

The Influence of Financial Technology Payment, Financial Attitude, and Financial Knowledge on Financial Management Behavior in the Perspective of Islamic Business

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Abstract

This study aims to examine the influence of Financial Technology Payment, Financial Attitude, and Financial Knowledge on Financial Management Behavior in the Perspective of Islamic Business in MSMEs in Sukarame. This study uses a quantitative approach, with Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis technique, data collection technique through questionnaires with a measurement scale, namely the Likert scale. Sampling in this study used a non-probability sampling method with a sample size of 97 respondents. The findings of this study indicate a positive and significant influence on the relationship between Financial Technology Payment and Financial Management Behavior of MSMEs, a positive and significant influence on the relationship between Financial Attitude and Financial Management Behavior of MSMEs, and a positive and significant influence on the relationship between Financial Knowledge and Financial Management Behavior of MSMEs.

Keywords: Financial Technology Payment, Financial Attitude, Financial Knowledge, Financial Management Behavior.

1. Introduction

In today's digital age, the rapid development of financial technology (fintech) has had a significant impact on individual financial behavior. One of the most visible innovations is technology-based payment systems that facilitate fast and efficient financial transactions. As a result, the use of this technology has become an integral part of personal financial management. This is particularly relevant for Micro, Small, and Medium Enterprises (MSMEs), which often face challenges in accessing traditional financial services.

According to Bank Indonesia Number 19/12/PBI/2017, Financial Technology (Fintech) is the use of technology in the financial system that produces new products, services, technologies or business models and can affect the economic sector, financial system stability, efficiency, smoothness, security and payment system restrictions. (Aqilla Fatimah Azzahra, Isni Andriana, 2024) The implementation of financial technology includes payment systems, market support, investment and risk management, loans, financial service providers and capital, as well as other financial services.

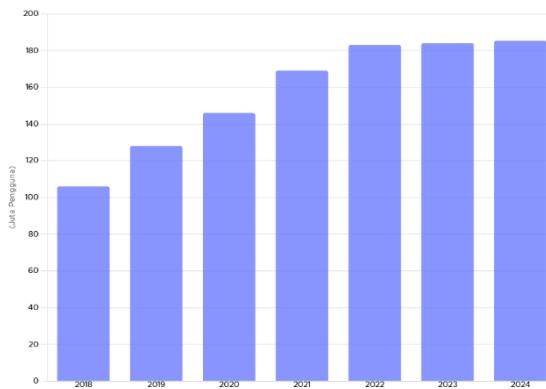


Figure 1
Internet User Data in Indonesia
Source: Good Stats.id 2024

Based on the data in Figure 1, the number of internet users in Indonesia has reached 185.3 million. This figure represents an increase of 0.8% compared to the previous year. This upward trend has also been observed in the years prior to 2024. Data on the number of internet users in Indonesia reveals that there has been a consistent increase from 2018 to the present. Although low, internet users in Indonesia continue to show a positive trend.

Fintech can be a financial management tool that has the potential to influence an individual's personal financial behavior. An individual's success in managing their finances can be seen from their financial behavior, known as financial management behavior. Understanding this behavior is very important for individuals and MSME players because it includes the ability to plan, budget, monitor, manage, control, withdraw, and save their finances wisely (Izzah & Riyanto, 2022).

However, the rapid growth of fintech also poses challenges. Financial literacy is becoming increasingly important so that people can use technology-based financial products and services wisely. According to the Financial Services Authority (OJK), financial literacy is defined as knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of financial decision-making and management to achieve financial well-being for the community. Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy, with a significant contribution to the Gross Domestic Product (GDP) and employment. However, MSMEs also face various challenges, especially in terms of financial management. Good financial management is essential for the welfare and growth of MSMEs. The adoption of fintech can disrupt the financial management of MSMEs, providing potential benefits such as ease of transactions and cost efficiency, but also posing potential risks such as data security and the need for financial literacy.

Digital payment technologies, such as electronic wallets and online payment applications, have become an integral part of daily life, facilitating faster and easier transactions, especially for MSME players. However, the use of this technology is not only influenced by fintech factors such as ease of access or innovation, but also by individuals' financial attitudes and financial knowledge. Although payment technology provides

convenience, without a wise attitude towards managing finances and adequate knowledge, the potential benefits of using this technology can turn into financial challenges for its users.

Financial technology payments offer various conveniences for users, especially in terms of speed, comfort, and accessibility. With these digital platforms, transactions can be made anytime and anywhere, simply by using electronic devices such as smartphones or computers. In addition, this service also allows merchants to accept payments from a variety of methods, which can be tailored to their needs. This increases flexibility for both consumers and merchants, especially in meeting growing transaction demands (Leatemia et al., 2023).

Financial attitude is an important factor in financial management behavior. Financial attitude is a state of mind, opinion, and assessment of finance. These things are part of an attitude that cannot be separated from the human mind, which influences financial decision-making. In addition, financial knowledge is another factor in financial management behavior. Financial knowledge is the ability possessed by each individual regarding all activities related to financial management that apply in daily activities (Pramedi & Haryono, 2021).

The growth of the MSME sector is often interpreted as an indicator of successful development, especially for developing countries with low per capita income. The Micro, Small and Medium Enterprises (MSME) sector is an important pillar of the national economy, so it is not surprising that this sector contributes significantly to the economy and high employment, as well as playing a strategic role in income distribution for the community and serving as a socio-economic forum for the community. The MSME sector plays such an important role in the Indonesian economy that it can be said to be the driving force behind national economic activity. By paying attention to the development of the MSME sector, it is certainly possible to reduce poverty rates in a country. In 2024, there will be 492,986 MSMEs in Lampung Province. Data from the Lampung Province Cooperative and SME Office shows an increase in the number of MSMEs every year, indicating a great opportunity to advance the economy. Meanwhile, data from the 2024 Performance of Government Agencies of the Bandar Lampung City Cooperative and SME Office shows that there are 63,450 SME units in Bandar Lampung City spread across several sub-districts.

In Islamic business, good financial management behavior includes managing assets in a manner that is in accordance with sharia. This includes avoiding usury, gharar (uncertainty), and practices that are detrimental. By utilizing payment fintech, MSME players can manage their finances more efficiently and in accordance with sharia principles. Allah says:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُولُونَ إِلَّا كَمَا يَقُولُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَنُ مِنَ الْمُفْسِدِينَ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَخَلَّ اللَّهُ الْبَيْعَ وَحْرَمَ الرِّبَا قَمْنُ جَاءَهُ مَوْعِظَةً مِنْ رَبِّهِ فَلَمْ يَفْلَحْ فَلَمَّا مَا سَلَّفَ وَأَمْرَهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْنَابُ النَّارِ هُمْ فِيهَا خَلِيلُونَ ٢٧٥

This means: "Those who consume (transact with) usury cannot stand, except like someone who stands unsteadily because of demonic possession. This happens because they say that buying and selling is the same as usury. In fact, Allah has made buying and selling lawful and usury unlawful. Whoever receives a warning from his Lord (regarding usury) and then stops, what he has already taken is his, and his case is with Allah. But whoever returns to it—those are the inhabitants of the Fire; they will abide therein forever. (QS. Al-Baqarah: 275)

According to Tafsir Al-Mukhtashar, in this verse, those who transact and take usury cannot stand up from their graves on the Day of Judgment except like someone possessed by a demon. They rise from their graves staggering like someone possessed, falling and getting up.

This is because they have permitted the consumption of usury. They do not distinguish between usury and the proceeds of trade that Allah has made lawful. They say, "Indeed, trade is like usury in terms of its permissibility. Because both cause an increase and growth of wealth." Then Allah refutes their statement and invalidates their analogy. Allah explains that He permits trade because it involves general and specific benefits. And Allah forbids usury because it involves injustice and the act of consuming the wealth of others unjustly without any compensation.

Additionally, the application of business principles such as *ihsan* (efficiency and convenience) and *maslahah* (public benefit) reflects that finance is not merely a tool to fulfill worldly needs, but also a means to attain blessings and rewards.

2. Literature Review

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) was developed by Ajzen and is an extension of the Theory of Reasoned Action (TRA). TPB explains that individual behavior is influenced by intention, which in turn is influenced by attitudes toward behavior, subjective norms, and perceived behavioral control (Murty et al., 2024). This theory explains that an individual's improved and skilled psychology or mentality (good financial knowledge) will also improve their ability to manage and solve problems in decision-making. The better an individual's ability to manage finances, the better their level of planning and decision-making will be (Siska Atmaningrum, Dwi Sunu Kanto, 2021).

Financial Technology Payment

According to the Financial Services Authority (OJK), fintech is an innovation in the financial services industry thanks to the use of technology. Fintech combines financial services with technology with the aim of making it easier for consumers to carry out financial activities.

Financial technology payment is one of the innovations in the financial industry that utilizes technology as a financial service, whether used as a payment transaction tool, online loans, or other digital services (Aqilla Fatimah Azzahra, Isni Andriana, 2024).

Financial Attitude

Research (Sukma et al., 2022) Financial attitude is a state of mind, opinion, and judgment about finance. These things are part of an attitude that is inseparable from the human mind and influences financial decision-making. Financial attitude plays an important role in determining an individual's financial success or failure because it is considered a psychological tendency that is expressed when evaluating recommended financial management practices with varying degrees of agreement or disagreement.

Financial Knowledge

Financial knowledge is the mastery of an individual's ability to understand how to organize, manage, and respond to risks related to their financial resources, which is related to financial decision-making (Ramadhanie & Lasmanah, 2022).

Research (Nabila Shafarana Nugroho, 2022) Financial knowledge can help individuals make decisions related to their finances. Financial knowledge can also influence an individual's financial management behavior. Individuals who have financial knowledge are more likely to be better at managing their finances. Financial knowledge is the knowledge that a person has about financial concepts and understanding facts about personal finances, which will later be used as a basis for processing and making good financial decisions (Parham et al., 2022).

Financial Management Behavior

Financial management behavior is an individual's ability to manage (planning, budgeting, auditing, management, control, search, and storage) of daily financial funds. The

emergence of financial behavior occurs as a result of an individual's strong desire to meet their needs in accordance with their income level (Aditya & Azmansyah, 2021). Research (Meida & Kartini, 2023). Financial behavior not only influences the understanding of basic economic and financial concepts but also the ability to apply them appropriately. A lack of financial knowledge can lead to errors in financial behavior and trigger detrimental financial limitations. Therefore, individuals with good financial knowledge tend to be more capable of managing their finances

3. Research Method

This study was conducted using a quantitative approach. The data sources in this study were obtained by distributing questionnaires in the form of a list of questions using a Likert scale, which were then distributed to all samples in this study (Sugiyono, 2018). The sampling technique used in this study was non-probability sampling. Nonprobability sampling is a sampling technique that does not give equal opportunity to every element or member of the population to be selected as a sample (Sugiyono, 2019). To determine the number of samples to be selected, the author used the Slovin formula for sampling.

$$n = \frac{N}{Nd^2 + 1}$$

Explanation:

n = Number of samples required N =

Population size

d = Margin of error (10%)

Calculation:

$$n = \frac{N}{Nd^2 + 1}$$

$$= \frac{3220}{3220 (01)^2 + 1}$$

$$n = 9698$$

Based on these sample calculations, the number of samples required is 96.98 respondents, rounded up by the researcher to 97 respondents to facilitate data processing. The criteria or requirements for sample fulfillment are as follows:

- 1) MSME entrepreneurs engaged in all sectors in Sukaramo.
- 2) MSME entrepreneurs who use fintech.

Data analysis method The author tested the validity, reliability, hypothesis testing (t-test), and coefficient of determination (R² test) using SmartPLS SEM (Partial Least Square Structural Equation Modelling) software.

4. Results

Validity Test

Validity testing is used to measure the validity of a questionnaire. The validity test results in this study used Smart PLS data processing tools. In addition, Cronbach stated that an item is considered valid if the validity coefficient is > 0.6 with a significance level of no more than 5%. Conversely, if it is < 0.6 with a significance level of more than 5%, it is considered

invalid and must be discarded so as not to distort the data results. The data test results are as follows:

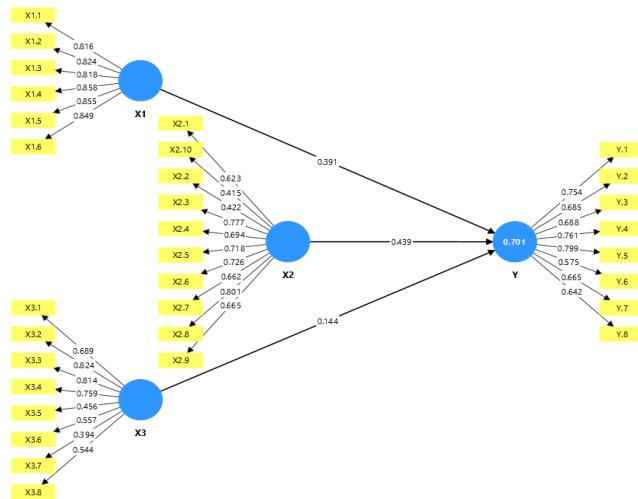


Figure 7
Path Coefficient Display (Outer Loading)

Table 1. 2
Validity Test Results

	X1	X2	X3	Y
X1.1	0.820			
X1.2	0.826			
X1.3	0.819			
X1.4	0.857			
X1.5	0.852			
X1.6	0.846			
X2.1		0.617		
X2.3		0.798		
X2.4		0.696		
X2.5		0.728		
X2.6		0.722		
X2.7		0.670		
X2.8		0.822		
X2.9		0.642		
X3.1			0.705	
X3.2			0.841	
X3.3			0.838	
X3.4			0.753	
Y.1				0.779
Y.2				0.728
Y.3				0.709
Y.4				0.764
Y.5				0.767
Y.7				0.676
Y.8				0.636

Source: Data processed using Smart PLS 4.1 2025

Based on the table above, it can be concluded that all statement items in this study have met the validity criteria based on the outer loading value. In variable X2, there were 10 initial indicators, but only 8 indicators met the validity requirements with a value > 0.6 . The other two indicators were declared invalid because their values were < 0.6 . Meanwhile, in variable X3, which initially had 8 indicators, only 4 indicators were valid with a value > 0.6 , while the other 4 indicators were invalid and had to be removed. For variable Y, out of a total of 8 initial indicators, 7 indicators met the validity requirements (> 0.6), while 1 indicator was invalid and was removed so that the research data still met the validity standards. Thus, all items in variables X1, X2, and Y were declared valid and could be used in the overall research model analysis.

Reliability Test

To determine whether the construct used is reliable or not, a reliability test must be conducted. Reliability testing is used to determine the accuracy and precision of the measures used in this study. To measure the reliability of the constructs in this study, the composite reliability value is examined, which is considered acceptable if the value is > 0.7 . However, a value > 0.6 is still acceptable. The following are the results of the tests conducted by the researcher:

Table 1.3
Reliability Test Results

No.	Variable	Cronbach's Alpha	Composite reliability (Rho_C)	Average Variance Extracted	Explanation
1.	Financial Technology Payment (X1)	0.914	0.933	0.701	Reliable
2.	Financial Attitude (X2)	0.862	0.892	0.511	Reliable
3.	Financial Knowledge (X3)	0.795	0.866	0.618	Reliable
4.	Financial Management Behavior (Y)	0.849	0.885	0.525	Reliable

Source: Data processed using Smart PLS 4.1 2025

Based on Table 1.3, it is known that all variables in the reliability test have composite reliability and Cronbach's alpha values above 0.6. In addition, the AVE value for each variable is also greater than 0.5. This indicates that all indicators have good validity in forming their respective variables. Thus, it can be concluded that all indicators tested are valid and reliable, making them suitable for testing structural models.

Hypothesis Testing (T-Statistic Test)

Hypothesis testing was conducted to determine whether the independent variables in this study had a significant effect on the dependent variables. The testing used the Partial Least Square (PLS) method with the help of SmartPLS software. The assessment was based on three main indicators, namely the original sample value (path coefficient) to see the direction and magnitude of the influence, the t-statistic value using a value > 1.96 , and the p-value of 5% (0.05) as the basis for decision making on the hypothesis.

Table 1. 4
Path coefficients

	Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
H1	Financial Technology Payment -> Financial Management Behavior	0.303	0.280	0.090	3.371	0.001
H2	Financial Attitude -> Financial Management Behavior	0.487	0.506	0.093	5.257	0.000
H3	Financial Knowledge -> Financial Management Behavior	0.184	0.189	0.071	2.589	0.010

Source: Data processed using Smart PLS 4.1 2025

The hypothesis in this study tests whether X1 has a positive and significant effect on Y. The test results for X1 show an original sample (O) of 0.303. From these results, it can be said that variable X1 has a positive and significant effect on Y. The T-statistic value is 3.371 and the P-value is 0.001<0.05. This proves that X1 has a positive and significant effect on Y. Therefore, it can be concluded that H1 in this study is supported.

From these results, it can be concluded that X2 has a positive and significant effect on Y. The test results for X2 show an original sample (O) of 0.487. From these results, it can be said that the variable X2 has a positive and significant effect on Y. The T statistic value is 5.257 and the P-value is 0.000<0.05. This proves that X2 has a positive and significant effect on Y. Therefore, it can be concluded that H2 in this study is supported. The test results for X3 show a positive and significant effect on Y. The test results for X3 show an original sample (O) of 0.184. From this result, it can be said that the variable X3 has a positive and significant effect on Y. The T statistic value is 2.589 and the P-value is 0.010<0.05. This proves that X3 has a positive and significant effect on X3. Therefore, it can be concluded that H3 in this study is supported.

Coefficient of Determination (R-Square)

Table 1. 5

R-Square

	R-square	R-square adjusted
Financial Management Behavior	0.684	0.674

Source: Data processed using Smart PLS 4.1 2025

In the table above, the adjusted R-square value of variable Y is 0.674, which indicates that variables X1, X2, and X3 are able to explain variable Y by 67.4%. Therefore, it can be concluded that the model is considered strong.

5. Discussion

The Effect of Financial Technology Payment on Financial Management Behavior

The results of this study show that Payment Technology has a positive and significant effect on Y. The test results for X1 show an original sample (O) of 0.303. From these results, it can be said that variable X1 has a positive and significant effect on Y. The T statistic value is 3.371 and the P-value is $0.001 < 0.05$. This proves that X1 has a positive and significant effect on Y. Therefore, it can be concluded that H1 in this study is supported. This indicates that the higher the level of use and utilization of services such as Dana, GoPay, ShopeePay, and OVO, the better the financial management behavior of MSME actors.

In addition, the results of this study are also supported by the Theory of Planned Behavior, which states that positive or negative attitudes toward a behavior influence the intention to perform it. In Fintech Payment, the attitude of MSME entrepreneurs towards this technology includes perceptions of its benefits, as found in the financial technology payment indicator, namely ease of transaction, practicality, and efficiency. If MSME entrepreneurs have a positive attitude, as seen from the use of Fintech Payment as a tool that facilitates the financial management of their businesses, they are more likely to want to adopt it.

The results of this study are in line with the research conducted by (Layuksugi et al., 2024), which states that the partial results of the Financial Technology Payment variable have a positive and significant effect on Student Financial Management Behavior.

The Influence of Financial Attitude on Financial Management Behavior

From these results, it can be concluded that X2 has a positive and significant effect on Y. The test results for X2 show an original sample (O) of 0.487. From these results, it can be said that the X2 variable has a positive and significant effect on Y. The T-statistic value is 5.257 and the P-value is $0.000 < 0.05$. This proves that X2 has a positive and significant effect on Y. Therefore, it can be concluded that H2 in this study is supported.

This shows that the high value of the Financial Attitude indicator index proves the acceptance of H2. The indicators in question are power prestige, retention time, distrust, quality, and anxiety. This means that when someone is obsessed with money, they will think about how to earn money and how to use the money they have. This will encourage individuals to have perceptions about their finances in the future. Thus, the better an individual's attitude towards finances, the better their financial management will be.

In addition, these results are also supported by the Theory of Planned Behavior, in which Financial Attitude influences attitudes, subjective norms, and perceived control in the theory of planned behavior. This shows that MSME players strongly apply their financial attitudes to deal with risks that they will face in their business problems. Of course, this also shows a good mindset among MSME players. Understanding financial attitudes will help MSME players understand what they believe about themselves in relation to money.

This research is in line with the research conducted by (Agustine et al., 2021), which shows that there is a positive influence of financial attitude on financial management behavior.

The Influence of Financial Knowledge on Financial Management Behavior

The test results for X3 show a positive and significant effect on Y. The test results for X3 show an original sample (O) of 0.184. From these results, it can be said that variable X3 has a positive and significant effect on Y. The T statistic value is 2.589 and the P-value is $0.010 < 0.05$. This proves that X3 has a positive and significant effect on X3. Therefore, it can be concluded that H3 in this study is supported.

From the results of this study, the theory of planned behavior reveals that a person does certain things because they have intentions and goals for doing them, which are influenced by various factors, including information, one of which is financial knowledge. When an individual has a lot of knowledge about financial matters, that knowledge becomes one of the factors for financial decision-making.

Financial knowledge helps MSME entrepreneurs make the right decisions regarding capital management, loan usage, and long-term financial planning. This is in line with research conducted by (Belle et al., 2022) which shows that the Financial Knowledge (X1) variable has a significant effect on Financial Management Behavior.

The Influence of Financial Technology Payment, Financial Attitude, and Financial Knowledge on Financial Management Behavior in the Perspective of Islamic Business

From an Islamic business perspective, the use of fintech payments can be categorized as the application of the principles of ihsan (efficiency and convenience) and maslahah (public benefit). As long as the fintech system is free from elements of usury, gharar, and maisir, it is permissible because it helps achieve the objectives of sharia (maqasid al-syariah), namely protecting wealth (hifz al-mal) through good financial management. By utilizing payment fintech, MSME players can manage their finances more efficiently and in accordance with sharia principles. Allah says:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُولُونَ إِلَّا كَمَا يَقُولُ الَّذِي يَتَحَبَّطُهُ الشَّيْطَنُ مِنَ الْفُسُدِ ذَلِكَ بِأَنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَ اللَّهُ الْبَيْعَ وَحْرَمَ الرِّبَا أَمْرَهُ مَوْعِظَةٌ مَّنْ رَّيَهُ فَأَنْتَهَى فَلَمَّا مَا سَلَفَ وَأَمْرَهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأَوْلَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَلُوْنَ ٢٧٥

It means: "Those who consume (transact with) usury cannot stand, except like one who stands staggering because of demonic possession. This happens because they say that buying and selling is the same as usury. Yet Allah has made buying and selling lawful and usury unlawful. Whoever receives a warning from his Lord (regarding usury) and then stops, what he has already earned is his, and his case is with Allah. But whoever returns to it—those are the inhabitants of the Fire; they will abide therein forever. (QS. Al-Baqarah: 275)

Meanwhile, someone with a good financial attitude does not only think about saving and investing for their own benefit, but also has the awareness to share and help others. reflects that finances are not merely a tool to fulfill worldly needs, but also a means to achieve blessings and rewards.

6. Conclusion

The conclusions that can be drawn from this study are as follows:

1. Financial Technology Payment has a positive and significant effect on the financial management behavior of MSMEs, meaning that the higher the level of transaction

convenience, the higher the interest in using financial technology payment among MSME entrepreneurs in Sukarami.

2. Financial Attitude has a positive and significant effect on the financial management behavior of MSMEs, meaning that MSME players strongly apply their financial attitudes to deal with risks that they will face in their business problems.
3. Financial Knowledge has a positive and significant effect on the financial management behavior of MSMEs. Good financial knowledge helps MSME entrepreneurs make the right decisions regarding capital management, loan usage, and financial planning.
4. From an Islamic business perspective, Financial Technology Payment, Financial Attitude, and Financial Knowledge on the financial management behavior of MSMEs are in line with the Islamic Business Perspective through the principles of ihsan (efficiency and convenience) and maslahah (public benefit) as long as the fintech system is free from elements of usury, uncertainty, and gambling, it is permissible because it helps achieve the objectives of Sharia, namely preserving wealth (hifz al-mal) through good financial management.

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