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The Effect of Self-Control and Self-Efficiency on The Personal Financial Behavior of Students from Away from The City Of Palopo

Arifah Fadillah [1*] , Asriany [1] , Jumawan Jasman [1]

[1*] Muhammadiyah University of Palopo, Indonesia

Corresponding Author: arifahfadillah22@gmail.com[1)]*

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Abtract: Personal financial management is important for students, but developments in financial technology tend to increase consumer behavior. Financial Services Authority (OJK) data (2022) shows that financial literacy remains low at 49.68%, while Statistics Indonesia (BPS) (2023) recorded a 17% increase in non-essential student spending. This situation is further complicated by the fact that out-of-town students manage their finances independently, suggesting that self-control and self-efficacy influence financial behavior. This study used an associative quantitative approach with a sample of 94 out-of-town students from the Faculty of Economics and Business, Muhammadiyah University of Palopo, from a population of 1,576, determined using the Slovin formula and proportionate stratified random sampling. Data analysis using multiple linear regression showed that self-control had a positive but insignificant effect (Sig. 0.079 > 0.05), while self-efficacy had a positive and significant effect (Sig. 0.000 < 0.05). Simultaneously, both variables had a significant effect with an R^2 of 0.547, indicating that self-efficacy was a more dominant factor in influencing the financial behavior of out-of-town students.

Introduction

Personal financial management is a skill that every individual must master, especially the younger generation just starting out on their own. This skill helps manage income and expenses, and fosters savings and investment habits for a more structured future (Fitriani et al., 2025) . However, advances in financial technology and the ease of digital transactions have transformed people's consumption patterns, making them more practical, although they also pose the risk of unhealthy financial behaviors, such as impulsive buying, consumer debt, and a low propensity to save (Luri and Jibrail, 2025) .

Based on the 2022 National Survey of Financial Literacy and Inclusion conducted by the Financial Services Authority (OJK), Indonesia's financial literacy rate remains low at only 49.68%, despite financial inclusion reaching 85.10%. This finding indicates a gap between the availability of access to financial services and the public's ability to manage them. Furthermore, data from the Central Statistics Agency (BPS) in 2023 recorded a 17% increase in non-essential spending among students over the past five years, particularly on entertainment, food, and online shopping. This situation demonstrates that financial management is a major challenge for students.

This phenomenon is increasingly evident among out-of-town students living independently away from their families. They are required to manage their finances wisely with limited resources, which typically come from parental remittances or supplemental income. This situation demands sound financial planning, control, and decision-making skills (Nurfuadah & Nurislami, 2025) . However, in practice, many out-of-town students still exhibit unhealthy financial behaviors, such as impulsive spending, minimal savings habits, and reliance on family financial assistance or online loans (Elgeka & Querry, 2021) . This phenomenon also occurs among out-of-town students in Palopo City, particularly at Muhammadiyah University of Palopo.

Theoretically, financial behavior is influenced by psychological factors, including self-control and self-efficacy. Self-Control Theory (Gottfredson & Hirschi, 1990) states that individuals with high levels of self-control can resist consumer impulses, delay immediate gratification, and make more rational decisions. On the other hand, Self-Efficacy Theory (Bandura, 1977) emphasizes that a person's belief in their abilities will influence their actual behavior, including financial management. Therefore, these two factors are thought to play a significant role in shaping students' financial behavior.

However, previous research has shown inconsistent findings. Marissa (2024) found that self-control and self-efficacy significantly influence students' financial behavior, while Putri (2025) emphasized the important role of self-efficacy. Conversely, Suprianto et al., (2023) stated that self-control had no significant effect. Furthermore, most previous research was conducted in large cities with more advanced socio-economic characteristics, such as Palembang and Surabaya (Akbar & Armansyah 2023; Marissa 2024) , thus creating a contextual and population gap. Therefore, this research needs to be conducted on out-of-town students in Palopo City.

Based on this background, the research problem is formulated as follows: Do self-control and self-efficacy significantly influence the personal financial behavior of out-of-town students in Palopo City, either partially or simultaneously? This study aims to analyze the influence of these two variables. This research is important because studies related to out-of-town students are still limited. Therefore, it is expected to provide theoretical, empirical, and practical contributions to improve student financial management by strengthening self-control and self-efficacy.

Social Cognitive Theory

The grand theory used in this study is *Social Cognitive Theory* (SCT) developed by Albert Bandura (1986). This theory explains that human behavior is influenced by the reciprocal interaction between personal, behavioral, and environmental factors. In this study, personal factors are reflected in the self-control and self-efficacy of out-of-town students.

Self-control refers to the ability to control consumptive impulses, while self-efficacy relates to an individual's confidence in managing finances. The independent living conditions of out-of-town students in Palopo City make these two factors highly relevant in shaping their financial behavior.

Social Cognitive Theory (SCT) was chosen because it can more fully explain the relationship between psychological and environmental variables in shaping financial behavior. Furthermore, this research is strengthened by *Behavioral Finance Theory* , which highlights the influence of psychological and social factors on human financial decisions, not only relying on rational logic alone, but also influenced by psychological and social elements that play a significant role, making it relevant to the role of self-control and self-efficacy in financial decision-making among out-of-town students (Alexander et al. 2025) , as well as *the Life-Cycle Hypothesis* , which describes income limitations in the early stages of life, such as in college students. Therefore, SCT is used as the primary theory, while *Behavioral Finance Theory* and *Life-Cycle Hypothesis* serve as supporting theories in this research.

Self Control

Self-control is a person's ability to resist impulsive urges, delay temporary gratification, and direct behavior toward long-term goals (Gottfredson & Hirschi, 1990). In the financial sector, this ability plays a significant role in reducing consumer tendencies, limiting sudden expenses, and encouraging more logical and structured financial decision-making. Among college students, especially those living away from home, self-control is reflected in disciplined pocket money management, the ability to curb shopping urges, and the habit of saving regularly (Wicaksono & Nuryana 2020) , as they must manage their finances independently with limited funds. However, empirical research on the effect of self-control on financial behavior still produces inconsistent findings, creating a research gap that encourages further study in the context of students living away from home.

Self-control plays a crucial role in individual financial management. Based on Self-Control Theory (Gottfredson & Hirschi, 1990), individuals with high self-control tend to be able to resist excessive consumption, delay gratification, and make more rational financial decisions. This finding is supported by research by (Marissa, 2024) , Mutaqin (2024) , and Anjelina et al., (2025) , which found that self-control positively influences students' financial behavior. However, differing results were shown by (Suprianto et al., 2023) , who found that self-control had no significant effect. These discrepancies in results indicate the need for further research, particularly in the context of out-of-town students with more complex financial situations.

H1: Self-control has a significant positive effect on the personal financial behavior of out-of-town students in Palopo City.

Self-Efficacy

Self-efficacy refers to a person's belief in their ability to plan and execute actions to achieve specific goals (Bandura, 1977). In the financial field, self-efficacy describes the extent to which students believe in their ability to manage money, make financial decisions, and solve financial problems independently. Students with high self-efficacy are usually more confident in preparing budgets, setting spending priorities, being disciplined in saving, and avoiding excessive consumption patterns triggered by social pressure. Various studies have shown that self-efficacy has a positive and significant effect on financial behavior, as found by (Akbar & Armansyah 2023; Tattipikalawan et al., 2024; Dwi Ashari et al., 2024) , proving

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that self-efficacy has a positive and significant influence on financial behavior. This influence is evident in the improvement in the quality of students' financial management, including saving habits and controlling expenses.

Self-efficacy plays a crucial role in shaping financial behavior because confidence in one's abilities influences how individuals plan and make financial decisions, particularly regarding income management, saving, and avoiding consumer debt. Other findings by Erawati & Lende (2023); Pertiwi et al., (2024) also confirm this. that efficacy self support management and retrieval decision more finances good among Thus , high self-efficacy contributes positively to the financial behavior of students, including students from out of town in Palopo City .

H2: Self-efficacy has a significant positive effect on the personal financial behavior of out-of-town students in Palopo City.

Personal Financial Behavior

Personal financial behavior refers to how a person manages their daily finances, including planning, controlling, saving, and making financial decisions (Wahyuni et al. 2023; J. Jasman 2023) . Good financial behavior is demonstrated by the ability to allocate income for basic needs, save regularly, and avoid excessive consumptive spending, while poor behavior often involves waste and dependence on debt (Anggraini et al. 2023) . The role of financial behavior is considered crucial in achieving the goal of improving personal financial management skills (Asriany 2022) . In students who are building financial independence, this behavior is influenced by lifestyle, social environment, advances in digital technology, and psychological factors such as self-control and self-efficacy in managing finances (Akbar & Armansyah 2023) . This is reflected in the ability to prepare a budget, control expenses, and manage money wisely over a certain period of time.

These two psychological aspects complement each other in shaping students' financial behavior. Self-control serves to restrain impulsive shopping impulses, allowing for more targeted spending, while self-efficacy increases students' confidence in managing their finances even with limited funds. Previous research also shows that self-control positively influences students' financial management (Deccasari, Janan, and Marli 2023; Mutaqin 2024) , and self-efficacy significantly influences financial behavior across various contexts (Nur Avivah 2024; Prima, Hapsari, and Widiyasti 2025) .

H3: Self-control and self-efficacy simultaneously have a significant positive effect on the personal financial behavior of out-of-town students in Palopo City.

Research Methods

Study This use population all over student region Faculty Economics and Business (FEB) Muhammadiyah University of Palopo which was active in the year academic year 2021–2024 with amount as many as 1,576 people. Determination sample done use formula Slovin with level 10% error , so obtained amount sample as many as 94 respondents . Retrieval technique sample use proportionate stratified random sampling method based on three study programs , namely Management , Accounting , and Development Economics , so that sample can represent student region in a way proportional . The data used is the primary data obtained through distribution questionnaire closed to respondents , good in a way direct and through online platforms, with instruments that are arranged based on indicator variables control self , efficacy self and behavior finance personal . Questionnaire use five- point Likert scale , ranging from very to very agree to strongly agree , and arranged in form statement positive and negative For minimize answer bias . Furthermore , the technique data analysis was performed with approach quantitative use assistance with the Statistical Package for the Social Sciences (SPSS) program, which includes validity tests , reliability tests , normality tests , and analysis multiple linear regression fitted with the t-test (partial) and the F-test (simultaneous). The regression model used in study This is $Y = a + b_1X_1 + b_2X_2 + e$, where Y is behavior finance personal as variables bound , X_1 is control self , X_2 is efficacy self , a is constants , b_1 and b_2 are coefficient regression , and e is the error.

Results and Discussion

Validity Test

test is conducted to determine how well each statement in the questionnaire measures the desired variable. To do this, we use the correlation value between the item and the adjusted total score (calculated r), then compare it with the table r value, which is 0.2028 at a 5% significance level for a sample of 94 respondents.

Table 2. Validity Test

Variables	Indicator	R-count	R-table	Information
SELF CONTROL (X1)	P1	0.849	0.2028	VALID
	P2	0.772	0.2028	VALID
	P3	0.510	0.2028	VALID
	P4	0.672	0.2028	VALID
	P5	0.717	0.2028	VALID
	P6	0.464	0.2028	VALID
	P7	0.729	0.2028	VALID
	P8	0.734	0.2028	VALID
SELF-EFFICACY (X2)	P9	0.447	0.2028	VALID
	P10	0.693	0.2028	VALID
	P11	0.749	0.2028	VALID
	P12	0.740	0.2028	VALID
	P13	0.771	0.2028	VALID
	P14	0.524	0.2028	VALID
	P15	0.713	0.2028	VALID
	P16	0.792	0.2028	VALID
	P17	0.830	0.2028	VALID
	P18	0.627	0.2028	VALID
PERSONAL FINANCIAL BEHAVIOR (Y)	P19	0.758	0.2028	VALID
	P20	0.711	0.2028	VALID
	P21	0.546	0.2028	VALID
	P22	0.489	0.2028	VALID
	P23	0.830	0.2028	VALID
	P24	0.614	0.2028	VALID
	P25	0.600	0.2028	VALID
	P26	0.741	0.2028	VALID

Source: SPSS Data Processing Results (2025).

Based on the validity analysis presented in Table 2, the validity test results indicate that every item in the questionnaire is valid. Therefore, this research instrument is good enough

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to proceed to the next analysis step, namely reliability testing, to ensure that the measurement results are stable and reliable.

Reliability Test

This reliability test is conducted to evaluate how consistent the results provided by a measurement instrument, such as a questionnaire, are when retested at different times and under different conditions. Reliability indicates the instrument's level of reliability in measuring research variables. Reliability testing is conducted using Cronbach's Alpha value, where a variable is declared reliable if the Cronbach's Alpha value is greater than 0.70 ($\alpha > 0.70$). The higher the Cronbach's Alpha value, the better the level of internal consistency between questions in the questionnaire. The following are the results of the reliability test on the research instrument:

Table 3. Reliability Test Results

Variable	Cronbach's alpha	Reliability Limits	Information
Personal financial behavior	0, 826	0.70	RELIABLE
Self-control	0, 860	0.70	RELIABLE
Self-efficacy	0, 839	0.70	RELIABLE

Source: SPSS Data Processing Results (2025)

Based on Table 3, From the reliability test above, all variables have a Cronbach's Alpha value greater than 0.70, which means they are all reliable and stable in measuring the concepts studied. The Personal Financial Behavior variable (Y) has a value of 0.826, self-efficacy (X2) of 0.860, and self-control (X1) of 0.839. In essence, these results indicate that all research instruments have good reliability and are suitable for further analysis.

Normality Test

The Kolmogorov-Smirnov Residual Normality Test is a statistical method used to determine whether the residual data in a regression model is normally distributed or not.

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	Unstandardized Residual
N	94
Asymp. Sig. (2-tailed)	.200 [c,d]

Source: SPSS Data Processing Results (2025)

From the results of the normality test above, *the Asymp. Sig. (2-tailed) value was obtained* at .200 [c,d] , which means the value obtained was > 0.05, so it can be concluded that the data is normally distributed.

Multiple Linear Regression Analysis Test

Multiple linear regression tests were used to determine the extent of the influence of the independent variables, namely self-control (X1) and self-efficacy (X2), on the dependent variable, namely personal financial behavior (Y), both partially and simultaneously. This analysis was conducted using the SPSS program, and the test results are displayed in the following table.

Table 5. Regression Test Results

variables	Coefficients [a]		t-statistics	sig
Constant	3,353		1,396	0.166
Self-Control (X1)	0.203		0.777	0.079
Self-Efficacy (X2)	0.573		4,692	0,000

Source: SPSS Data Processing Results (2025)

From the results of the analysis of the table above , the following multiple linear regression equation was obtained:

$$Y = 3.353 + 0.203X_1 + 0.573X_2$$

1. The constant (a) is 3.353, this shows that if X1 and X2 have a value of 0 then the value of Y remains at 3.353.
2. Based on the self-control variable (X1), the results of the regression test show that the X1 variable has a positive regression coefficient with a value of b = 0.203. This means that if there is an increase in the value of the X1 variable by 1 point, there will also be an increase in the Y variable by 0.203.
3. Based on the self-control variable (X2), the results of the regression test show that the X2 variable has a positive regression coefficient with a value of b = 0.573. This means that if there is an increase in the value of the X2 variable by 1 point, there will also be an increase in the Y variable by 0.573.

Thus, it can be said that **self-efficacy has a more dominant role** than self-control in shaping the personal financial behavior of out-of-town students at the Faculty of Economics and Business, Muhammadiyah University of Palopo.

t-test (Partial)

The t-test or partial test is used to determine the extent of influence of each independent variable on the dependent variable individually. In this study, the t-test was used to examine whether self-control (X1) and self-efficacy (X2) partially had a significant effect on the personal financial behavior (Y) of out-of-town students in Palopo City.

Table 6. t-Test Results

Variables	B	Std. Error	Beta	t	Sig.
(Constant)	3,353	2,402		1,396	0.166
Control Self (X1)	0.203	0.114	0.212	1,777	0.079
Efficacy Self (X2)	0.573	0.122	0.559	4,692	0.000

Source: SPSS Data Processing Results (2025)

From the results of the analysis of the table above, the calculated t value (1.777) < t table (1.986) and significant (0.079) > 0.05 were obtained, so it was concluded that self-control had a positive and insignificant effect on personal financial behavior, H1 was rejected and H0 was accepted. From the results of the analysis of the table above, the calculated t value (4.692) > t table (1.986) and significant (0.000) < 0.05 were obtained, so it was concluded that self-efficacy had a positive and significant effect on personal financial behavior, H2 was accepted and H0 was rejected.

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Thus, it can be concluded that self-efficacy is the most dominant factor in shaping the personal financial behavior of out-of-town students in Palopo City, while self-control still plays a role, but its influence is not yet statistically significant.

F Test (Simultaneous)

The F-test, also known as the simultaneous test, is used to determine whether independent variables simultaneously have a significant impact on the dependent variable. In this study, we applied the F-test to examine whether self-control (X1) and self-efficacy (X2) simultaneously influence the personal financial behavior (Y) of students living away from home in Palopo City.

Table 7. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1098.276	2	549,138	55,018	.000 [b]
Residual	908,277	91	9,981		
Total	2006,553	93			

Source: SPSS Data Processing Results (2025)

From the analysis of the table above, it turns out that the calculated F value reaches (55.018) > from the F table of (3.946), and the significance level is (0.000) < 0.05. So, based on this F test, it can be concluded that the variables of self-control and self-efficacy simultaneously provide a significant positive impact on the personal financial behavior of students from out of town at the Faculty of Economics and Business, Muhammadiyah University of Palopo. This means that these two psychological aspects work together to help students build wiser, more structured, and more responsible financial habits.

Discussion

The Influence of Self-Control on Personal Financial Behavior

The results of this study indicate that self-control has a positive influence on the personal financial behavior of out-of-town students in Palopo City, but this influence is not statistically significant (Sig. 0.079 > 0.05). This indicates that students with better self-control tend to exhibit better financial behavior, such as being able to restrain impulsive spending and considering needs before shopping. However, the influence is not yet strong enough, which is likely influenced by external factors such as social pressure, lifestyle, and limited income of out-of-town students. This finding is in line with Self-Control Theory (Gottfredson & Hirschi, 1990), which states that self-control helps suppress impulsive behavior, although in this context it is not yet a major factor. These results are also consistent with research (Suprianto et al., 2023) , which found that self-control does not always have a significant influence on financial behavior, especially in groups of respondents with certain conditions and characteristics.

The Influence of Self-Efficacy on Personal Financial Behavior

Conversely, the results of this study indicate that self-efficacy has a positive and significant influence on personal financial behavior (Sig. 0.000 < 0.05). This means that the higher students' confidence in their ability to manage finances, the better their financial behavior will be. This finding is in line with Social Cognitive Theory (Bandura, 1986), which states that self-efficacy influences individual actions and decision-making. This is also supported by studies by Akbar & Armansyah (2023) and Tattipikalawan et al., (2024) .

Simultaneously, self-control and self-efficacy have a significant influence on financial behavior (Sig. 0.000 < 0.05), with an R^2 value of 0.547. This value indicates that these two variables are able to explain 54.7% of the variation in financial behavior of students living away from home. These results strengthen Social Cognitive Theory and Behavioral Finance Theory, which emphasize that financial behavior is influenced by the interaction of psychological, behavioral, and environmental factors.

The Simultaneous Influence of Self-Control and Self-Efficacy on Personal Financial Behavior

Overall, the results of this study indicate that self-efficacy is a greater determinant of the financial behavior of out-of-town students than self-control. Therefore, efforts to improve the financial behavior of out-of-town students should focus on self-control, but also on increasing students' confidence and ability to manage their finances independently and consistently.

Conclusion

Based on the research results, the personal financial behavior of out-of-town students in Palopo City is influenced by psychological factors, namely self-control and self-efficacy. Separately, self-control has a positive but insignificant influence on financial behavior. This indicates that self-control ability does not fully determine students' financial behavior, as it is still influenced by external factors such as lifestyle, social pressure, and economic constraints. Conversely, self-efficacy has a positive and significant influence, so that the higher the student's confidence in managing finances, the better their financial behavior. Together, these two variables have a significant influence on financial behavior, explaining 54.7% of the variation, while the remainder is influenced by other factors outside the model. These findings support Social Cognitive Theory and Behavioral Finance Theory, which state that financial behavior is shaped by the interaction of psychological and environmental factors, with self-efficacy being the more dominant factor in out-of-town students.

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