International Journal of Economics, Business and Management Research

Vol. 6, No.12;2022

ISSN: 2456-7760

The Effect of Financial Literacy, Financial Inclusion, Peers and Pocket Money on Student Saving Behaviour at Universities in Yogyakarta

Dwike Anggun Wendar Kinayung[1], Sutrisno[2]

[1]Management Department Faculty of Business and Economics,
Universitas Islam Indonesia, Yogyakarta, Indonesia

[2]Management Department Faculty of Business and Economics,
Universitas Islam Indonesia, Yogyakarta, Indonesia

doi: 10.51505/ IJEBMR.2022.61208 URL: https://doi.org/10.51505/IJEBMR.2022.61208

Abstract

One of the good qualities that students should have is to get used to being frugal by saving. This study aims to analyze the factors that influence saving behavior. The factors that are thought to influence the saving behavior of students to be studied are financial literacy, financial inclusion, peers and pocket money. The population in this study were students of private universities in Yogyakarta. Samples were taken by purposive sampling of 100 students from various private universities. Collecting data using a questionnaire that is distributed online using a google form. The analytical technique used to test the hypothesis is the multiple regression method which is processed with the SPSS version 25 data processing program. The results show that (1) financial literacy has a significant effect on the saving behavior of private university students in Yogyakarta, (2) financial inclusion has a significant effect on significant effect on the saving behavior of private university students in Yogyakarta, (3) peers significantly influence the saving behavior of private university students in Yogyakarta, and (4) pocket money significantly affects the saving behavior of private university students in Yogyakarta

Keywords: Financial literacy, financial inclusion, peers, pocket money, saving behavior

1. Introduction

Savings have an important role in increasing the economic growth of a country. Thung, et al., (2012) explain that rapid economic growth is supported by the ability to save, because a high saving rate will increase investment which can then drive the rate of economic growth. The higher the economic growth, the more prosperous the community and the higher the level of community savings. Savings itself is defined as the part of income that is not consumed or equal to the amount of income minus the amount of consumption (Samuelson & Nordhaus, 2001). Basically every individual must have savings. However, saving has not become a habit for some Indonesian people and the level of public awareness in saving is still relatively low (Hendra &Afrizal, 2020). Meanwhile, saving itself has the benefit of anticipating future needs, both unexpected and unexpected. Saving is an alternative to having money to save and use for everyday life and can be used as an emergency fund. Based on data from Bank Indonesia (BI), the growth in the number of people's savings increased in 2016 and 2017, but decreased in 2018, 2019, and 2020.

The Special Region of Yogyakarta is one of the provinces in Indonesia. Quoted from republica.co.id, currently financial literacy in DIY is still relatively low at 38.5%. This shows that people still do not fully understand and are active regarding knowledge, and various information related to finance. In this study, the authors took students from private universities in Yogyakarta as the object of research. Yogyakarta is known as a student city and also has the nickname as a student city because there are lots of private universities in Yogyakarta.

Students are the right target to fulfill saving behavior (Hendra &Afrizal, 2020). Students are a component of society whose numbers are quite large and tend to have a high consumptive nature (Wardani, 2019; Wulandari&Susanti, 2019). This is evident if students often use their money to fulfill their desires first rather than prioritizing their needs (Hendra &Afrizal, 2020). Other problems that occur can be caused by parental delays when sending pocket money, or spare money that has run out before the time has come. Students with low pocket money will find it difficult to manage their finances because students lack money and cannot save because they are used up for consumption activities only (Rikayanti&Listiadi, 2020). In Wahana's research (2014) it is stated that peers are able to influence a person's behavior because peers are a prominent reference for individuals to be easily influenced by peer behavior. Peers are individuals with the same age and maturity level and have a function as a source of information and act as financial advisors (Lusardi, et al., 2010; Hardiansyah, et al., 2019; Wulandari& Hakim, 2015).

Wulandari and Susanti (2019) stated that financial literacy, financial inclusion, pocket money, and peers influence saving behavior. In addition, the results of research from Raszad and Purwanto (2021) also show that financial literacy, financial inclusion, pocket money, and peers also affect students' saving behavior. Based on the description described above, the authors are interested in further research, and took the title "The Influence of Financial Literacy, Financial Inclusion, Peers and Pocket Money on the Saving Behavior of Private Higher Education Students in Yogyakarta"

2. Literature Review and Hypotheses

Theory of Planned Behavior

This theory is a refinement of the Theory of Reasoned Action which adds a new concept, namely the perception of behavioral control. The purpose of adding the perception of behavioral control is to find out a person's limitations in carrying out a certain behavior (Wahana, 2014). The theory of planned behavior (Theory of Planned Behavior) describes a person's behavior that arises because of the person's intention to do so, the intention is caused by several internal and external factors. In the theory of planned behavior there are 3 concepts, namely, attitudes towards the behavior, subjective norms, and perceived behavioral control.

- Attitude Towards the Behavior,

  Attitude according to Fishbein and Ajzen in Jogiyanto (2007) is a feeling felt by a person in accepting or rejecting behavior that is measured through procedures that place the individual on a two-pole evaluative scale, for example good or bad, agree or disagree, reject or accept, etc. According to Sulistomo (2012) attitude is an evaluation of a person when he knows an

Vol. 6, No.12;2022

ISSN: 2456-7760

action is being carried out. Attitude towards behavior refers to the extent to which a person forms a positive or negative evaluation (Thung, et al., 2012). According to Assael (1998) in Sirine and Utami (2016) attitudes are divided into three main components, namely cognitive, affective and conative components. Included in the cognitive components are think, understanding and awareness. Meanwhile, the affective component is related to feeling, evaluating, interest and desire. And lastly, the conative component relates to acting, behavior, and purchase action.

- Subjective Norm(Subjective Norm)

  Subjective norm (subjective norm) is the state of a person's environment who accepts or does not accept a behavior that is carried out (Ajzen, 1991). Subjective norms refer to perceived social pressure to perform or not perform certain behaviors. Social pressure can come from parents, friends, partners or coworkers (Sirine&Utami, 2016)

- Perceived Behavioral Control

  Perceived behavioral control refers to a person's perception of the control they have regarding their ability to perform certain behaviors (Sirine&Utami, 2016). A person understands that the behavior he directs is the result of the control exercised by him. Someone will have the intention to perform a certain behavior when they have the perception that the behavior is easy to do (Dewi, 2016).

Savings and Saving Behavior

Savings are the part of income that is not spent on current consumption (Ahmad, 2015; Cheema et al., 2018). According to the Law of the Republic of Indonesia Number 10 of 1998 concerning Banking, savings are money deposits whose withdrawals can only be made according to the terms and conditions that have been agreed upon, but cannot be withdrawn by check bilyet, and/or other similar instruments (Kasmir, 2014). The terms or conditions in question are agreements that have been made between customers and financial institutions.

Saving behavior is defined by Kenny (2020) as the process of placing a number of excess funds aimed at available financial needs, financial planning, and the security of liquid funds deposits. Meanwhile, according to Sirine and Utami (2016) saving behavior is defined as a combination of perceptions of future needs, savings actions and one's saving decisions.

Financial Literacy and Saving Behavior

Financial literacy is the ability to analyze and manage finances to achieve prosperity (Lusardi, 2004). According to Sabri et al (2010) financial literacy is an important factor in determining saving behavior and financial problems. According to Chen and Volpe (1998) in Amilia et al (2018) indicators of financial literacy are basic knowledge of financial management, savings and loans, and insurance. Bhushan and Medury (2013) define financial literacy as the ability to read, analyze, handle information and make effective decisions regarding personal financial management that will have a positive impact on well-being. Thung et al (2012) research also explains that financial literacy has a significant effect on saving behavior. Based on this explanation, the first hypothesis proposed is:

H_1: Financial Literacy has a positive effect on student saving behavior

Financial Inclusion and Saving Behavior

The Presidential Regulation (Perpres) of the Republic of Indonesia Number 82 of 2016 concerning the National Strategy for Financial Inclusion (SNKI) explains the definition of financial inclusion, namely the condition of people having access to quality, smooth, safe financial services at affordable costs according to their needs. According to the World Bank in Nugroho and Purwanti (2018) the main indicators of financial inclusion are formal accounts (account ownership), formal savings (saving at formal financial institutions), and formal credit (borrowing from formal financial institutions). Financial inclusion is a program to expand access to financial services in meeting the needs of the community. From this definition, financial inclusion is able to influence the financial behavior of each individual, including in terms of saving (Wardani, 2019). The existence of access services provided can make it easier for students to use services from various financial institutions. The results of the research by Siboro&Rochmawati (2021) state that financial inclusion has a positive effect on student saving behavior. Based on this explanation, the second hypothesis proposed is:

H_2: Financial Inclusion has a positive effect on student saving behavior

Peers and Saving Behavior

According to Slavin in Wahyudin (2015), peers are interactions between individuals who have the same age or maturity level. According to (Santosa, 2009) peer indicators are cooperation, competition, conflict, conformity and integration/assimilation. Dangol and Maharjan (2018) state that peers have a significantly positive effect on saving behavior. This is because friends are able to have a great influence on attitudes, speech, motivation and individual behavior. These results are the same as research conducted by Thung et al (2012) which states that peers have a positive effect on saving behavior. Thus, peers can influence student life either in a positive or negative way. Based on this explanation, the third hypothesis proposed is:

H_3: Peers have a positive effect on student saving behavior

Pocket Money and Saving Behavior

Pocket money is a form of responsibility so it is necessary to invest in the value of money so that the money given to meet needs can be managed properly and not used excessively (Anggari&Dewanti, 2021). According to Sari (2019), indicators or measuring tools in pocket money include financial literacy, parental gifts and income. Pocket money is defined by Mardiana and Rochmawati (2020) as a person's income obtained from parents who are able to influence consumption patterns, if someone gets a high pocket money then the level of consumption will be high, and vice versa, if you get a low pocket money then the level of consumption will be low (Wahyudi, 2017). Furthermore, research by Mardiana and Rochmawati (2020) found that pocket money has a significant effect on student saving behavior. Based on this explanation, the second hypothesis proposed is:

H_4: Pocket money has a positive effect on student saving behavior.

Vol. 6, No.12;2022

ISSN: 2456-7760

3. Method

The population is the entire group, interests and events that will be investigated by the author (Sekaran&Bougie, 2017). Meanwhile, according to Easton and McCol (1997) population is defined as the entire group of people who are of interest or the center of attention. In this study, the population studied were active students of private universities in Yogyakarta, amounting to 266,491 students. The author narrows the population by calculating the sample size using the Slovin technique. The determination of the number of samples calculated using the Slovin formula is as follows:

$$\boldsymbol{n = \frac{N}{1 + N(e)^2}}$$

Information:

n = number of sample sizes

N = total population

e = limit of sampling inaccuracy or degree of tolerance; e=0.1

The total population is 266,691 students, so the percentage of tolerance is 10% or 0.1. Therefore, to find out the research sample is as follows:

$$\boldsymbol{n = \frac{266.691}{1 + 266.691(0,1)^2} = 99,96}$$

So, based on the calculation above, the sample used in this study is rounded from 99.96 to 100 respondents.

Data and data sources

The data in this study are primary data collected by researchers from respondents. Data collection techniques with questionnaires made online via google form and distributed through social media. Research questionnaires were given to respondents by providing questions and statements which the respondents then had to answer (Sekaran&Bougie, 2017). This questionnaire aims to measure the effect of financial literacy, financial inclusion, pocket money and peers on the saving behavior of private university students in Yogyakarta. Measurement of variables in this study using a Likert scale. The Likert scale is a scale used to assess how much the respondent agrees to a question (Sekaran&Bougie, 2017). This study uses a Likert scale with 4 scores. The questionnaire has passed the validity and reliability tests.

Research variable

In this study, there are two types of variables, namely the dependent variable, namely saving behavior and the independent variable consisting of financial literacy, financial inclusion, peers and pocket money. The definitions of variables and indicators are as follows:

Vol. 6, No.12;2022

ISSN: 2456-7760

Table 1: Research variable and indikator

No	Variable	Definition	Indicator
1.	FiancialLiteration (FL)	Financial literacy is the ability to analyze and manage finances to achieve prosperity (Lusardi, 2004).	1. Basic knowledge of financial management 2. Savings and loans 3. Insurance 4. Investment (Amilia, et al, 2018)
2.	Financial Inclusion (FI)	Financial inclusion according to Yoo (2017) is an approach used to help people become financially independent and able to meet their needs.	1. Accessibility 2. Availability 3. Usage (NugrohodanPurwanti, 2018)
3.	Peer Friend (PF)	According to Santrock in Wulandari and Hakim (2015) peers are defined as a group of people with the same age and maturity level.	1. Cooperation 2. Competition 3. Contradictions 4. Compatibility 5. Fusion/Assimilation (Alviani, 2020)
4.	Pocket Money (PM)	Pocket money is an amount of money given by parents to their children which is given regularly (Mukhtar &Javaid, 2018)	1. Financial Literacy 2. Parents' Gifts 3. Income (Sari, 2019)
5.	Saving Behavior (SB)	Saving behavior is a person's activity in setting aside part of his income to be saved in order to achieve future goals (Raszad&Purwanto, 2021)	1. Saving decisions 2. Future needs 3. Saving measures to control expenses (Warneryd, 1999)

Data analysis

To test the hypothesis, the researcher used multiple linear regression test with the following regression equation:

$$\mathbf{SB = \alpha + \beta_1 FL + \beta_2 FI + \beta_3 PF + \beta_4 PM + e}$$

Where:

SB = saving behavior
FL = financial literation
FI = financial inclusion
PF = peer friend
PM = pocket money

4. Results and Discussions

To test the hypothesis, multiple regression was used with the help of the SPSS version 25.0 data processing program, the results of the T-test were as follows:

Table 2: Hypothesis Result

Variable	Coefficent	t	Sig	Conclusion
(Constant)		6.531	0.000	
Financial Literacy (FL)	0.271	2.688	0.008	Accepted
Financial Inclusion (FI)	0.18	2.036	0.044	Accepted
Peer Friend (PF)	0.207	2.047	0.043	Accepted
Pocket Money (PM)	0.261	2.777	0.007	Accepted

Dependent Variable: Saving Behavior (SB)

Source: Data processed

The Effect of Financial Literacy on Saving Behavior

The results of the hypothesis test of financial literacy (FL) on saving behavior resulted in a significance value of 0.008 which was smaller than the required significance level of 0.05. This means that financial literacy has a positive effect on the saving behavior of private university students in Yogyakarta. Thus the first hypothesis which states that financial literacy has a positive effect on student saving behavior is "accepted". These results indicate that the higher the financial literacy ability of students, the better their saving behavior. Students with good financial knowledge can make effective financial planning and are able to manage finances appropriately. The results of this study are supported by previous research conducted by Sabri and MacDonald (2010) which revealed that financial literacy has a significant effect on student saving behavior in a positive amount.

The results of this study are supported by previous research conducted by Sabri and MacDonald (2010) which revealed that financial literacy has a significant effect on student saving behavior in a positive amount. This research is also supported by previous research which states that financial literacy has a positive effect and has the greatest influence on saving behavior (Tharanika& Andrew, 2017). This is reinforced by Khatun's research (2018) which suggests that financial literacy has a significant effect and has a positive relationship to saving behavior. Having an understanding of good financial skills will make a person able to use resources effectively and efficiently.

The Effect of Financial Inclusion on Saving Behavior

The results of the financial inclusion (FI) hypothesis test on saving behavior resulted in a significance value of 0.044 which was smaller than the required significance level of 0.05. This means that financial inclusion has a positive effect on the saving behavior of private university students in Yogyakarta. Thus the second hypothesis which states that financial inclusion has a positive effect on student saving behavior is "accepted". This shows that the better financial inclusion, the better the student's saving behavior. Financial inclusion is defined as financial services that meet the needs of a prosperous society (Wardani&Susanti, 2019). Students can access the services provided easily so that students not only know but can also use the available service products. The ease of access to services provided by students can be seen from the results of the answers of respondents who on average strongly agree that the existence of ATMs and the use of m-banking services can help facilitate transactions.

The results of this study are in line with the research of Siboro&Rochmawati (2021) which explains that financial inclusion has a significant effect on student saving behavior. Putri&Susanti (2018) in their research also explains that financial inclusion shows a positive relationship and has a significant effect on saving behavior.

The Influence of Peers on Student Saving Behavior

Meanwhile, the results of the peer friend hypothesis test (PF) on saving behavior resulted in a significance value of 0.043 which was smaller than the required significance level of 0.05. This means that peer friends have a positive effect on the saving behavior of private university students in Yogyakarta. Thus, the third hypothesis which states that peers have a positive effect on students' saving behavior is "accepted". This shows that peers have an important role and are able to exert influence in a friendship environment because individuals perceive a peer as a role model who provides a good example of a way of thinking or behavior in everyday life, therefore a person can be easily influenced. by the behavior of their peers.

Krisdayanti (2020) suggests that the peer environment plays an important role in the development of individual thinking. One way is to provide sources and comparisons with the world outside the family. Students who do not live with their parents, they can spend more time with friends which makes the communication power with their peers high during their studies (Chotimah&Rohayati, 2015).

The Effect of Pocket Money on Student Saving Behavior

Meanwhile, the results of the pocket money hypothesis test (PM) on saving behavior resulted in a significance value of 0.007 which was smaller than the required significance level of 0.05. This means that pocket money has a positive effect on the saving behavior of private university students in Yogyakarta. These results indicate that the fourth hypothesis which states that pocket money has a positive effect on student saving behavior is "accepted". This shows that someone who has sufficient pocket money and is able to use money well and wisely, will affect that person's saving behavior. For those who are accustomed to managing pocket money well, it will be easy to set aside pocket money to be saved, invested or saved in the hope that it can be used in the future, or it can also be used as a backup in case things happen that are not desirable (Zulaika&Listiadi, 2020). This study is in line with the research proposed by (Oktafiani&Haryono, 2019) that pocket money has a significant influence on saving behavior.

Conclusions and Recommendations

Based on the results of the study, it can be concluded that all proposed hypotheses are accepted, meaning that students' saving behavior is strongly influenced by their financial literacy, the better their financial literacy, the better their saving behavior. Likewise, financial inclusion also

Vol. 6, No.12;2022

ISSN: 2456-7760

has a positive effect on saving behavior. The role of peers and pocket money also has a positive effect on student saving behavior.

The results of this study are expected to be used as additional material for literature on financial behavior, especially saving behavior. Of course, this study has a weakness because it only examines 4 independent variables that affect saving behavior. Therefore, future researchers can study further by adding variables that affect saving behavior.

Acknowledgments

This research was funded by the Center for Management Development, Department of Management, Faculty of Business and Economics (FBE), Universitas Islam Indonesia. For this reason, we express our gratitude to the Center for Management Development which has provided grants to our students, so that they can produce scientific papers that can be published in international journals.

References

Ahmad, F., 2015. Determinants of savings behavior in Pakistan: Long run-short run association and causality. Timisoara Journal of Economics and Business, 8(1), pp. 103-136.

Ajzen, I., 1991. The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes, 50(2), pp. 179-211.

Alviani, S., 2020. Interaksi Sosial Teman Sebaya Sebagai Pendorong Minat Belajar (Studi Pada Warga Belajar Kesetaraan Paket C di Pusat Kegiatan Belajar Masyarakat Gema Kota Tasikmalaya). [Skripsi] Universitas Siliwangi.

Amilia, S., Bulan, T. P. L. & Rizal, M., 2018. The Influence of Financial Literacy, Socialization of Parents, and Peers to the Saving Behavior of Bidik Misi Students, Faculty of Economics, University of Samudra. Jurnal Samudra Ekonomika, 2(2), pp. 97-107.

Anggari, A. N. & Dewanti, P. W., 2021. The Effect of Locus of External Internal Control, Financial Attitude, Pocket Money and Lifestyle on the Use of E-Money. Nominal: Barometer Riset Akuntansi dan Manajemen, 10(2), pp. 253-270.

Bank Indonesia., 2014. Booklet Keuangan Inklusif. Jakarta: Departemen Pengembangan Akses Keuangan dan UMKM.

Bhushan, P. & Medury, Y., 2013. Financial Literacy and its Determinants. International Journal of Engineering, Business and Enterprise Applications (IJEBEA), 4(2), pp. 155-160.

Cheema, A. R., Saleem, A., Rahman, A. & Adeem, M. A., 2018. Assessing the Determinants of Savings in Pakistan: An Evidence from PSLM 2010-11. European Online Journal of Natural and Social Sciences, 7(2), p. 366

Chen, H. & Volpe, R. P., 1998. An Analysis of Personal Financial Literacy Among College Students. Financial Services Review, 7(2), pp. 107-128.

Chotimah, C. & Rohayati, S., 2015. Pengaruh Keuangan di Keluarga, Sosial Ekonomi Orang Tua, Pengetahuan Keuangan, Kecerdasan Spiritual dan Teman Sebaya Terhadap Manajemen Keuangan. Jurnal Pendidikan Akuntansi, 3(2), pp. 1-10.

Dangol, J. & Maharjan, S., 2018. Parental and Peer Influence on the Saving Behavior of the Youth. The International Research Journal of Management Science, 3(1), pp. 42-63.

Dewi, D. K., 2016. Faktor-Faktor yang Mempengaruhi Intensi Pegawai Negeri Sipil (PNS) Untuk Melakukan Tindakan Whistleblowing Aplikasi Theory of Planned Behaviour.Bandar Lampung: Universitas Lampung.

Easton, V. J. & McColl, J. H., 1997. Statistics glossary. [Online]

Available at: http://www.stats.gla.ac.uk/steps/glossary/sampling.htm

Hardiansyah, A., Soehardi, S. & Rony, Z. T., 2019. Pengaruh Disiplin Kerja, Motivasi Kerja Dan Kompensasi Terhadap Kinerja Pegawai Bank OCBC NISP Bagian Record Management dan Partnership Operation. Jurnal Ilmiah Manajemen Ubhara, 1(2), pp. 147-161.

Hendra, & Afrizal, A., 2020. Pengaruh Kontrol Diri, Literasi Keuangan dan Inklusi Keuangan Terhadap Perilaku Menabung Mahasiswa Prodi Manajemen Fakultas Ekonomi Universitas Pasir Pengaraian. Hirarki: Jurnal Ilmiah Manajemen dan Bisnis, 2(1), pp. 98-106.

Jogiyanto, H. M. 2007. Sistem Informasi Keperilakuan. Yogyakarta: Andi Offset

Kasmir., 2014. Manajemen Perbankan. Jakarta: Raja Grafindo

Kenny, 2020. Faktor-faktor yang mempengaruhi perilaku menabung pada mahasiswa di Kota Batam. Conference on Business, Social Sciences and Innovation Technology, 1(1), pp. 10-22.

Khatun, M., 2018. Effect of Financial Literacy an Parental Socialization on Students Saving Behavior of Bangladesh. International Journal of Scientific and Research Publications, 8(12), pp. 296-305.

Krisdayanti, M., 2020. Pengaruh Literasi Keuangan, Inklusi Keuangan, Uang Saku, Teman Sebaya, Gaya Hidup, Dan Kontrol Diri Terhadap Minat Menabung Mahasiswa. Prisma (Platform Riset Mahasiswa Akuntansi), 1(2), pp. 79-91.

Lusardi, A., Mitchell, O. S, &Curto, V., 2010. Financial Literacy Among The Young. The Journal of Consumer Affairs. Vol. 4, No.2, pp.358-380.

Mardiana, V. & Rochmawati., 2020. Self-control sebagai Moderasi antara Pengetahuan Keuangan, Financial Attitude, dan Uang Saku terhadap Perilaku Menabung. https://www.researchgate.net/journal/Jurnal-Pendidikan-Ilmu-Sosial-1412-3835, 30(2), pp. 83-98.

Mukhtar, I. & Javaid, A., 2018. Factor Identification and Usage of Pocket Money among Students: A Case Study. International Journal of Research and Innovation in Social Science (IJRISS), 2(9), pp. 36-39.

Nugroho, A. & Purwanti, E. Y., 2018. Determinan Inklusi Keuangan di Indonesia (Global Findex 2014). Jurnal Dinamika Ekonomi Pembangunan, 1(1), pp. 1-13.

Oktafiani, L. T. & Haryono, A., 2019. Pengaruh Literasi Ekonomi, Jumlah Uang Saku Dan Modernitas Individu Terhadap Perilaku Menabung Mahasiswa S1 Pendidikan Ekonomi Universitas Negeri Malang. Jurnal Pendidikan Ekonomi, 12(2), pp. 111-117.

PeraturanPresiden (Perpres) Nomor 82 Tahun 2016 tentang Strategi Nasional Keuangan Inklusif.

Putri, T. P., & Susanti., 2018. Pengaruh Kontrol Diri, Literasi Keuangan, dan Inklusi Keuangan Terhadap Perilaku Menabung Mahasiswa Pendidikan Akuntansi Fakultas Ekonomi Universitas Negeri Surabaya. Jurnal Pendidikan Akuntansi, 6(3), pp. 323-330.

Raszad, S. E. F. & Purwanto, E., 2021. Faktor-Faktor Yang Mempengaruhi Perilaku Menabung (Studi Pada Mahasiswa Perguruan Tinggi Negeri di Kota Surabaya). Jurnal Ilmiah Manajemen Ubhara, 3(2), pp. 51-65.

Rikayanti, V., &Listiadi, A., 2020. Pengaruh literasi keuangan, pembelajaran manajemen keuangan, dan uang saku terhadap perilaku menabung. Jurnal Pendidikan Akuntansi (JPAK), 8(3), pp. 29-36.

Sabri, M. F., & MacDonald, M., 2010. Savings Behaviour and Financial Problems Among College Students: The Role of Financial Literacy in Malaysia. The Journal of Cross Cultural Communication, 6(3), pp. 103-110.

Samuelson, P. A., & Nordhaus, W. D., 2001. Ilmu Makroekonomi (Terjemahan). Jakarta: Erlangga.

Santosa, S., 2009. Dinamika Kelompok. Jakarta: PT Bumi Aksara

Sari, N. P., 2019. Pengaruh Uang Saku Terhadap Pola Konsumsi Mahasiswa Fakultas Ekonomi dan Bisnis Islam IAIN. [Skripsi].

Sekaran, U.,& Bougie, R., 2017. Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian, Edisi 6, Buku 1, Cetakan Kedua. Jakarta: Salemba Empat.

Siboro, E. D., & Rochmawati., 2021. Pengaruh Literasi Keuangan, Inklusi Keuangan, dan Teman Sebaya Terhadap Perilaku Menabung Melalui Self Control Sebagai variabel Intervening Pada Mahasiswa Fakultas Ekonomi Perguruan Tinggi Negeri di Surabaya. JPEK (Jurnal Pendidikan Ekonomi dan Kewirausahaan), 5(1), pp. 37-50. doi:10.29408/jpek.v5i1.3332

Sirine, H., & Utami, D. S., 2016. Faktor-Faktor yang Mempengaruhi Perilaku Menabung di Kalangan Mahasiswa. Jurnal Ekonomi dan Bisnis, 19(1), pp. 27-52.

Sulistomo, A., 2012. Persepsi Mahasiswa Akuntansi terhadap Pengungkapan Kecurangan (Studi Empiris pada Mahasiswa Akuntansi UNDIP dan UGM). Fakultas Ekonomika dan Bisnis Universitas Diponegoro, p. 28.

Tharanika, K. & Andrew, A., 2017. Factors Influencing on Saving Behavior Among University Students-With Special Reference to the Students of Faculty of Commerce and Management Eastern University, Sri Lanka. International Journal of Research, 14(4), pp. 861-871.

Thung, C. M., Kai, C. Y., Nie, F. S., Chiun, L. W., & Tsen, T. C. (2012). "Determinants of Saving Behaviour Among the University Students in Malaysia". A Research Project Submitted in Partial Fulfillment of the Requirement for the Degree of Malaysia.

Undang-UndangRepublik Indonesia Nomor 10 Tahun 1998 tentangPerbankan

Vol. 6, No.12;2022

ISSN: 2456-7760

Wahana, A., 2014. Analisis Faktor-Faktor yang Mempengaruhi Perilaku Mahasiswa dalam Menabung (Studi Kasus Mahasiswa S1 FEB UNDIP Tembalang). [Skripsi]. Semarang (ID): Universitas Diponegoro.

Wahyudi, A. Y. H., 2017. Pengaruh uang saku dan gaya hidup terhadap minat menabung : studi kasus mahasiswa Fakultas Ekonomi Universitas Sanata Dharma. [Skripsi] Universitas Sanata Dharma.

Wahyudin, A., 2015. Peran Self-Regulated Learning dalam Memoderasi Pengaruh Lingkungan Teman Sebaya dan Media Sosial terhadap Prestasi Belajar Mata Pelajaran Akuntansi Komputer Siswa Kelas XI Kompetensi Keahlian Akuntansi SMKN 1 Kendal. EEAJ, p. 277.

Wardani, P. D., &Susanti., 2019. Pengaruh Kontrol Diri, Religiusitas, Literasi Keuangan, Inklusi Keuangan Terhadap Perilaku Menabung Bank Syariah Mahasiswa Universitas Islam Sunan Ampel Surabaya. JurnalPendidikanAkuntansi, pp. 189-196

Warneryd, K.-E., 1999. The Psychology of Saving: A Study on Economic Psychology. Cheltenham United Kingdom: Edward Elgar Publisher.

Wulandari, D. A.,& Susanti., 2019. Pengaruh Literasi Keuangan, Inklusi Keuangan, Uang Saku, dan Teman Sebaya Terhadap Perilaku Menabung Mahasiswa Pendidikan Akuntansi Fakultas Ekonomi Universitas Negeri Surabaya. Jurnal Pendidikan Akuntansi, 07(02), pp. 263-268.

Wulandari, & Hakim, L., 2015. Pengaruh Love of Money, Pendidikan Keuangan di Keluarga, Hasil Belajar Manajemen Keuangan, dan Teman Sebaya Terhadap Manajemen Keuangan Pribadi Mahasiswa. Jurnal Pendidikan Akuntansi, 3(3), pp. 1-6.

Yoo, T., 2017. Point of View: Digitizing Financial Inclusion. San Joce: Cisco

Zulaika, M. D. & Listiadi, A., 2020. Literasi Keuangan, Uang Saku, Kontrol Diri, dan Teman Sebaya Terhadap Perilaku Menabung Mahasiswa. Ekuitas: Jurnal Pendidikan Ekonomi, 8(2), pp. 137-146.