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THE IMPACT OF FINANCIAL LITERACY, FINANCIAL BEHAVIOR, AND INCOME ON FINANCIAL PLANNING FOR CHILD'S EDUCATION FUNDS

Bayu Tri Cahya [1], Ika Erlita [2], Ibnu Muttaqin [3].
[123] Faculty of Islamic Economics and Business, State Islamic Institute of Kudus
cahyab380@gmail.com

Abstract

This study aimed to investigate the effect of financial literacy, financial behavior and income on financial planning for child's education funds. This was a quantitative research with causal methods. The population of this study was housewives who live in Kotakan Village, Karanganyar District, Demak Regency. The sample was 95 respondents obtained using purposive sampling technique. Data were collected by questionnaire and analysed using multiple linear regression analysis with SPSS 25 software. The results of the study indicate that the financial literacy and income had a positive and significant effect on financial planning for child's education funds. Meanwhile, financial behavior has a positive and insignificant effect on financial planning in child's education funds.

Keywords: Financial Literacy; Financial Behavior; Income; Financial Planning; Children's Education Funds

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, perilaku keuangan dan pendapatan terhadap perencanaan keuangan pada dana pendidikan anak. Jenis penelitian ini adalah penelitian kauntitatif dengan metode kausal. Populasi dari penelitian ini yaitu ibu rumah tangga yang berdomisili di Desa Kotakan, Kecamatan Karanganyar, Kabupaten Demak. Teknik pengambilan sampel yang digunakan adalah purposive sampling dan didapatkan sampel sebanyak 95 responden. Teknik pengumpulan data dengan menggunakan kuesioner. Metode analisis yang digunakan adalah analisis regresi linier berganda dengan software SPSS 25. Hasil penelitian menyatakan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap perencanaan keuangan pada dana pendidikan anak. Pendapatan berpengaruh positif dan signifikan terhadap perencanaan keuangan pada dana pendidikan anak. Perilaku keuangan berpengaruh positif dan tidak signifikan terhadap perencanaan keuangan pada dana pendidikan anak.

Kata Kunci: Literasi Keuangan; Perilaku Keuangan; Pendapatan; Perencanaan Keuangan; Dana Pendidikan Anak

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INTRODUCTION

Sustainable economic development is not only aimed at growing the welfare of the whole community, but also can play a role in realizing a broad and forward-looking Indonesian society. The goal of economic development should not merely focus on developing physical facilities that can be seen by the community, but on improving the mindset of the community, especially in relation to financial management. The fact is that one still faces financial problems all the time. Financial problems not only arise from low income; it could be a lack of knowledge in handling finances. Financial knowledge helps individuals to make stable use of assets. Economic instability is caused by our lack of wisdom in spending money, such as the entry of new needs or other needs while income does not increase (Rahmayanti et al., 2019).

Planning for child's education funds is often neglected by families. One reason is the low level of financial literacy in the family environment. Making financial planning is very important, especially for parents, especially when preparing school fees for their children. Considering that the cost of education in Indonesia is increasing from year to year, the preparation of finances for children's education budgets is very important (Putri and Miharti, 2021). Education fund is funds allocated separately to meet children's educational needs in the future. Efforts to prepare school funding for children from an early age , are expected to anticipate and minimize difficulties or lack of funds when children start their education. Parents can pay for their children's education by saving, buying education insurance, or a combination of both. Management of education funds must refer to the needs and priorities of educational programs in stages according to planning (Unola and Linawati, 2014). Financial planning is a process in which a person fulfills the necessities of life such as financial goals through the implementation of good finances in a comprehensive manner, so that he is able to show his finances. Lack of knowledge can cause money not to be managed wisely.

There are three factors influencing the planning for child’s education funds, namely financial literacy, financial behavior, and income. Financial literacy is generally used as an aid to identify a number of people who do not have knowledge of financial service institutions and their existing financial products and services (Bonang, 2019). Financial behavior (financial behavior) refers to one's own financial commitments in relation to financial management, including making financial planning. People's behavior regarding money can influence management because it requires relative and wise awareness in money management, in order to behave financially responsibly (Putri and Wiyanto, 2019). The income that a person has can meet the needs and financial obligations that must be met. Income has a relevant interaction with financial planning for financing children's learning. Increasing one's income, to the level of understanding of education funds is prepared early on (Wulandari and Sutjiati, 2014). Financial literacy which in this research uses the term Financial knowledge has a very positive impact on the future life of both individuals and families. Financial knowledge guides us to avoid the worst problems in wasteful financial management. Most financial problems in the family can be solved by making a mature financial plan and following it according to the needs of the family (Sanjaya and Jumawan, 2016).

This research is based on previous studies related to the effect of financial literacy, financial behavior, and income on financial planning in children's education funds. Unola and Linawati, (2014) the results showed that demographic factors, namely age, gender, occupation, education and income had a significant effect on the planning of children's education funds and pension funds (Unola and Linawati, 2014). Rita and Santoso, (2015) the results showed that the analysis carried out obtained the following results: 1) The level of financial literacy in planning children's education funds among housewives in Sidorejo Salatiga is high. 2) Financial planning for children's education funds among housewives in the Sidorejo Lor Salatiga village is also relatively high (Rita and Santoso, 2017). Rahmayanti et al., (2019) the results showed that testing the data that had been carried out showed that the financial attitude variable had a positive and significant effect on financial literacy and financial behavior had a positive and significant effect on the financial literacy of housewives in Lito Village, Moyo Hulu District (Rahmayanti et al., 2019).

The results of Putri and Wiyanto's (2019) as a previous research shows that there is no significant effect between financial knowledge on individual financial behavior and there is a positive and significant effect between financial planning on individual financial behavior (Putri and Wiyanto, 2019). Putri and Miharti (2021) the results of the study show that financial literacy and income affect planning for children's education costs (Putri and Miharti, 2021). Vidyaningrum and Handayani (2022) the results of the study show that financial literacy and income together have a significant and significant effect on the financial planning of children's education funds (Vidyaningrum and Handayani 2022). Sari and Irdhayanti (2022) the results showed that financial planning knowledge had an effect on financial planning and financial attitudes had no effect on financial planning (Sari and Irdhayanti, 2022).

The results of the previous research above can be said to be in line with the results of research conducted with one another. Further research needs to be done in order to find out which research will be supported. The difference in this study and previous research lies in the location used by researchers who were conducted in Kotakan Village, Karanganyar District, Demak Regency.

LITERATURE REVIEW

The effect of financial literacy on financial planning. Financial literacy is the ability to read, analyze, manage and communicate the factors that affect financial performance and one's welfare. Individuals who understand financial literacy can allocate income and finances appropriately to support better welfare. The goal of financial literacy is to build a relationship between the financial knowledge of housewives and their distribution of funds (Gultom et al., 2022). The higher the level of financial literacy that a person has will create wise and effective financial behavior. Financial literacy is financial knowledge and the ability to implement it (Amanita, 2017).

This is in line with the research of Sobaya, Hidayanto & Safitri (2014) which states that financial literacy has a significant effect on financial planning (Sobaya et al., 2014). According to Kusdiana & Safrizal (2022) in their research stated that financial literacy has a significant effect on family financial planning (Kusdiana and Safrizal, 2022).

Effect of financial behavior on financial planning. Financial behavior is defined as human behavior related to money management. Good financial knowledge helps develop positive financial behavior (Sudarto and Reswari, 2019). Personal financial behavior is an attitude that arises when individuals are able to consider and plan how to get a budget so they can save, take risks, and make budget plans that will be used for future needs (Ari Susanti et al. 2018).

This is in line with the research by Saputra & Murniati (2021) which shows that financial behavior has a positive and significant effect on old age financial planning (Saputra and Murniati, 2019). According to Rahmayanti et al., (2019) in her research stated that financial behavior has a positive and significant effect on the financial literacy of housewives in Lito Village, Moyo Hulu District (Rahmayanti et al.,2019).

Effect of income on financial planning. Income is an indicator that measures individual or community welfare to reflect the economic progress of a society. Higher income will gain knowledge about how to manage good financial planning patterns with proper literacy (Brilianti and Lutfi, 2020). Income is the amount of money, wages, salaries, profits from investments and a person's income from his business. According to economics, income is the result of selling goods or services in a company in a certain period. Income affects how the individual uses his financial resources (Hidayah et al., 2021).

This is in line with Vidyaningrum and Handayani's research (2022) which states that income has a significant and significant effect on the financial planning of children's education funds (Vidyaningrum and Handayni 2022). According to Unola & Linawati (2014) in their research, it was stated that income had a significant influence on the planning of education funds in the Ambonese community (Unola and Linawati, 2014).

METHODS

The type of research used is associational research. Associational research is research that aims to determine the relationship between two or more variables (Sugiyono, 2004). This research method uses a causal or causal relationship between the influencing variables (independent), namely financial literacy, financial behavior and income, then the dependent variable, namely financial planning (Sugiyono, 2004).

This research approach is a quantitative approach. A quantitative approach is research that uses numbers, data in the form of numbers (scores or grades, ratings, or frequencies), which are analyzed using statistics to answer specific research questions or hypotheses, and to make predictions that a certain variable affects other variables. , with the main condition being that the samples taken must be representative (Masrukin, 2009).

Data collection techniques are methods that researchers use to collect data (Darmawan, 2013). Questionnaire is a method of collecting data by distributing a list of questions to respondents, to be asked for answers. The type of questionnaire in this study uses a closed questionnaire, as a questionnaire that the researcher answers in such a way that the respondent only has to make a choice (Suliyanto, 2006). The scale that is often used when creating questionnaires is the ordinal scale, also called the Likert scale (Ghozali, 2018).

The population is the entire object or subject that is located in an area, and meets certain relevant requirements related to research problems (Martono, 2014). The population in the study were all housewives who live in Kotakan Village, Karanganyar District, Demak Regency, totaling 1,815 people.

The sample can be defined as a member of the population selected by several techniques to represent the population (Martono, 2014). Based on this study, researchers used a non-probability sampling method using a purposive sampling technique, which is a sampling method based on certain criteria (Suliyanto, 2006). The sample criteria are adjusted to the location and time that the researcher has, the criteria are as follows:

1. Karanganyar District, Demak Regency
2. Working and non-working housewives
3. Housewives aged 20-60 years.

Determining the sample size in this study uses the slovin formula, because the population is already known (Suliyanto, 2006) as follows:

$$n = \frac{N}{1 + Ne^2}$$
$$n = \frac{1.815}{1 + 1.815.(0{,}10)^2}$$
$$n = \frac{1.815}{1 + 1.815.(0{,}01)}$$
$$n = \frac{1.815}{1 + 18{,}15}$$
$$n = \frac{1.815}{19{,}15}$$
$$n = 94{,}77$$

Based on calculations performed using the slovin formula, a sample of 95 people was obtained.

RESULTS

Validity and Reliability Test

Validity test is used to determine whether a questionnaire is valid or not. A questionnaire is considered valid if the questions in the questionnaire can reveal something that the questionnaire will measure (Ghozali, 2018). The validity test was carried out by comparing the r count with the r table value for degree of freedom (df) = n-2, in this case n is the number of samples, with a significant level of 0.05. If the value of r count > r table and the value is positive, then the item or question is declared valid.

Table 1. Validity Test of Variable X1

Variable	Item	*Pearson Correlation*	r_{table}	Description
Financial Literacy (X1)	LK.1	0,645	0,204	Valid
	LK.2	0,665	0,204	Valid
	LK.3	0,675	0,204	Valid
	LK.4	0,721	0,204	Valid
	LK.5	0,612	0,204	Valid
	LK.6	0,535	0,204	Valid

Source: Processed data, 2023

Tabel. 2. Validity Test of Variable X2

Variable	Item	*Pearson Correlation*	r_{table}	Description
Financial Behavior (X2)	PK.1	0,586	0,204	Valid
	PK.2	0,658	0,204	Valid
	PK.3	0,638	0,204	Valid
	PK.4	0,746	0,204	Valid
	PK.5	0,702	0,204	Valid
	PK.6	0,506	0,204	Valid
	PK.7	0,581	0,204	Valid
	PK.8	0,643	0,204	Valid
	PK.9	0,681	0,204	Valid

Source: Processed data, 2023

Tabel 3. Validity Test of Variable X3

Variable	Item	*Pearson Correlation*	r_{tabel}	Description
Income (X3)	P.1	0,786	0,204	Valid
	P.2	0,752	0,204	Valid
	P.3	0,787	0,204	Valid
	P.4	0,713	0,204	Valid

Source: Processed data, 2023

Tabel 4. Validity Test of Variable Y

Variable	Item	*Pearson Correlation*	r tabel	Description
Financial Planning (Y)	PER.1	0,547	0,204	Valid
	PER.2	0,729	0,204	Valid
	PER.3	0,724	0,204	Valid
	PER.4	0,704	0,204	Valid
	PER.5	0,737	0,204	Valid
	PER.6	0,808	0,204	Valid
	PER.7	0,748	0,204	Valid

Source: Processed data, 2023

Based on the results of the validity test, each question item has a value of rcount > rtable (0.204) with a significance level of 0.05, so the results of the validity test are declared valid.

Reliability Test

Reliability test is an instrument for measuring a questionnaire which is an indicator of a variable or construct. A variable can be declared reliable if the value of Cronbach's alpha is > 0.70 and vice versa if Cronbach's alpha is found to be <0.70 then it is declared unreliable (Ghozali, 2018).

Table 5. Reliability Test Results

Variable	N of Items	Cronbach's Alpha	Description
Financial Literacy (X1)	6	0,714	Reliable
Financial Behavior (X2)	9	0,819	Reliable
Income (X3)	4	0,742	Reliable
Financial Planning (Y)	7	0,841	Reliable

Source: Processed data, 2023

Based on the results of the reliability test that has been carried out by the researcher, each question item has a Cronbach alpha value of > 0.70. So it can be said that all the variables studied, namely financial literacy, financial behavior, income and financial planning are declared reliable.

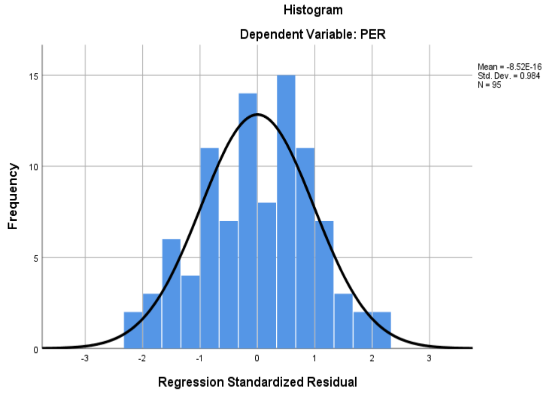
Classic assumption test

The classic assumption test aims to ensure that the regression equation obtained has accuracy in estimation, cannot and is consistent (Imam Ghozali, 2018).

Normality test

The normality test aims to test whether the confounding or residual variables in the regression model are normally distributed.

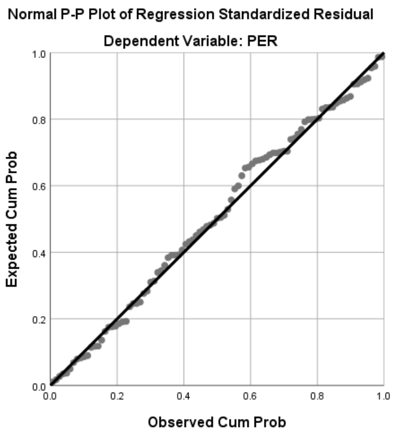
Figure 1. Histogram Normality Test Results



Source: Processed data, 2023

Based on the picture above, on the histogram graph it is clear that the residual data shows a normal curve that forms a perfect bell. Research states that the data is normally distributed.

Figure 2. P-P Plot Normality Test Results



Source: Processed data, 2023

Based on the picture above, the P-P Plot graph shows the spread of the points in the direction of the diagonal line. Research states that the data is normally distributed.

Table 6. Results of the Kolmogorov-Smirnov One-Sample Test

Model	Unstandardized Residual
Kolmogorov Smirnov	
Asymp. Sig. (2-tailed)	0,200

Source: Processed data, 2023

Based on the table above, the Kolmogorov Smirnov test results obtained Asymp. Sig. 0.200, which means a significance value (0.200 > 0.05). Research states that the data is normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model has found an almost perfect correlation or relationship between the independent (independent) variables.

Table 7. Multicollinearity Test

Variable	Collinearity Statistics	
	Tolerance	**VIF**
Financial Literacy	0,837	1,195
Financial Behavior	0,947	1,056
Income	0,799	1,252

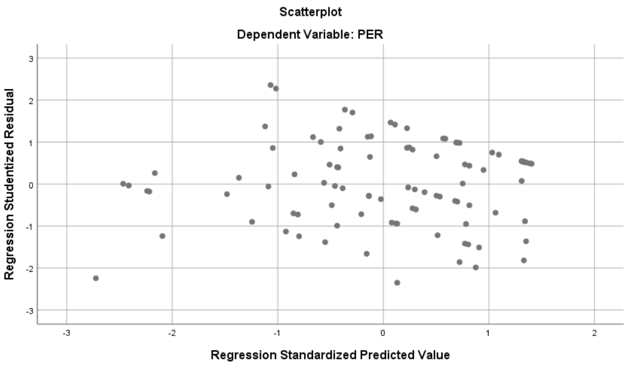
Source: Processed data, 2023

Based on the table above, all variables have a tolerance value less than 0.10 and a VIF value greater than 0.10. Research states that there is no multicollinearity.

Heteroscedasticity test

The heteroscedasticity test aims to test whether there is an inequality of variance from the residuals of one observation to another in the regression model.

Figure 3. Heteroscedasticity Test Results



Source: Primary data processed through SPSS, 2023

Based on the picture above, it can be seen that in this study there were no symptoms of heteroscedasticity by showing the spread of the dots number 0 on the Y axis.

Hypothesis testing

This hypothesis test was carried out using multiple regression analysis. Multiple linear regression analysis is a linear relationship between two or more independent variables with the dependent variable. The purpose of this analysis is to determine the value of the dependent variable if the value of the independent variable has increased or decreased, and to determine the direction of the relationship between the independent variable and the dependent variable, whether each independent variable is positive or negative (Priyanto, 2010). The results of the hypothesis test can be explained in the following table:

Table 8. Hypothesis Test Results

Hypothesis testing	Hypothesis Test Results		
Multiple Regression Analysis	Financial Literacy	0,626	
	Financial Behavior	0,016	
	Income	0,433	
Coefficient of determination R^2			
(Adjust R Square)			0,325
Statistical F Test			
F			16,073
Sig.			0,000
Statistical T Test			
T	Financial Literacy		4,761
	Financial Behavior		0,230
	Income		2,684
Sig.	Financial Literacy		0,000
	Financial Behavior		0,819
	Income		0,009

Source: Processed data, 2023

DISCUSSION

1. The Effect of Financial Literacy on Financial Planning

The results of the calculation of the t test have been carried out to show that partially the financial literacy variable has an effect on financial planning in children's education funds. This is shown by the results of the t-count value of 4.761 which is greater than the t-table of 1.986 and the significance value of 0.000 is less than 0.05, which means that H1 is accepted.

Financial literacy can be interpreted as a person's knowledge and ability to manage finances. Individuals with a high level of financial knowledge will be more skilled in managing finances. Based on the Theory of Planned Behavior used in this study, what can determine financial literacy is attitude towards behavior, where respondents have a good evaluation attitude towards financial planning, namely, evaluating financial expenditure and income, saving regularly for future needs and choosing steps effective way to improve welfare in making financial decisions (Ajzen, 1991).

The results of this study are in line with previous research conducted by Unola and Linawati (2014) which showed that financial literacy affects financial planning in children's education funds. The results are also in accordance with research conducted by Vidyaningrum and Handayani (2022) which states that financial literacy affects financial planning in children's education funds. Overall, financial literacy equips parents with the necessary skills and knowledge to effectively plan, save, and invest for their child's education, ensuring a solid financial foundation for their future.

2. Effect of Financial Behavior on Financial Planning

The results of the t-test calculation show that partially the financial behavior variable has no effect on financial planning in children's education funds, as evidenced by the results of the t-value of 0.230 which is smaller than the t-table of 1.986. In addition, the significance value of 0.819 is greater than 0.05, which means H2 is rejected. This suggests that financial behavior has a positive and insignificant effect on financial planning in children's education funds.

This study found a rejection in the Theory of Planned Behavior which states that financial behavior does not affect financial planning. This means that the subjective norm does not take action on the financial behavior of the respondent. This cannot support the theory which states that subjective norms are a person's perception of taking action on financial behavior. So that financial behavior cannot influence or not take the actions of respondents to plan finances for children's education funds.

The results of this study are in line with previous research conducted by Sari et al. (2022) which shows that financial attitudes do not significantly influence financial planning. The results obtained are not appropriate with the research conducted by Putri and Wiyanto (2019) which states that financial knowledge has no significant effect on financial behavior.

3. The Effect of Financial Literacy on Financial Planning

The results of the calculation of the t test have been carried out to show that partially the income variable has a positive and significant effect on financial planning in children's education funds. This is known through the results of the t-count value of 2.684 which is greater than the t-table of 1.986 and the significance value of 0.009 which is less than 0.05, which means that H3 is accepted.

Income is the result of a person's salary received from a business or job. The higher the income, the greater the awareness of children's school financing from an early age. Based on the Theory of Planned Behavior used in this study, namely perceived behavioral control, where the respondent's perception of the ease of being able to display the desired behavior, namely the respondent easily plans finances and is able to set aside a budget for education expenses through the income they have.

This research is in line with previous research conducted by Vidyaningrum and Handayani (2022) which showed that income affects financial planning in children's education funds. The results obtained are also consistent with research conducted by Unola and Linawati (2014) which states that income has a significant effect on the financial planning of children's education funds. Of course, income is something that can be utilized for financial planning. Without income, planning cannot be done because there is no clear idea of what should be allocated to various financial needs.

CONCLUSIONS

Based on the results of the analysis described above, the following conclusions can be drawn:

Financial literacy has a positive and significant effect on the financial planning of children's education funds for housewives in Kotakan Village, Karanganyar District, Demak Regency. This shows that financial literacy provides awareness of saving or investing from an early age, improves living standards and welfare, more skilled in managing finances for children's education funds.

Financial behavior has a positive and insignificant effect on the financial planning of children's education funds for housewives in Kotakan Village, Karanganyar District, Demak Regency. This shows that financial behavior can influence, consider, regulate and set financial goals in financial planning in children's education funds

Income has a positive and significant effect on the financial planning of children's education funds for housewives in Kotakan Village, Karanganyar District, Demak Regency. This shows that income is capable, meets financial goals, finances needs, prepares the necessary budget in the future, and increases awareness in financial planning in children's education funds.

Therefore, for households, it is necessary to enhance their financial literacy, learn good financial behaviors, and manage income, so that the financial plans for their children's education can be implemented effectively. Furthermore, for further research, it is necessary to uncover other variables relevant to the purpose of this study, in order to provide an even better contribution.

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AUTHOR CONTRIBUTION STATEMENT

BTC (Conceptualization) (Methodology) (Supervision) (Validation), IE (Software) (Formal Analysis) (Data Processing), IM (Project administration) (Layout).

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