the accuracy of each variable by comparing the data between the r count and r table values in SPSS. The test was carried out on 30 respondents, so that the r table obtained a value of 0.367 with the validity level of each indicator being determined if r count > r table it can be concluded that the statement is valid.

Table 2. Validity Test of Financial Literacy

| Statement | R count | R table | Description |
|-----------|---------|---------|-------------|
| LK1 | 0,760 | 0,367 | Valid |
| LK2 | 0,726 | 0,367 | Valid |
| LK3 | 0,796 | 0,367 | Valid |
| LK4 | 0,537 | 0,367 | Valid |

| Statement | R count | R table | Description |
|------------------|----------------|----------------|--------------------|
| LK5 | 0,566 | 0,367 | Valid |
| LK6 | 0,764 | 0,367 | Valid |

Source: Researcher data processing 2022

The validity test on the financial literacy variable (X1) that has been carried out shows that the r count value for each statement is greater than the r table which has a value of 0.367, the existence of these results means that the financial literacy variable is declared valid.

Table 3. Validity Test of Fintech

| Statement | R count | R table | Description |
|------------------|----------------|----------------|--------------------|
| F1 | 0,929 | 0,367 | Valid |
| F2 | 0,908 | 0,367 | Valid |
| F3 | 0,933 | 0,367 | Valid |
| F4 | 0,928 | 0,367 | Valid |
| F5 | 0,800 | 0,367 | Valid |
| F6 | 0,941 | 0,367 | Valid |

Source: Researcher data processing 2022

The results of the validity test on the Fintech variable (X2) that have been carried out show that the r calculated value for each statement is greater than the r table which has a value of 0.367 so that the presence of these results means that the Fintech variable is declared valid.

Table 4. Validity Test Payment Gateway

| Statement | R count | R table | Description |
|------------------|----------------|----------------|--------------------|
| PG1 | 0,817 | 0,367 | Valid |
| PG2 | 0,832 | 0,367 | Valid |
| PG3 | 0,817 | 0,367 | Valid |
| PG4 | 0,797 | 0,367 | Valid |
| PG5 | 0,797 | 0,367 | Valid |
| PG6 | 0,884 | 0,367 | Valid |

| Statement | R count | R table | Description |
|-----------|---------|---------|-------------|
| PG7 | 0,858 | 0,367 | Valid |
| PG8 | 0,765 | 0,367 | Valid |
| PG9 | 0,908 | 0,367 | Valid |

Source: Researcher data processing 2022

The results of the validity test on the PaymentGateway variable (X3) that have been carried out show that the r calculated value for each statement is greater than the r table which has a value of 0.367, so that the existence of these results means that the Payment Gateway variable is declared valid.

Table 5. Validity Test of Financial Management Behavior

| Statement | R count | R table | Description |
|-----------|---------|---------|-------------|
| PM1 | 0,652 | 0,367 | Valid |
| PM2 | 0,654 | 0,367 | Valid |
| PM3 | 0,637 | 0,367 | Valid |
| PM4 | 0,834 | 0,367 | Valid |
| PM5 | 0,725 | 0,367 | Valid |
| PM6 | 0,733 | 0,367 | Valid |
| PM7 | 0,620 | 0,367 | Valid |

Source: Researcher data processing 2022

The results of the validity test of the financial management behavior variable (Y) that have been carried out show that the r calculated value for each statement is greater than the r table which has a value of 0.367, so that the existence of these results means that the financial management behavior variable is declared valid.

Reliability Test

A study is said to be reliable when the research has the same data or statements obtained from respondents that are always the same every time [10]. To measure the consistency of a research variable, a reliability test was carried out by looking at the data acquisition on Cronbach's Alpha. The instrument will be said to be reliable if it has a Cronbach's Alpha value > 0.6.

Table 6. Reliability Test

| Variable | N of Items | Cronbach's Alpha | Minimum Reliability | Description |
|-------------------------------|------------|------------------|---------------------|-------------|
| Financial Literacy | 6 | 0,760 | 0,6 | Reliabel |
| Fintech | 6 | 0,957 | 0,6 | Reliabel |
| Payment Gateways | 9 | 0,942 | 0,6 | Reliabel |
| Financial Manajement Behavior | 7 | 0,807 | 0,6 | Reliabel |

Source: Researcher data processing 2022

The test results for each variable obtained Cronbach alpha values in the Financial Literacy variable (X1) of 0.760, Fintech (X2) of 0.957, Payment Gateway (X3) of 0.942 and Financial Management Behavior (Y) of 0.807. Each of these variables shows the value of the alpha coefficient or Cronbach alpha greater than 0.6 so that all statements in the study are declared reliable.

Classic Assumption Test

Testing a regression model in research is carried out using the Normality Test so that it can be seen whether a variable is normally distributed or not [9]. In this study, the Kolmogorov-Smirnov test was used so that the normality value can be determined. A data is said to be normal if it has a Kolmogorov-Smirnov test value greater than 0.05.

Table 7. Normality Test

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 331 |
| Normal Parameters ^{a,b} | Mean | ,0000000 |
| | Std. Deviation | 2,13934055 |
| | Absolute | ,046 |
| Most Extreme Differences | Positive | ,029 |
| | Negative | -,046 |
| Kolmogorov-Smirnov Z | | ,835 |
| Asymp. Sig. (2-tailed) | | ,489 |

Source: Researcher data processing 2022

The results obtained in the normality test show that the significance value is 0.361, which means that the financial literacy, fintech, payment gateway and financial management behavior variables have a value greater than the significant level of 5% or 0.05 and it can be said that the normality test for each variable is normally distributed. and not deviate.

The multicollinearity test is a test tool that is carried out to find out whether between variables have a high correlation that causes multicollinearity symptoms or not, but a good model should not have these symptoms. Multicollinearity is seen in the tolerance and VIF sections and has provisions that if the tolerance value is > 0.10 or the VIF value is < than 10 then multicollinearity does not occur.

Table 8. Multicollinearity Test

| | | Coefficients ^a | |
|-------|--------------------|---------------------------|-------|
| Model | | Collinearity Statistics | |
| | | Tolerance | VIF |
| | (Constant) | | |
| 1 | Financial Literacy | ,848 | 1,180 |
| | Fintech | ,736 | 1,359 |
| | Payment Gateway | ,793 | 1,262 |

a. Dependent Variable: Financial Manajement Behavior

Source: Researcher data processing 2022

Based on the multicollinearity test that has been carried out, the tolerance value obtained for the financial literacy variable is 0.848, fintech is 0.736 and payment gateway is 0.793. Of the three variables show a value greater than 0.10 so that it can be seen that there are no symptoms of multicollinearity. Then the VIF results for the financial literacy variable are 1.180, fintech 1.359 and payment gateway 1.262 where each variable has a VIF value of < 10 , which means that the research is free from multicollinearity symptoms and this supports previous results regarding the multicollinearity test.

In a study when determining whether a regression model has Heteroscedasticity symptoms, it is necessary to carry out a Heteroscedasticity test which can be determined by looking at the images on the scatterplot. Scatterplot images can be used to detect cases of heteroscedasticity by looking at the points that are scattered in the area above zero and below zero from the y-axis where the points are not patterned and spread randomly [11].

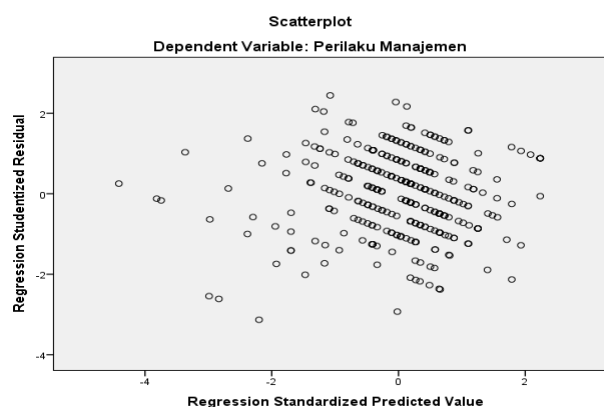


Figure 1. Heteroscedasticity Test

The results of the Heteroscedasticity Test in the figure above the data are spread randomly and the points are spread above zero and below zero then the data also does not form any pattern, so it can be stated that the data does not have symptoms of Hereteroscedasticity.

Multiple Linear Regression Test

Table 9. Multiple Linear Regression Test

| Coefficients^a | |
|---------------------------------|--------------------------------|
| Model | Unstandardized Coefficients |
| | B |
| | 9,535 |
| 1 | ,292 |
| | ,196 |
| | ,199 |

Source: Researcher data processing 2022

Multiple linear regression analysis was carried out to determine the magnitude of the influence between the independent variables on the dependent variable [12]. Where the independent variables include financial literacy, Fintech and payment gateways and the dependent variable financial management behavior. Based on the results of the table above, the equation for financial management behavior is:

$$\text{Financial management behavior} = 9.535 + 0.292 + 0.196 + 0.199$$

A constant value of 9.535 with a positive value means that when the financial literacy, fintech and payment gateway variables have a value equal to 0 or are considered to have a fixed state, the value of financial management behavior will be 9.535. Financial literacy has a positive value of 0.292, meaning that the financial literacy variable has a positive relationship to financial management behavior. If financial literacy increases by one unit, then financial management behavior will increase by 0.292. Fintech has a positive value of 0.196, meaning that the Fintech variable has a positive relationship to financial management behavior. When Fintech increases by one unit, financial management behavior will increase by 0.196. The Payment Gateway coefficient is 0.199 positive, meaning that the Payment Gateway variable has a positive relationship to financial management behavior. When the Payment Gateway increases by one unit, the behavior of financial management will increase by 0.199.

Partial Test (t Test)

The Partial Test is carried out to determine the magnitude of the influence between the independent and dependent variables where both will have a relationship or not [10]. Determination of the hypothesis is done by looking at the criteria in the partial test, where if t count is less than t table then H₀ is accepted and H_a is rejected, then if the value on t count is greater than t table then H₀ is rejected and H_a is accepted meaning that the variable has no effect on the dependent variable . In addition, the partial test can also be assigned a significant value if the value is greater than 0.05 [9].

Table 10. Partial Test

| Coefficients ^a | | | | |
|---------------------------|---------------------------|-------|-------|------|
| Model | Standardized Coefficients | t | Sig. | |
| Beta | | | | |
| (Constant) | | 5,020 | ,000 | |
| 1 | Financial Literacy | ,240 | 4,678 | ,000 |
| | Fintech | ,183 | 3,318 | ,001 |
| | Payment Gateways | ,264 | 4,965 | ,000 |

Source: Researcher data processing 2022

Based on the results of processing the pasial test data that has been carried out, it is known that the significant value in the Financial Literacy variable is 0.000 where the significant value is less than 0.05 while based on the calculated t value of 4.678 which is greater than the t table value of 1.995 so it can be concluded that H01 is rejected and Ha1 is accepted. This means that the Financial Literacy variable has a positive and significant influence on financial management behavior.

The significant value in the Fintech Development variable is 0.001 where the significant value is less than 0.05 while based on the calculated t value of 3.318 which is greater than the t table value of 1.995 so it can be stated that H02 is rejected and Ha2 is accepted. This means that the Fintech Development variable has an influence on financial management behavior.

The significant value in the payment gateway variable is 0.000 where the significant value is less than 0.05 while based on the calculated t value of 4.965 which is greater than the t table value of 1.995 so it can be stated that H03 is rejected and Ha3 is accepted. This means that the payment gateway variable has a positive and significant influence on financial management behavior.

Simultaneous Test (Test F)

Table 11. F Test Result

| ANOVA ^a | | | | | | |
|--------------------|------------|----------|-------------|---------|--------|-------------------|
| | Regression | df | Mean Square | F | Sig. | |
| | Residual | 558,002 | 3 | 186,001 | 40,271 | ,000 ^b |
| 1. | Total | 1510,337 | 327 | 4,619 | | |
| | Total | 2068,338 | 330 | | | |

Source: Researcher data processing 2022

Based on Ghozali's statement (2016: 84), the use of the F test is carried out to find out whether the independent variables in the regression model have a joint effect on the dependent variable or not. Where in determining the results of the F test seen at the level of significance, when it shows a value of less than 0.05 then H_a is accepted, but if the significance value is more than 0.05 then H_a is rejected.

From the results of the simultaneous data test, it is known that a significant value is $0.000 < 0.05$, which means that the variables of financial literacy, Fintech development and Payment Gateway have a jointly significant influence on student financial management behavior.

Determination Coefficient Test (R)

Table 12. Determination Test Result

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,519 ^a | ,270 | ,263 | 2,159 |

Source: Researcher data processing 2022

The test was conducted to determine the ability of the independent variable to explain variations in the dependent variable. The results of testing the coefficient of determination show that the value of Adjusted R Square is 0.263 or if it is in a percentage of 26.3%. So that a value of 26.3% indicates the ability of financial literacy variables, Fintech and Payment Gateway developments and can explain financial management behavior, while the remaining 73.7% is influenced by other factors that are not present in the research tested.

4. Conclusion

Research on the Effect of Financial Literacy, Fintech Development and Payment Gateway on Student Financial Management Behavior at Nusantara University PGRI Kediri Obtaining the results of the Financial Literacy variable (X1) has a positive and significant influence on Student Financial Management Behavior, the resulting analysis shows that when Financial Literacy is possessed The better students are, the better and more focused financial behavior will be. Then the Fintech Development variable (X2) has an influence on student financial management behavior, with the results shown it is concluded that fintech development has a relationship with financial management behavior. In addition, the payment gateway variable (X3) has a positive and significant influence on Student Financial Management Behavior, the resulting analysis shows that with the payment gateway and the convenience provided when making transactions, this variable has a major influence in improving student financial management behavior.

It is hoped that in conducting this research, the authors can contribute in providing references and input for similar research in the future. The next researcher in conducting research is expected to be able to add and develop several other research variables that have not been used before in previous research.

Based on the research that has been done, researchers still have limitations during the research process, such as the low response from respondents after the process of distributing the questionnaires using the Google form, which hinders the process of sample adequacy that must be fulfilled. Due to these limitations, suggestions for future research are to pay more

attention to the process of distributing the questionnaire so that it is not only through one platform but can be added to other methods, for example distributing questionnaires by coming directly to the interviewees, this can be in the form of interviews or in the form of submission of print outs of questionnaires that have been made. In addition, based on the results of research that has been carried out, the Adjusted R square value in this study is still low, which means that there are many other independent variables that influence financial management behavior in students besides the variables of financial literacy, fintech development and payment gateways. So the researchers in this case suggest that further research is to add other independent variables such as student lifestyle and financial inclusion.

References

- [1] H. Purwanto, D. Yandri MY. Perkembangan Dan Dampak Financial Technology (Fintech) Terhadap Industri Keuangan Syariah Di Jawa Tengah. *Wahana Islam J Stud Keislam* 2019;5:32–45.
- [2] Erlangga MY, Krisnawati A. Pengaruh Fintech Payment Terhadap Perilaku Manajemen Keuangan Mahasiswa. *J Ris Manaj Dan Bisnis* 2020;15:53. <https://doi.org/10.21460/jrmb.2020.151.348>.
- [3] Sabila AA. PENGARUH FINANCIAL TECHNOLOGY (FinTech) TERHADAP LITERASI KEUANGAN PADA PELAKU UMKM 2021.
- [4] Fiika A, Haqiqi Z, Pertiwi TK. Pengaruh Financial Technology , Literasi Keuangan dan Sikap Keuangan terhadap Perilaku Keuangan Generasi Z di Era Pandemi Covid-19 pada Mahasiswa UPN “ Veteran ” Jawa Timur 2022;5:355–66.
- [5] Anisyah EN, Pinem D, Hidayati S. Pengaruh literasi keuangan, inklusi keuangan dan financial technology terhadap perilaku keuangan pelaku UMKM di Kecamatan Sekupang. *Manag Bus Rev* 2021;5:310–24. <https://doi.org/10.21067/mbr.v5i2.6083>.
- [6] Hiyanti H, Nugroho L, Sukmadilaga C, Fitrijanti T. Peluang dan Tantangan Fintech (Financial Technology) Syariah di Indonesia. *J Ilm Ekon Islam* 2020;5:326–33. <https://doi.org/10.29040/jiei.v5i3.578>.
- [7] Mukti VW, Rinofah R, Kusumawardhani R. Pengaruh fintech payment dan literasi keuangan terhadap perilaku manajemen keuangan mahasiswa. *J Akunt Dan Keuang* 2022;19:52–8. <https://doi.org/10.29264/jakt.v19i1.10389>.
- [8] Baihaqie MR. Analysis and Design for Non-Cash Payments of Regional Taxes and Levies using Payment Gateway Services 2021:101–20.
- [9] Try Wulandari, Shafiera Lazuardi RS. Pengaruh Literasi Keuangan dan Payment Gateway Terhadap Perilaku Keuangan Mahasiswa Manajemen Swasta di Kota Palembang 2022;7.
- [10] Nikmatuzaroh R. dan NM. Pengaruh Literasi Keuangan, Fintech Peer To Peer Lending Dan Payment Gateway Terhadap Kinerja Keuangan Umkm (Studi Kasus Umkm Kota Medan). *Skripsi* 2019.
- [11] Manua LS. FAKTOR-FAKTOR YANG MEMPENGARUHI TINGKAT pendapatan petani jagung. *Berk Ilm Efisiensi* 2018;18:71–82.
- [12] Ramadhantie SL, Lasmanah. Pengaruh Financial Knowledge dan Financial Attitude Terhadap Financial Management Behaviour. *Bandung Conf Ser Bus Manag* 2022;2:78–91. <https://doi.org/10.29313/bcsbm.v2i1.422>.