

Education on Personal Financial Management for Overseas Students at Yogyakarta State University as an Effort to Prevent Consumptive Behavior

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Abstract. Overseas students are one of the components of society whose number is quite large and will significantly influence the economy because, in the future, students will enter the world of work and begin to be independent, including managing their finances. Therefore, having knowledge and skills in financial management encourages students to understand the importance of the financial system in the lives of students exposed to rapid technological advances. This study aims to determine: 1) the competence of overseas students at Yogyakarta State University before the personal financial management education; 2) the competence of overseas students at Yogyakarta State University after the implementation of educational activities on personal financial management; 3) the effect of education on personal financial management on the competence achievement of overseas students in managing personal finances. This research is Quasi-experimental research with a quantitative approach. The subjects of this research were 25 overseas students at Yogyakarta State University. The instruments used were tests (pre-test and post-test) and questionnaires. The data analysis technique used in this research is a descriptive statistical test and inferential statistics through the T-Test. The results showed that: 1) the competence of overseas students at Yogyakarta State University before the implementation of educational activities showed that 0 participants (0%) fulfilled the KKM; 2) The competency of overseas students at Yogyakarta State University after the implementation of educational activities showed that 23 participants (92%) fulfilled the KKM; 3) There is an influence of education on personal financial management on the competence achievement of overseas students in managing personal finances. Evidenced by the achievement of the competence of educational participants after education is better than before education. It is reinforced by the results of calculations using the T-test obtained $P < 0.005$ ($0.000 < 0.05$).

Keywords: *Personal Finance, Overseas Students, Consumer Education*

1. INTRODUCTION

The current era of consumption makes consumers increasingly irrational in buying their needs. The increasing prevalence of online shopping systems and shopping centers that are spread everywhere has resulted in people becoming more consumptive and making regular purchases without any consideration going forward. Consuming is natural, but consuming will give birth to a consumptive lifestyle and even become a consumptive culture [1]. Consumptive culture is not only for food but also in an inclusive context, such as shopping for clothes and excessive use of data packages. Therefore there often needs to be more clarity between needs and

wants. One effort that can be taken to minimize a consumptive lifestyle is to increase personal knowledge and skills regarding personal financial management [2].

In general, most of our society often ignores the issue of planning and managing personal finances [3]. The result is that it is common for income to stop by the account. When we make money or earn income from work, we should understand where every money is used. Financial planning and management that is carried out from an early age will help a person realize his life goals [4]. To achieve financial well-being, a person must have the knowledge, attitudes, and skills to manage healthy personal finances [5].

According to Siasale on [6], financial management is a way of managing and controlling finances and assets owned to fulfill all the necessities of life at this time and in the future in a productive manner. Personal financial management is the activity of planning, controlling, and evaluating the use of income [7]. The steps that must be taken in financial planning include recording assets owned, identifying expenses, budgeting, saving, and planning for the future [8]. Implementing financial management is part of managing financial resources in an organized and systematic manner according to planning [9]. According to Mulyati & Hati on [10] personal financial evaluation is an activity to analyze deficiencies in plans and implementation in managing personal finances.

Individuals need knowledge and skills to manage financial resources effectively for their welfare [11]. Students are one of the components of society whose number is quite large and will significantly influence the economy because, in the future, students will enter the world of work and begin to be independent, including managing their finances. Therefore, having knowledge and skills in financial management encourages students to understand the importance of the financial system in the lives of students exposed to rapid technological advances. The use of technology such as the internet makes it easier for students to carry out all kinds of transactions, so this convenience makes students tend to be consumptive. In addition, rising prices in every aspect of life force students to control their finances well so they do not experience financial difficulties at the end of the month [12].

The college period is the first time for most students to manage finances independently without full supervision from parents [13]. Students are in a crucial period while studying at university because they have to learn to be financially independent and responsible for their decisions. Students have complex financial problems because most need income, and reserves are limited to monthly use [14]. The problems encountered could be due to delays in sending money from parents or monthly money running out prematurely, which could be caused by unexpected needs or caused by improper personal financial management (lack of planning), as well as lifestyle or extravagant consumption patterns [15].

Students are the main focus in personal financial management because, at this time, it is the beginning of the subject of living independently and managing their finances without parental supervision. It is in line with the presentation of Sabri on [13] that college is the first time students manage their finances without parental interference in supervising subject finances. Lack of knowledge and skills in managing finances can cause financial problems in the form of financial difficulties, such as when paying for college cannot be on time

because tuition fees run out first. In addition, without being equipped with knowledge and skills in finance, the possibility of making mistakes in managing financial resources will be even more significant for the economy because, in the future, students will enter the world of work and begin to be independent, including in managing their finances [16].

Yogyakarta is a province located on the island of Java. It is also an educational destination city that attracts many immigrants to come and continue their education at various tertiary institutions in Yogyakarta. Almost every year, dozens of universities spread across the Yogyakarta area are filled with students from outside the city, outside the province, and abroad. Yogyakarta State University is one of the universities in the city of Yogyakarta, which is filled with various international students from various origins.

Based on the results of a pre-survey conducted on several overseas students at Yogyakarta State University, it was found that the main problem was related to financial problems. The lack of understanding and knowledge of overseas students in managing personal finances causes students to experience an allowance deficit often. The remittances from one month's parents are used up in the second week of each month, even though there are many monthly remittances.

Another problem is that students need to improve in financial planning, so students are not skilled in setting financial priorities. In addition, overseas students need to improve in recording and to manage personal financial cash flow. It causes overseas students to need help to control their expenses. Students tend to spend money for fun rather than fulfilling college support needs, including future investment. Financial planning with expenses that are greater than income makes most of the students end up in debt.

Another problem is that overseas students still need help to regulate their consumption patterns, so they sometimes buy goods that are not needed due to the surrounding environment. Students explained that their tuition payments were late and food money needed to be improved because the money that should have been used to pay for lectures and meals was instead used for hanging out and shopping online. Overseas students prioritize joining friends to buy specific items such as cosmetics and clothes and hanging out when friends in their community also use or do it. Using the internet for easy transactions, especially online shopping, also makes students consumptive and irrational in using money. In addition, overseas students at Yogyakarta State University have yet to receive education regarding personal financial management.

The best way to improve behavior in adulthood is to teach good behavior, including financial behavior [17]. Therefore, to improve consumptive behavior among

overseas students, education can be carried out to increase the understanding and skills of overseas students regarding personal financial management. The existence of knowledge about personal financial management will assist individuals in managing personal financial planning so that individuals can maximize the value, time, money, and profits obtained. Individuals can responsibly plan and realize their future by optimizing personal financial management.

This study aims to determine the competency achievement of overseas students at Yogyakarta State University before carrying out educational activities on personal financial management, to determine the competency achievements of overseas students at Yogyakarta State University after carrying out educational activities on personal financial management, and to determine the effect of education on personal financial management on the competency achievement of overseas students in managing personal finances.

2. METHODOLOGY

The research conducted includes Quasi Experiment research with a quantitative approach. This study aims to reveal differences in the participants' knowledge, attitudes, and skills before and after the education on personal financial management by comparing the pre-test results with the post-test. The subjects of this study were 25 students from Yogyakarta State University. The experimental procedure in this study consisted of three stages, namely the preparation stage, the implementation stage, and the final stage. In the preparatory stage, the activities are compiling material, preparing learning activity plans, and compiling research instruments. The implementation stage in this study was carried out during learning activities. Educational activities begin with conducting pre-tests to participants, then delivering educational material, and ending with conducting post-tests. The final stage is to evaluate the results of education conducted by researchers. Assessment is done from the results of the pre-test and post-test.

Data collection techniques used in this study were tests and questionnaires. The data collection techniques used in this study were multiple choice test sheets, performance sheets, and self-assessment questionnaires. Multiple choice tests in this study were used to measure cognitive abilities in personal financial management competencies. The performance sheet is used to determine the competency achievement of participants in the psychomotor aspect. The self-assessment questionnaire on self-assessment is used to measure the attitude of participants during educational activities.

The data analysis technique used in this research is a descriptive statistical test and inferential statistics through the T-Test test. First, descriptive statistical testing is carried out to determine the achievement of

competency results. The results of the competency achievement of the participants were obtained from the accumulation of scores on cognitive (30%), psychomotor (60%), and affective (10%) competencies. Then the percentage of competency completeness level using the Minimum Completion Criteria was obtained, namely 75. Then a T-Test was conducted to determine the effect of personal financial management education. The hypothesis test is carried out after carrying out the prerequisite analysis test.

3. FINDINGS

Measurement of competency achievement can be seen from the pre-test and post-test results. Both the final scores of the pre-test and post-test will be seen by the level of completeness of competency achievement based on the Minimum Completion Criteria (KKM), which is 75. The complete category is if the score obtained by the educational participant exceeds the KKM, and the category is incomplete if the educational participant's score is less than the KKM.

3.1 Competency Achievement of Overseas Students at Yogyakarta State University Prior to the Implementation of Personal Financial Management Educational Activities

Achievement of competence before education is carried out by giving a pre-test. The pre-test was conducted to determine the participants' initial abilities before the education. Competency achievement is calculated based on the scores obtained by participants in each aspect, namely cognitive, psychomotor, and affective.

The results of the cognitive competency pre-test showed that 8% (2 participants) completed the achievement of personal financial management competencies, and 92% (23 participants) did not complete them. The results of the psychomotor competency pre-test showed that 0% (0 participants) completed the achievement of personal financial planning competence, and 100% (25 participants) did not complete it. The results of the affective competency pre-test showed that 12% (3 participants) completed the achievement of personal financial planning competence, and 88% (22 participants) did not complete it.

Then the final pre-test scores are obtained with a weight of 30% for each cognitive aspect, 60% psychomotor, and 10% affective. The results of achieving the competency of the education participants before the education was carried out can be seen from the table showing that as much as 0% is complete and 100% is incomplete.

Table 1. Pre-Test Result

Category	Total	Percentage
Complete	0	0%
Did Not Complete	25	100%
Total	25	100%

3.2 Competency Achievement of Overseas Students at Yogyakarta State University after the Implementation of Personal Financial Management Educational Activities

Achievement of competence after education is carried out by giving a post-test. The post-test was carried out to determine the ability after the education was carried out. Competency achievement is calculated based on the scores obtained by participants in each aspect, namely cognitive, psychomotor, and affective. The results of the cognitive competency post-test showed that 88% (22 participants) completed the achievement of personal financial management competency, and 12% (3 participants) did not complete it. The results of the psychomotor competency post-test showed that 92% (23 participants) completed the achievement of personal financial planning competence, and 8% (2 participants) did not complete it. The results of the affective competency post-test showed that the achievement of personal financial planning competency was known to be 100% (25 participants) complete and 0% (0 participants) incomplete.

Then the final post-test scores are obtained with the weight of each cognitive aspect at 30%, psychomotor at 60%, and affective at 10%. The pure value for each aspect can be seen in the Appendix. The results of competency achievement after education can be seen in Table 2.

Table 2. Post-Test Result

Category	Total	Percentage
Complete	23	92%
Did Not Complete	2	8%
Total	25	100%

3.3 The Effect of Personal Financial Management Education on Overseas Student Competency Achievement in Managing Personal Finances

Based on the data from the pre-test and post-test results, a requirements analysis test was carried out to determine the effect of personal financial management education on the competence achievement of overseas

students. Analysis requirements testing is conducted to select the data analysis technique used to process the data. Determine whether to use parametric statistical techniques or nonparametric statistical techniques. The tests are the normality and homogeneity tests of the raw data to be analyzed.

Testing the normality of the data is seen based on the significance of the calculation results. The test decision is considered normal if the significance is > 0.05 , and if the significance level is < 0.05 , the data is not normally distributed. Based on the calculation results, the significance of the pre-test data is 0.168, and the post-test data is 0.154. So the pre-test and post-test data were normally distributed. Below is a summary table of the normality test results of the pre-test and post-test data

Table 3. Normality Test Result

Data	Significancy	Category
<i>Pre test</i>	0,168	$0,168 > 0,05 = \text{Normal}$
<i>Post test</i>	0,154	$0,154 > 0,05 = \text{Normal}$

The homogeneity test was carried out to determine the balance of the variance of the pre-test and post-test values. The homogeneity test in this study used the F test. The decision on the study results was that if the significance was > 0.05 , it was said to be homogeneous, and if the significance was < 0.05 , the data obtained was not homogeneous. The followings are the results of the pre-test and post-test values homogeneity test.

Table 4. Homogeneity Test Result

Levene Statistic	df1	df2	Sig.
.366	1	48	.548

Based on the table of the results of the homogeneity test calculation from SPSS above, it is known that the significance level is > 0.05 , equal to 0.366. So the pre-test and post-test data have the same variant (homogeneous).

Testing the hypothesis in this study used parametric statistical techniques because, based on the prerequisite analysis test, it was known that the research data obtained contributed normally. Comparative tests between the pre-test and post-test can be done because both have the same variation. Hypothesis testing was carried out to find out whether there was an effect of personal financial management education. Hypothesis testing using the Independent Sample T-Test with the help of the SPSS program. The hypothesis in this test is:

Ha: Education influences the achievement of competence in personal financial management for overseas students at Yogyakarta State University.

Ho: There is no effect of education on attaining personal financial management competency for overseas students at Yogyakarta State University.

The test criterion is that if $-t_{table} \leq t_{count} \leq t_{table}$, then H_0 is accepted. If $t_{count} < -t_{table}$ or $t_{count} > t_{table}$, then H_0 is rejected. Based on the significance, if the significance > 0.05 , then H_0 is accepted; if the significance is < 0.05 , then H_0 is rejected.

The t_{table} calculation can be seen in the statistical table at a significance of 0.05 with degrees of freedom (df) = 48. The result of the t_{table} with a significance of 0.05 and df of 48 is 1.684. The result of the hypothesis test is that the t_{count} is (-23.066), meaning that the t_{count} is smaller than $-t_{table}$ ($-23.066 < 1.684$) and a significance of $0.000 < 0.05$, then H_0 is rejected, and H_a is accepted. Based on the results of the analysis, it can be concluded that there are significant differences in the pre-test and post-test values, so the two activities have different final results.

Educational participants have yet to learn what is tested in the pre-test. In cognitive competence, education participants take multiple choice tests to the extent of their knowledge. In psychomotor competence, students take performance tests to design personal financial planning. In this competency, educational participants only meet the criteria when determining initial financial conditions because this is the earliest stage and is often carried out by each participant. However, the participants could not correctly arrange the stages of setting targets, routine expenses and preparing budgeting plans because they needed to learn how to prepare them properly, so the results were still wrong. Then the affective aspect is measured based on self-assessment. In this aspect, some participants measured themselves as wise in managing personal finances.

The pre-test results genuinely reflect the educational participants' initial abilities. This aligns with Iskandar's

Table 5. Test Summary Independent Sample T-Test

		t-test for Equality of Means						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Grade	Equal variances assumed	-23.066	48	.000	-54.600	2.367	-59.359	-49.841
	Equal variances not assumed	-23.066	47.933	.000	-54.600	2.367	-59.360	-49.840

4. DISCUSSION

4.1 Competency Achievement of Overseas Students at Yogyakarta State University Prior to the Implementation of Personal Financial Management Educational Activities

The competency achievement of overseas students at Yogyakarta State University before implementing personal financial management educational activities was measured by giving a pre-test. The pre-test is given as a condition for carrying out experimental research that the initial ability of the research sample must have the same ability. It is in line with Astuti's explanation on [18] that the initial ability of the participants is a prerequisite for participating in learning activities. The data from the pre-test results are used as primary data to find out changes after educational activities. Based on the results of the pre-test, it was found that 0% (0 participants) completed and 100% (25 participants) did not complete it. Based on the competency achievement results, the pre-test results were very low. The tendency for low pre-test scores is due to the pre-test being carried out at the beginning before educational activities are carried out.

opinion on [19] that learning is a process of change through the situation at hand, namely when there is a change from not knowing to know. Because the pre-test was carried out before learning, the situation of the educational participants was that the participants still needed to learn, and there had been no change in the process of acquiring knowledge of the material being tested. It is what causes them to obtain low yields.

4.2 Competency Achievement of Overseas Students at Yogyakarta State University after the Implementation of Personal Financial Management Educational Activities

The competency achievement of overseas students at Yogyakarta State University after implementing personal financial management educational activities was measured by giving a post-test. The post-test was carried out to measure the educational participants' final ability after the educational activities were carried out. According to Sulaiman on [20], educational activities are processes experienced by a person through the experience, knowledge, and skills provided and bring cognitive and behavioral changes to students. So the

results of the post-test scores are expected to increase from each class compared to the pre-test results.

Educational activities begin with personal financial management material, which is shown to students via video interspersed with explanations from researchers. The next stage is the material for designing personal financial planning, explained by step-by-step researchers and then followed by educational participants doing the task. Occasionally educational participants ask to repeat the explanation of the previous stages because they feel they need clarification. The effectiveness of this learning is that educational participants can directly work on designing personal financial management step by step. In this case, the researcher checks the participants' work. After the results of the educational participants' work were collected, the educational activity ended by providing a Google form link to the educational participants in the form of multiple choice questions and a self-assessment questionnaire to measure the participants' cognitive and affective competence according to the knowledge obtained after the educational activity.

Based on the results of the post-test, it was found that 92% (23 participants) were Completed, and 8% (2 participants) were Not Completed. The learning completeness obtained is not 100%, meaning that not all are competent in personal financial management material in one class. Two participants did not meet the minimum completeness criteria. Based on the interview, the participant admitted that he was in an unacceptable condition, making it difficult to concentrate during educational activities. So that the material obtained is less than optimal, and the impact on the results of the work collected needs to meet the minimum completeness criteria.

The post-test scores are the results of learning or educational activities. According to Rahmawati on [21], learning outcomes are abilities a person possesses after a learning experience. Sugiono on [22] also explained that the achievement of the competence of educational participants is a measure of success in the learning process. It shows that the ability of overseas students to carry out educational activities has increased from the pre-test.

4.3 The Effect of Personal Financial Management Education on Overseas Student Competency Achievement in Managing Personal Finances

The effect of education on personal financial management can be identified by comparing the pre-test and post-test competency achievement results. Differences in achieving these competencies can be seen from the results of learning completeness and hypothesis testing with the Independent Sample T-Test. Before

calculating the T-test for research data, a prerequisite analysis test was carried out on the research data.

Before carrying out educational activities, educational participants are given a pre-test to determine their initial abilities. Then after the educational activities were carried out, the participants were again given a post-test to determine their final abilities. Based on the post-test results, participants were stated to have different abilities from the beginning.

Table 6. Comparison of Pre-Test and Post-Test Results

Data	Not Complete	Complete	Sig.	T Count
<i>Pre test</i>	25 (100%)	0 (0%)	0,00 0	-23,066
<i>Post test</i>	23 (92%)	2 (8%)		

Based on the analysis above, it is clear that there are differences in the results of the competency achievement of educational participants between the pre-test and post-test in personal financial management material. Differences in competency achievement are due to differences in treatment at the beginning and after educational activities have yet to be carried out.

Differences in competency achievement are due to differences in treatment when educational activities have not been carried out and after educational activities have been carried out. According to Sutrisno on [23], several factors influence the achievement of one's competence, such as techniques, materials, and learning resources. In implementing education, researchers describe various learning resources related to personal financial management using material delivery techniques that can increase student interest and concentration during educational activities.

5. CONCLUSION

1. The competency achievement of overseas students at Yogyakarta State University before implementing personal financial management educational activities showed that as many as 0 participants (0%) fulfilled the KKM. Based on the results of the pre-test on cognitive competence, it was found that 2 participants (8%) fulfilled the KKM. On psychomotor competence, it was known that no participants (0%) fulfilled the KKM, and on affective competence, it was known that 3 participants (12%) fulfilled the KKM.
2. The competence achievement of overseas students at Yogyakarta State University after implementing personal financial management educational activities showed that 23 participants (92%)

fulfilled the KKM. Based on the results of the post-test on cognitive competence, it was found that 22 participants (88%) fulfilled the KKM. On psychomotor competence, it was known that 23 participants (92%) fulfilled the KKM, and affective competence was known that 25 participants (100%) fulfilled the KKM.

3. There is an influence of education on personal financial management on the competence achievement of overseas students in managing personal finances. Evidenced by the achievement of the competence of educational participants after education is better than before education. It is reinforced by the results of calculations using the T-test obtained $P < 0.005$ ($0.000 < 0.05$)

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