

The Effect of Financial Knowledge, Financial Attitudes and Financial Management Behavior on Financial Satisfaction of Gopay Fintech Users in Malang City

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Abstract

This study aims to determine the effect of financial knowledge, financial attitude and financial management behavior on financial satisfaction among fintech gopay users in Malang city. The number of samples in this study were 100 respondents with a purposive sampling method. The object of this research is the people of Malang city. The data analysis method used is multiple linear regression with SPSS 25 software. The results of this study indicate that the three independent variables, namely financial knowledge, financial attitudes and financial management behavior simultaneously and partially influence financial satisfaction.

Keywords: *Financial Knowledge, Financial Attitude, Financial Management Behavior, Financial Satisfaction.*

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh variabel pengetahuan keuangan, sikap keuangan dan perilaku manajemen keuangan terhadap kepuasan keuangan pada pengguna fintech gopay di kota Malang. Jumlah sampel dalam penelitian ini sejumlah 100 responden dengan metode *purposive sampling*. Objek dalam penelitian ini adalah masyarakat kota Malang. Metode analisis data yang digunakan adalah regresi linier berganda dengan *software* SPSS 25. Hasil dari penelitian ini menunjukkan bahwa ketiga variabel independen yaitu pengetahuan keuangan, sikap keuangan dan perilaku manajemen keuangan secara simultan dan parsial berpengaruh terhadap kepuasan keuangan.

Kata kunci: Pengetahuan Keuangan, Sikap Keuangan, Perilaku Manajemen Keuangan, Kepuasan Keuangan.

INTRODUCTION

The internet revolution has pushed the financial industry to display a new face that leads to electronic financial services. This financial service system allows individuals and companies to carry out transactions, access information about financial products or services without involving direct physical contact with the owner of the financial service (Rumondang et al., 2019). Financial technology (fintech) is a form of financial and banking services that provide their financial services by

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utilizing technological developments and advances. Fintech products usually take the form of a system built to carry out specific financial transaction mechanisms effectively and efficiently.

This type of fintech service, namely the digital payment system, has become a popular digital payment platform today, by providing easy cashless or non-cash payments with the aim of offering comfort, safety and benefits for its users. Active users of fintech digital wallets are mostly dominated by millennials (www.goodstats.id). This shows that the use of fintech is the most popular feature and is widely used by the public.

Users of digital wallet transactions have increased in various regions in Indonesia, including the city of Malang. Malang City is an area dominated by millennials and generation Z and are active users of fintech digital wallets. The increase in the number of digital transactions in Malang was recorded to have increased by 360 percent in the last three years as of 2021 which are used by the public, so that transactions using cashless have developed rapidly and become a new breakthrough in the ease of transactions provided (www.radarmalang.jawapos.com).

Digital wallet electronic payment platforms in Indonesia are currently dominated by Gopay, OVO, Dana, Shopee pay and LinkAja, which are the most popular and most widely used digital wallet fintech platforms by Indonesian people. In a survey conducted by Populix in 2022, the results show that Gopay is the digital wallet most used by the public compared to other digital wallets which can be seen in Table 1.

Table 1. Digital Wallet Users in 2022

No	Digital wallet name	Percentage of users in Indonesia
1	GoPay	88%
2	Dana	83%
3	OVO	79%
4	Shopee Pay	76%
5	LinkAja	30%

Source: www.kompas.com

Based on Table 1, it shows that the Gopay digital wallet has a usage percentage of 88% by people in most parts of Indonesia. Other digital wallets such as Dana, OVO, Shopee Pay and Link Aja have usage percentages below 88% in Indonesia. So that Gopay will become a digital wallet financial technology service that is widely used in Indonesia in 2022.

Financial technology makes it easy to use financial services such as fast transactions for users and can help with non-cash payment and buying and selling processes that can be accepted by the wider community. The use of fintech has a negative impact in that it can make people make impulsive purchases through the convenience it offers, causing them to have no planning in shopping and tend to buy at will.

Individuals need to understand and know how to manage their finances to be able to minimize impulsive shopping attitudes and suppress impulsive shopping attitudes (Amalia & Asandimitra, 2022). If someone can manage their finances well in order to meet their financial needs, it can be said that that person gets financial satisfaction and is successful in meeting their short-term and long-term financial needs (Arifin, 2018).

Individuals who achieve financial satisfaction will have an impact on their financial well-being (Sherlyani & Pamungkas, 2020). The research issue of financial satisfaction is an interesting topic to discuss for researchers to find out the level of financial well-being a person has which can give rise to feelings of happiness about their finances and life. Financial satisfaction can have an impact on a person's life satisfaction in achieving their well-being in life (Wedawati *et al.*, 2022).

Based on literature searches, there are several factors that can influence financial satisfaction, one of which is the financial knowledge variable. Research conducted by Arifin, (2018) concluded that financial knowledge had a significant effect on financial satisfaction. In contrast to research conducted by Narulloh et al., (2022) it was found that financial knowledge had no significant effect on financial satisfaction.

If an individual has achieved good financial knowledge, it can be said that he has a basis for determining what steps to take, which is part of financial attitude. Based on previous research discussing financial satisfaction factors, one of which is financial attitude. Research was conducted (Siswoyo & Asandimitra, 2021) which obtained research results that financial attitudes had a significant effect on financial satisfaction. In contrast to the results of research conducted by (Armilia & Isbanah, 2020), the results are different, namely that financial attitudes do not have a significant effect on financial satisfaction.

If someone has good financial management behavior, this will enable the individual to achieve prosperity and obtain financial satisfaction (Prabowo & Asandimitra, 2021). The higher a person's financial management behavior, the higher the level of financial satisfaction that can be felt. Research conducted by Armilia & Isbanah (2020) states that financial management behavior significantly influences financial satisfaction. In contrast to research conducted by Rusdini (2021) which states that financial management behavior has no effect on a person's financial satisfaction.

The use of fintech allows someone to make impulsive purchases, and a person's lack of understanding and knowledge of managing their finances can be one of the causes of consumerism (Qurotaa'yun & Krisnawati, 2019). The potential for impulsive spending will make someone unable to achieve financial satisfaction. Based on the description of the problem and the differences in the results of previous research, it encourages the author to conduct research to examine the influence of financial knowledge, financial attitudes and financial management behavior on financial satisfaction.

LITERATURE REVIEW

Financial satisfaction is also a measure of the level each individual desires, namely happiness and prosperity (Joo & Grable, 2004). Financial satisfaction is linked to the subjective well-being theory put forward by Edward F. Diener. Subjective well-being is a theory to find out how individuals evaluate their lives both currently and in the past. Subjective well-being can be said to be a study to find out about a person's level of happiness or life satisfaction (Diener et al., 2003). According to Goodman (2007) financial satisfaction can be interpreted as a condition where a person accepts his financial condition, and learns how to maximize his ability to control finances and control personal desires.

Financial satisfaction is when an individual has reached a condition of satisfaction with the needs and desires that have been fulfilled. To fulfill this, the ability to manage one's finances is also an important component needed for financial satisfaction (Falahati et al., 2012). With good financial management, individuals will be able to achieve their financial satisfaction. The factors that influence financial satisfaction are financial stressors, financial behavior, financial solvency, financial attitude, risk tolerance, and financial knowledge (Joo & Grable, 2004). According to (Falahati et al., 2012); (Hasibuan et al., 2018) financial satisfaction can be measured by several indicators, namely financial management skills, current financial situation, saving for emergency needs, affordable to spend and managing his financial problems.

The theory of knowledge, attitudes and behavior is related to the theory of planned behavior, which is a theory that discusses a person's behavior based on the goals they want to achieve. The theory of planned behavior explains that what lies behind a person's behavior is influenced by several factors, namely attitude towards behavior, subjective norms, perceived behavioral control, individual, social and information (Ajzen, 1991, 2005).

Financial literacy or knowledge is knowledge, skills and beliefs that influence attitudes and behavior to improve the quality of decision making and financial management to achieve community financial prosperity (www.ojk.go.id). According to Manurung & Rizky (2009) financial literacy is a variety of skills and knowledge that individuals have to make effective financial decisions with all their financial resources. The financial knowledge that a person has can enable a person to overcome various financial problems that arise in their daily life (Widagdo & Sa'diyah, 2023).

According to Garman & Forque (2010) personal finance plays an important role in achieving financial success which involves how people spend, save, protect and invest their financial resources. A strong understanding of personal finance topics provides a better chance of success in facing financial challenges, responsibilities and life opportunities. A person's financial knowledge can be measured using several indicators according to Herdjiono & Damanik (2016); Ida & Dwinta (2010) including personal finance, savings, insurance, loans and investments.

According to Robbins (2015) attitudes are evaluative statements that are either desirable (pleasant) or undesirable (unpleasant) regarding objects, people or events. This reflects a person's feelings about something. Attitude has three main components consisting of cognitive, feelings and behavior. Cognitive contains perceptions of beliefs and stereotypes that individuals have about something or are often equated with a person's view of something. Feelings involve a person's subjective emotional problems towards an attitude object. Behavior shows how a person's behavior or behavioral tendencies are related to the attitude object they are facing.

Financial attitudes are defined as states of mind, opinions and judgments about finances (Pankow, 2012). Based on the previous understanding, it can be concluded that financial attitude is a person's financial opinion or assessment which is then applied by his attitude so that he can maintain a value for making appropriate decisions regarding his finances. Financial attitudes play an important role in determining the success or failure of financial behavior (Arifin, 2018). Financial attitudes can be measured by several indicators according to (Rajna & Anthony, 2011) including adherence to savings patterns, financial goals and responsibility for financial well-being.

According to Lintner (1998) behavioral finance is a science that studies how people perceive and respond to information to make decisions. Individuals who have good financial behavior tend to make good decisions about their finances to be wiser and more responsible in their behavior so as to achieve the desired satisfaction. Financial management behavior is related to individual responsibility in managing their finances. Financial management behavior can be measured by several indicators according to Kholilah & Iramani (2013) including controlling expenses, paying bills, making financial plans, providing funds and saving money.

The variables used in this research consist of 4 variables, namely 3 independent variables, 1 dependent variable. The independent variable used in this research is financial satisfaction (Y). The dependent variables in this research are financial knowledge (X1), financial attitudes (X2) and financial management behavior (X3). The research framework can be seen in Figure 2.

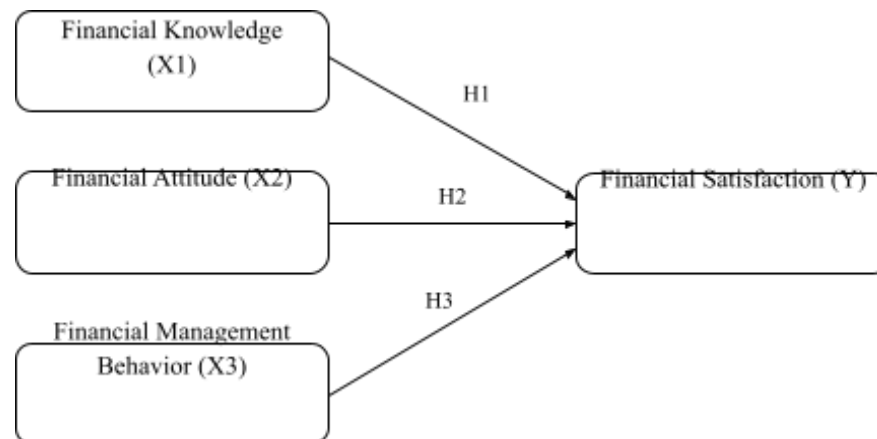


Figure 1. Research Framework

The hypothesis of this research is as follows:

Simultaneous influence of financial knowledge, financial attitudes and financial management behavior on financial satisfaction. In theory and previous research, researchers have not found the effect of financial knowledge, financial attitudes and financial management behavior simultaneously on financial satisfaction, so based on the limitations of previous research, researchers will test/develop this research.

H1: Financial knowledge, financial attitudes and financial management behavior have a significant simultaneous effect on financial satisfaction

The influence of financial knowledge on financial satisfaction. Research conducted by Wediawati *et al.*, (2022) shows that there is a significant positive influence between financial knowledge on the financial satisfaction of fintech users.

H2: Financial knowledge has a significant effect on financial satisfaction

The influence of financial attitudes on financial satisfaction. Research conducted by Armilia & Isbanah (2020) states that financial management behavior significantly influences financial satisfaction.

H3: Financial attitude has a significant effect on financial satisfaction

The influence of financial management behavior on financial satisfaction. Research conducted by Armilia & Isbanah (2020) states that financial management behavior significantly influences financial satisfaction.

H4: Financial management behavior has a significant effect on financial satisfaction

RESEARCH METHODS

This research was conducted in Malang City on Gopay fintech users. This research is quantitative research. The population of this research is the people of Malang City, totaling 844,933 people. The sample in this research was 100 respondents. The data source is primary data. Data collection techniques include distributing questionnaires online and going directly to the field (offline). The data measurement technique uses a 1-5 Likert scale. The analytical tool used in this

research is multiple linear regression analysis using SPSS 25. The instrument test uses validity and reliability tests. The classical assumption test uses the normality test, heteroscedasticity test and multicollinearity test. Hypothesis testing uses the F test, T test and coefficient of determination test (R²).

RESULTS

Based on the results of distributing the questionnaire, the characteristics of the respondents obtained are described in the following table:

Table 2. Respondent Characteristics

Characteristics	Information	Frequency	Percentage
Age	18-25 Year	85	85%
	26-40 Year	15	15%
Gender	Man	33	33%
	Woman	67	67%
Job status	Work	51	51%
	No/Not Yet Working	49	49%
	Student/College	48	48%
Type of work	Private sector employee	38	38%
	Self-employed	7	7%
	Government employees	6	6%
	Pensionary	0	0%
	Housewife	1	1%
Digital Wallet	Gopay	100	100%

Source: Data processed, 2023

Based on 100 respondents, the majority of respondents aged 18 to 15 were 85 respondents, the majority of gender was female, 67 respondents, the majority of employment status was working, 51 respondents and the majority of job types were students. Respondents who used digital wallets were specifically Gopay users from the people of Malang City, so that as many as 100 respondents were obtained in this research.

Table 3. Validity Test Results

Variable	Indicator	R count	R table	Information
Financial Knowledge (X1)	X1.1	0.714	0.1966	Valid
	X1.2	0.671	0.1966	Valid
	X1.3	0.762	0.1966	Valid
	X1.4	0.769	0.1966	Valid
	X1.5	0.820	0.1966	Valid
Financial Attitude (X2)	X2.1	0.893	0.1966	Valid
	X2.2	0.859	0.1966	Valid
	X2.3	0.782	0.1966	Valid
Financial Management Behavior (X3)	X3.1	0.762	0.1966	Valid
	X3.2	0.704	0.1966	Valid
	X3.3	0.668	0.1966	Valid
	X3.4	0.814	0.1966	Valid
	X3.5	0.767	0.1966	Valid
Financial Satisfaction (Y)	Y.1	0.669	0.1966	Valid

Y.2	0.737	0.1966	Valid
Y.3	0.567	0.1966	Valid
Y.4	0.708	0.1966	Valid
Y.5	0.703	0.1966	Valid

Source: Data processed, 2023

Based on table 3, it shows that all items stating financial knowledge, financial attitudes, financial management behavior and financial satisfaction have a calculated r that is greater than r table with a significance level of 5%, so all instruments are declared valid.

Table 4. Reliability Test Results

Variable	<i>Cronbach Alpha</i>	<i>Cut Off</i>	Information
Financial Knowledge	0.803	0.60	Reliable
Financial Attitude	0.766	0.60	Reliable
Financial Management Behavior	0.798	0.60	Reliable
Financial Satisfaction	0.705	0.60	Reliable

Source: Data processed, 2023

Based on table 4, it shows that the Cronbach Alpha value of the statement of financial knowledge, financial attitudes, financial management behavior and financial satisfaction has a value of > 0.6 , so it can be stated that all questionnaire items in this study are reliable.

Table 5. Results of Multiple Linear Regression Analysis

Variable	Regression Coefficients
Financial Knowledge	.288
Financial Attitude	.399
Financial Management Behavior	.259

Source: Data processed, 2023

Based on the data contained in table 5, the regression equation can be seen as follows:

$$Y = 4.537 + 0.288 X_1 + 0.399 X_2 + 0.259 X_3 + e$$

The constant value or (α) is 4.537, which is an estimate of people's financial satisfaction. If the independent variables, namely financial knowledge, financial attitudes and financial management behavior are absent, people's financial satisfaction will decrease. The regression coefficient value for the financial knowledge variable is 0.288, which shows that if financial knowledge increases, people's financial satisfaction will increase. The regression coefficient value for the financial attitude variable is 0.399, which shows that if financial attitudes increase, then people's financial satisfaction will increase. The regression coefficient value for the financial management behavior variable is 0.259, which shows that if financial management behavior increases, people's financial satisfaction will increase.

Table 6. Determinant Coefficient Test Results

R	R-Square	Adjusted R Square	Std. Error of the Estimate
.790	.624	.612	1.149

Source: Data processed, 2023

Based on table 6, the coefficient of determination (Adjusted R Square) is 0.612, meaning that the influence of the distribution of the dependent variable can be explained by the independent variable by 61.2%. The influence of the variable financial knowledge, financial attitudes and management behavior on financial satisfaction is 61.2% and the remaining 38.8% is influenced by other variables in this research.

Table 7. F Test Results

Independent Variable	F-count	F table	Sig.	Information
Financial Knowledge, Financial Attitude, Financial Management Behavior	53.028	2.70	0,00	Significant

Source: Data processed, 2023

Based on table 7, the variables financial knowledge (X1), financial attitudes (X2) and financial management behavior (X3) together influence financial satisfaction (Y) with a calculated F value of $53.028 < F \text{ table } 2.70$ and a significant value of $0.00 < 0.50$, it can be concluded that all independent variables have a significant and simultaneous effect on the dependent variable.

Table 8. T Test Results

Independent Variable	T count	T table	Sig.	Information
Financial Knowledge	4.101	1.9849	0.000	Significant
Financial Attitude	2.740	1.9849	0.007	Significant
Financial Management Behavior	2.890	1.9849	0.005	Significant

Source: Data processed, 2023

Based on table 8, it shows that the financial knowledge variable (X1) shows positive and significant results on the financial satisfaction variable (Y) with a calculated T value of $4.101 > T \text{ table } 1.9849$ and a significant value of $0.00 < 0.05$. The financial attitude variable (X2) shows positive and significant results for the financial satisfaction variable (Y) with a calculated T value of $2.740 > T \text{ table } 1.9849$ and a significant value of $0.007 < 0.05$. The financial management behavior variable (X3) shows positive and significant results for the financial satisfaction variable (Y) with a calculated T value of $2.890 > T \text{ table } 1.9849$ and a significant value of $0.005 < 0.05$.

Financial knowledge, financial attitudes and financial management behavior simultaneously have a significant positive effect on the financial satisfaction of GoPay users in Malang City. This shows that people must have financial knowledge, financial attitudes and good financial management behavior in order to achieve good financial satisfaction.

This research is strengthened by theory Joo & Grable (2004) that financial satisfaction can be influenced by several factors including financial knowledge, financial attitudes and financial management behavior. Therefore, people can feel maximum financial satisfaction if they can apply

these three financial satisfaction factors. Financial satisfaction is a measure of a person's well-being and happiness, which is supported by the theory of subjective well-being Diener (2003) which states that a person has financial satisfaction if they feel satisfied with their financial condition, so that individual well-being and happiness emerge.

Financial knowledge has a significant positive effect on the financial satisfaction of GoPay users in Malang City. This means that the better people's financial knowledge, the better their financial satisfaction, conversely, if people have low financial knowledge, the worse their financial satisfaction. This is because high financial knowledge can enable individuals to manage finances based on the financial knowledge and experience they have.

The results of this research are in line with previous research by Wediawati *et al.*, (2022), Armiliah & Isbanah (2022), and Hasibuan *et al.*, (2018) which states that financial knowledge has a significant positive effect on financial satisfaction. This research is strengthened by theory Joo & Grable (2004) which states that financial satisfaction can be measured by individual financial knowledge and is strengthened by the theory of planned behavior (Ajzen, 1991, 2005), which states that the information or knowledge possessed will influence a person's actions.

The financial knowledge that a person has will enable a person to make decisions or act wisely regarding their finances, so that they will achieve financial satisfaction. This shows that the higher a person's financial knowledge, the better they are at making decisions about using finances to achieve financial satisfaction (Sa'diyah & Pratika, 2022). The people of Malang City have a good understanding of financial knowledge and have applied it so they can achieve good financial satisfaction.

Financial attitudes have a significant positive effect on the financial satisfaction of GoPay users in Malang City. This shows that if someone has a good financial attitude it will have an impact on good financial satisfaction. On the other hand, if a person's attitude towards finances is bad, they will not achieve financial satisfaction.

The results of this research are strengthened by research by Arifin (2018) and Siswono & Asandimitra (2021), which states that financial attitudes have a significant positive influence on financial satisfaction. This research is strengthened by theory Joo & Grable (2004) which states that financial satisfaction can be measured by individual financial attitudes and is strengthened by the theory of planned behavior (Ajzen, 1991, 2005), which states individual attitudes or behavior or actions to achieve a goal, in this research it is shown that by people's financial attitudes towards saving or investing consistently and accompanied by good financial behavior, financial satisfaction can be achieved.

The relationship between financial attitudes and financial satisfaction indicates that the better a person is at being wise in using his finances and having a mindset for using his money well, the better his financial satisfaction will be. The people of Malang City have a good financial attitude, demonstrated by implementing it consistently so they can achieve financial satisfaction. The results of this research show that financial management behavior has a significant positive effect on the financial satisfaction of GoPay users in Malang City. This means that the better a person's financial management behavior, the more financial satisfaction that individual can achieve and have. On the other hand, if someone cannot utilize the finances they have by implementing financial management behavior, then financial satisfaction will not be achieved.

The results of this research are strengthened by research Armilia & Isbanah (2022), Narulloh *et al.*, (2022) and Hasibuan *et al.*, (2018), which states that financial management behavior has a significant positive effect on financial satisfaction. This research is strengthened by theory Joo &

Grable (2004) which states that financial satisfaction can be measured by individual financial management behavior and is strengthened by the theory of planned behavior Ajzen (1991, 2005), which states that a person will act well to achieve a goal. A good goal, in this research, is to manage finances to achieve financial satisfaction. This refers to a financial management behavior that has been implemented well by an individual to achieve financial desires and goals so as to achieve financial satisfaction. The people of Malang City have implemented good financial management behavior so that they can achieve financial satisfaction.

CONCLUSION

Based on the results of the calculations and data analysis that have been carried out, it can be stated that financial knowledge, financial attitudes and financial management behavior have a significant positive effect simultaneously on financial satisfaction, meaning that the independent variables in this research have a strong and acceptable relationship to financial satisfaction. Financial knowledge has a significant positive effect on financial satisfaction, which means that the better a person's financial knowledge, the better their financial satisfaction. Financial attitudes have a significant positive effect on financial satisfaction, which means that the better someone is at implementing their financial attitudes, the easier it will be to achieve financial satisfaction. Financial management behavior has a significant positive effect on financial satisfaction, which means that the better the financial management behavior in applying it to daily life, the more financial satisfaction will be obtained.

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