THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, AND FINANCIAL SELF-EFFICACY ON FINANCIAL MANAGEMENT AMONG UNIVERSITY STUDENTS IN YOGYAKARTA

M Jujun Nurjaman[1], Diska Arliena Hafni[2*]

Affiliation:

[1,2] Aisyiyah University Yogyakarta

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*** Correspondence:**
diskaarliena@unisayogya.ac.id

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Abstrak

Background: Financial management is a crucial aspect, especially for students. Accounting students as someone who has a basic understanding of finance, are expected to be able to manage their finances well. However, the level of financial literacy among students is still quite low. Therefore, this study aims to complement the existing literature, by finding out how Financial Knowledge, Financial Attitude, and Financial Self-Efficacy affect the Financial Management of accounting students in Yogyakarta.
Objective: This study aims to determine the effect of Financial Knowledge, Financial Attitude, and Financial Self-Efficacy on Financial Management in accounting students in Yogyakarta.
Research Methods: This study uses a quantitative method, with a questionnaire as a data collection technique. Data analysis is using multiple linear regression with SPSS V.21 Software.
Research Results: The results of the study indicate that Financial Knowledge, Financial Attitude, and Financial Self-Efficacy have a positive effect on Financial Management.
Originality/Novelty of Research: This study uses two theories, namely the Theory of Planned Behavior (TPB) and Social Cognitive Theory (SCT) to understand how students' financial management behavior. All previous studies that are references only use one theory in explaining financial management behavior. In addition, this study also focuses on accounting students in Yogyakarta.
Keywords: Financial Knowledge, Financial Attitude, Financial Self-Efficacy, Financial Management, Accounting Students.

Introduction

Financial Management is an essential aspect of life, good Financial Management is an important skill for every individual, especially for students. Because during college, humans must manage their finances well, to prepare for the future with more stable Financial Management (Irawan et al., 2021). With positive Financial Management, students can manage their finances stably, minimize financial risks, and provide a strong foundation for having healthy finances in the future (Thaha, 2022). However, Many students find it difficult to manage their finances and often face financial problems such as not having a good financial plan and not being able to make good investment decisions (Fauzi et al., 2024). According to Ojk.go.id (2020) on the National Survey of Financial Literacy and Inclusion (SNLIK) conducted in 2019, it was stated that the financial literacy index reached 38.03% and the financial inclusion index was 76.19% (Fauzi et al., 2024). From the test conducted by (Rahayu, 2022), the level of digital financial literacy of Generation Z in Indonesia is still quite low, as in the average score of 3.32.

Unfortunately, the level of financial literacy among Generation Z, including students, is relatively low with an average score of 3,32 (Rahayu, 2022). Low financial literacy can affect students' ability to make wise decisions regarding finances and avoid financial problems or risks in the future. Therefore, this study aims to understand what factors can affect Financial Management. To analyze the influence of Financial Knowledge, Financial Attitude, and Financial Self-Efficacy on the Financial Management of accounting students in Yogyakarta.

Previous studies have shown mixed results. Where, several studies state that financial knowledge has a significant impact on financial management (Damayanti, 2020). However, other studies state that financial knowledge does not always have a direct impact on financial management (Sustiyo, 2020). Therefore, this study seeks to fill the research gap by examining how knowledge, attitude, and self-efficacy simultaneously affect accounting students in Yogyakarta.

This study refers to Ajzen and Fishben’s (1980) Theory of Planned Behavior (TPB), which states that individual behavior can be influenced by attitudes, subjective norms, and behavioral control perceived by the individual himself (Azidzul et al., 2023). In the context of this study, attitudes are related to financial attitude, subjective norms are related to financial knowledge, and behavioral control is related to financial self-efficacy. These three factors influence the financial management of accounting students in Yogyakarta. In addition, this study also refers to the Social Cognitive Theory (SCT) by Albert Bandura’s which states that individual behavior can be influenced by personal factors, the environment, and the behavior itself (Thomas & Gupta, 2021). In the context of finance, financial self-efficacy influences financial decisions.

This study extendes theories related to financial literacy by analysing the relationship between financial knowledge, financial attitudes and financial self-efficacy on students' financial management. This study can also provide in-depth insight into how these three factors partially or simultaneously interact and influence student’s financial management behavior, as well as being a reference for further researchers. In addition, this study can also help students in compiling and managing their finances well in order to have good financial management in the future. Educational institutions can also use the findings of this study to create more effective programmes to improve student financial management. Not only for students and educational institutions, this research can also provide benefits to the wider community by considering what factors can influence financial management, thereby helping to reduce financial risks such as unnecessary debt and other financial difficulties.

Literature Review

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA) proposed by Ajzen & Fishbein (1980). TPB aims to predict individual behavior more specifically within a specific time and situational context. This theory explains that the intention to perform a behavior is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. These three factors shape a person's intention to perform an action. In the context of financial management, TPB provides a strong theoretical framework for understanding why individuals do or do not have good financial behavior (Azidzul et al., 2023).

In this study, TPB is relevant to explaining how financial knowledge and financial attitudes influence students' financial management intentions and behavior. Financial knowledge plays a role in shaping positive attitudes toward financial management because the more a person understands financial concepts and principles, the more likely they are to have attitudes that support good financial behavior (Sari et al., 2023). Adequate financial knowledge will increase an individual's perception of control over their financial actions. Similarly, (Huston, 2010) emphasized that financial literacy is a key factor in increasing perceived control over financial decisions. Meanwhile, financial attitude reflects the extent to which an individual has a positive attitude toward financial management, which directly impacts the formation of intentions and actions in managing finances (Sesmitha & Ruzikna, 2023). Regarding attitude toward behavior, a component of the TPB, (Xiao & Wu, 2006) found that individuals with a positive attitude toward saving had a stronger intention to save regularly. This finding supports the belief that a positive financial attitude will encourage better financial management behavior.

Social Cognitive Theory (SCT)

Social Cognitive Theory (SCT), developed by Bandura (1986), explains that human behavior is the result of reciprocal interactions between personal, behavioral, and social environmental factors, known as the concept of reciprocal determinism (Thomas & Gupta, 2021). One of the key concepts in SCT is self-efficacy, which is a person's belief in their ability to take the necessary actions to achieve a specific outcome

(Bandura, in Thomas & Gupta, 2021). Danes and Haberman (2007) found that individuals with high self-efficacy tend to be better able to control spending and have good financial management habits.

In this study, SCT is used to explain the role of financial self-efficacy in students' financial management behavior. Students with high levels of financial self-efficacy tend to feel more confident in making financial decisions (Asmin et al., 2021). Thus, financial self-efficacy is a crucial factor influencing how effectively students manage their personal finances. Through the concept of reciprocal determinism, SCT explains that success or failure in financial management can shape a person's self-efficacy, which then influences their financial decisions. Serido, Shim, and Tang (2013) state that the interaction between social support, personal financial experience, and self-confidence is a key determinant in shaping long-term financial behavior.

Financial Knowledge

Financial knowledge is defined as the set of skills and insights that enable individuals to manage their finances in accordance with their objectives and strategies (Beribe et al., 2020). This concept encompasses the capacity to collect, analyze, and evaluate financial decisions, taking into account their potential ramifications (Griffin & Sibilang, 2022). Indicators of financial knowledge include; general knowledge of personal finance, saving, borrowing, insurance and investment. According to the theory of planned behavior (TPB), knowledge can influence behavior through perception and attitude formation. In the context of this research, financial knowledge can shape students' intentions toward sound financial management. With a higher level of financial knowledge, students have the ability to manage their finances effectively (Azidzul et al., 2023).

Financial Attitude

Attitude, as defined (Mustika et al., 2022), is defined as a subjective feeling or disposition exhibited by an individual towards any given entity or situation. Financial attitude, as elucidated (Haqiqi & Pertiwi, 2022), can be conceptualized as a comprehensive state of opinion, thoughts, and evaluation concerning financial matters. This construct encompasses a tendency towards positive or negative financial behaviors. Financial attitude can be examined through the lenses of self-development, self-confidence, and personal financial security. It is therefore imperative to cultivate a positive financial attitude mindset (Hidajat & Wardhana, 2023). Indicators of financial attitude include; obsession, power, effort, inadequacy, retention and securit. In the theory of planned behavior, attitudes toward behavior are the primary determinant of behavioral intentions (Shih et al., 2022). Therefore, a positive financial attitude can increase students' likelihood of good financial management, such as budgeting or saving. A person with a positive financial attitude is more likely to view money as something that needs to be managed wisely, rather than using it impulsively.

Financial self-efficacy

Self-efficacy according to Bandura is a factor that influences individual behavior. (Sari et al., 2023) explains that self-efficacy refers to a person's belief in their ability to take the actions needed to achieve their goals. Within the framework of efficacy theory, self-efficacy is defined as a person's belief in their ability to formulate plans and execute actions to achieve their goals (Al-Abyadh & Abdel Azeem, 2022). Indicators of financial self-efficacy include; magnitude, generality and strength. According to social cognitive theory, someone with high financial self-efficacy tends to have confidence in more disciplined financial management, such as saving consistently and avoiding unnecessary debt or loans (Zaen et al., 2024).

Financial Management

Financial management can be defined as the process of planning, implementing with discipline, and evaluating a given system or situation (Sari et al., 2023). In the contemporary era, the ability to comprehend personal financial management is of paramount importance, given the abundance of varied information at one's disposal (Hidajat & Wardhana, 2023). The discernment of effective financial information selection is of the essence in this digital age. As the younger generation, students must possess sufficient financial knowledge to competently manage their personal finances (Dewi & Rochmawati, 2020). Indicators of financial management include; consumption, cash flow management, investment and credit management. In the context of the theory of planned behavior, a person's intentions and behavior are shaped by attitudes, perceived control, and social norms(She et al., 2024). Meanwhile, social cognitive theory emphasizes the role of self-regulation and positive goals in financial management (Asmin et al., 2021). Therefore, individuals with strong knowledge, positive attitudes, and high self-efficacy tend to manage their finances effectively.

The Influence of Financial Knowledge on Financial Management of Students in Yogyakarta

Financial knowledge is defined as an individual's proficiency in financial matters or their aptitude for effective financial management, which can yield tangible benefits, such as the accumulation of savings or the enhancement of financial management strategies. (Nusa & Dewi, 2022). Research (Sari et al., 2023) and (Beribe et al., 2020) It has been demonstrated that an individual's financial knowledge can exert a positive and significant influence on their financial management skills.. According to (Damayanti, 2020) The correlation between financial literacy and financial knowledge is not one-to-one. That is to say, an individual's financial literacy may not be indicative of their financial knowledge. However, the results of this study are consistent with the Theory of Planned Behavior, which posits that a person's intentions and actions in managing their finances can be positively and significantly influenced by their financial knowledge.

H1: There is a positive influence between Financial Knowledge and Financial Management

The Influence of Financial Attitude on Financial Management of Students in Yogyakarta

The financial attitude of an individual is defined as the prevailing mindset, perspective, and evaluation of their financial situation, which subsequently influences their approach toward financial matters (Beribe et al., 2020). The financial attitude of an individual is associated with their financial management, which encompasses their inclination towards enhancing their financial acumen, their stance on the utilization of financial resources, their approach towards risk-taking, and their disposition towards financial prudence. This financial attitude is identified as a pivotal element that can exert a significant influence on the efficacy of financial management (Haqiqi & Pertiwi, 2022). Financial attitude also has a positive and significant influence on Financial Management (Nusa & Dewi, 2022) According to (Azidzul et al., 2023) Financial Attitude exerts a positive effect on an individual's financial management attitude. Research findings from other studies also demonstrate that Financial Attitude has a partial influence on financial management (Sesmitha & Ruzikna, 2023). This finding aligns with the Theory of Planned Behavior, as evidenced by the positive and significant relationship between perceived attitudes and their intentions, as well as financial attitudes.

H2: There is a positive influence between Financial Attitude and Financial Management

The Influence of Financial Self-Efficacy on Financial Management of Students in Yogyakarta

Financial self-efficacy, also known as self-efficacy in regard to finance, is defined as a person's belief in their capacity and ability to carry out a behavior in order to achieve certain goals (Chong et al., 2021). Financial self-efficacy, defined as an individual's confidence in their capacity to manage financial circumstances, is associated with their belief in their ability to cope with life circumstances. An individual's behavior, emotions, and motivation are influenced by their self-efficacy (Ishtiaq et al., 2019). Research conducted by (Sari et al., 2023), (Asmin et al., 2021) and (Dewi & Rochmawati, 2020) The present study posits that financial self-efficacy exerts a significant positive effect on students' financial management. In this case, social cognitive theory is relevant to financial self-efficacy. This theory posits that an individual's belief in their ability to manage finances plays an important role in financial decision-making.

H3: There is a positive influence between Financial Self-Efficacy and Financial Management

Research Methods

This study employs a quantitative research method, defined as a scientific approach aimed at formulating managerial and economic decisions (Santoso & Madiistriyanto, 2021). Quantitative descriptive research is a type of research that utilizes statistical methods to generate an overview of social settings. The objective of this research is to explore and clarify a social reality or phenomenon (Slamet & Aglis, 2020). The data utilized in this study is considered primary data. Primary data is defined as a type of data that is obtained directly from its source, typically through the implementation of a survey, which is regarded as an activity for the collection of primary data (Seran, 2020). The instrument employed to procure preliminary data in this study is a questionnaire. Subsequently, the data is processed using SPSS V.21 software to ascertain the relationship between the variables under investigation.

The population of this study consists of accounting students enrolled at theMuhammadiyah-Aisyiyah college (PTMA) in Yogyakarta. According to data from PDdikti, the number of accounting students who meet the criteria for inclusion in the population and sample for this study is as follows:

Tabel 1. Population and Sample

No	Muhammadiyah-'Aisyiyah College	
	University	Number of Students
1	'Aisyiyah Yogyakarta University	158
2	Ahmad Dahlan University	771
3	Muhammadiyah Yogyakarta University	1.506
	Population	2435

Source: PDdikti (2023)

Sampling in this study used the percentage criteria for sampling according to Yount 1999 (Yount, 1999). Because the population was 2,435 students, the sample taken was 5%, which was 121 students. The research instrument used was a questionnaire with independent variables, namely financial knowledge, financial attitude and financial self-efficacy against the dependent variable, namely financial management. In this study, the scale used was a Likert scale with an interval of 1-4. According to (Sugiyono., 2023) this scale is used to measure opinions, attitudes, perceptions of a person or individual about social phenomena. The data was then analyzed using multiple linear regression analysis techniques.

Operational Definition of Variables

The variables employed in this study are classified as either independent or dependent. Independent variables are defined as those that exert an influence on the dependent variable. These independent variables are also designated as "free variables," and are denoted by the letter X (Seran, 2020). According to (Sugiyono, 2023) independent variables are variables that affect or cause changes that arise in the dependent variable. Dependent variables are also called output variables, consequences, criteria and/or response variables. According to (Slamet & Aglis, 2020) dependent variables are variables that are influenced or that are the result of independent variables. The independent variables in this study are Financial knowledge (X1) measured by indicators such as general knowledge of personal finance, saving, borrowing, insurance and investment. Financial attitude (X2) measured by indicators such as obsession, power, effort, inadequacy, retention and security. Financial self-efficacy (X3) measured by indicators such as magnitude, generality and strength. While the dependent variable in this study is Financial Management (Y) measured by indicators such as consumption, cash flow management, investment and credit management.

Data Analysis

The data was then analyzed using multiple linear regression analysis techniques. The use of multiple linear regression analysis is intended to determine the causal relationship between two or more independent variables (X) and dependent variable (Y) (Seran, 2020). The multiple linear regression equation in this study uses the following formula: $Y=\alpha+b_1X_1+b_2X_2+b_3X_3+e$

Y = Financial Management
α = Constant
X1 = Financial Knowledge
X2 = Financial Attitude
X3 = Financial Self Efficacy
b1 = Regression Coefficient of Financial Knowledge variable
b2 = Regression Coefficient of Financial Attitude variable
b3 = Regression Coefficient ofvariabel Financial Self-Efficacy variable
e = Term of Error

Results and Discussion

This study was conducted on accounting students in Yogyakarta who came from Muhammadiyah-Aisyiyah colleges (PTMA). The total respondents collected were 144 students. The characteristics of respondents based on gender, year of enrollment, college origin, financial resources, pocket money, and expenses are presented in the following table:

Table 2. Respondent Characteristics

Characteristics	Frequency	Percentage
Gender		
Male	48	33,3%
Female	96	66,7%
Year of Enrollment		
2020	28	19,4%
2021	39	27,1%
2022	27	18,8%
2023	30	20,8%
2024	20	13,9%
University		
Universitas Aisyiyah Yogyakarta	50	34,7%
Universitas Ahmad Dahlan	28	19,4%
Universitas Muhammadiyah Yogyakarta	66	45,8%
Source of Financial Support		
Scholarship	16	11,1%
Work	19	13,2%
Parents	65	45,1%
Parents and Scholarship	17	11,8%
Parents and Work	27	18,8%
Monthly Allowance		
0-1.000.0000	34	23,6%
>1.000.000-2.000.000	43	29,9%
>2.000.000-3.000.000	54	37,5%
>3.000.000	13	9,0%
Monthly Expenses		
0-1.000.0000	50	34,7%
>1.000.000-2.000.000	84	58,3%
>2.000.000-3.000.000	9	6,3%
>3.000.000	1	0,7%

Source: Data Analysis (2025)

Descriptive Statistics

Tabel 3. Descriptive Statistical Analysis Results

Variable	Mean	Minimum	Maximum	SD
Financial Knowledge	34,23	19	40	3,142
Financial Attitude	37,83	28	44	4,051
Financial Self-Efficacy	19,67	14	24	2,542
Financial Management	45,11	33	52	4,235

Source: Data Analysis (2025)

The results of descriptive statistical testing show that Financial Knowledge has an average of 34,23 more than the standard deviation of 3,142, so the data is quite concentrated around the average, meaning that the difference between respondents in financial knowledge is not too large. The average Financial Attitude shows that the financial attitudes of respondents tend to be positive, but with a standard deviation of 4,051 indicating that there are differences in the financial attitudes of respondents that are quite diverse, but still within reasonable limits. Financial Self-Efficacy has an average of 19,67 which shows that self-confidence in making financial decisions is quite good, with a standard deviation of 2,542 indicating that there is variation between respondents in financial self-efficacy that is not too large so that most respondents have almost similar self-confidence. Financial Management has an average of 45,11 with a standard deviation of 4,235, this shows that the average respondent has good financial management skills.

Classical Assumption Test

The results of the normality test show that the significance value of Asymp. Sig (2-tailed) of 0,765 is greater than alpha of 0,05. Therefore, the research data is normally distributed. The results of the multicollinearity test show that the Tolerance value is above 0,1 or 10% and the VIF value is less than 10. It can be concluded that the regression model does not experience multicollinearity. The results of the heteroscedasticity test show that the significance value for all variables is greater than 0,05. So it can be concluded that there is no symptom of heteroscedasticity in the regression model.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1. (Constant)	6,465	2,425		2,666	0,009
Financial Knowledge	0,188	0,74	0.140	2,553	0,012
Financial Attitude	0,703	0,55	0,673	12,696	0,000
Financial Self-Efficacy	0,285	0,93	0,171	3,072	0,003

Source: Data Analysis (2025)

The results of Multiple Linear Regression Analysis show that the constant value of 6,465 means that if Financial Knowledge, Financial Attitude and Financial Self-Efficacy are zero, then Financial Management will increase by 6,465. This means that there is a unidirectional influence between the independent variable and the dependent variable.

Hypothesis Test

Partial Significance Test (t-Test)

Table 5. Partial Significance Test (t-Test) Results

Variable	t	Sig.
Financial Knowledge	2,553	0,012
Financial Attitude	12,696	0,000
Financial Self-Efficacy	3,072	0,003

Source: Data Analysis (2025)

The results of the hypothesis test of Financial Knowledge on Financial Management obtained a t count of 2,553 and a significance level of 0,012. Based on the significance value (α) of 0,05 and t table of 1,97705. So, t count> t table (2,553>1,97705) and the significance value (α)> significance level (0,05>0,012). This shows that the Financial Knowledge variable has a significant positive effect on Financial Management. So hypothesis 1 is accepted.

The results of the hypothesis test of Financial Attitude on Financial Management obtained a t count of 12,696 and a significance level of 0,000. Based on the significance value (α) of 0,05 and t table of 1,97705. Therefore, t count > t table (12,696 >1,97705) and significance value (α) > significance level

(0,05>0,000). This shows that the Financial Attitude variable has a significant positive effect on Financial Management. So hypothesis 2 is accepted.

The results of the Financial Self-Efficacy hypothesis test on Financial Management obtained a t count of 3,072 and a significance level of 0,003. Based on the significance value (α) of 0.050 and t table of 1,97705. Therefore, t count>t table (3,072>1,97705) and significance value (α) > significance level (0,05>0,003). This shows that the Financial Self-Efficacy variable has a significant positive effect on Financial Management. So hypothesis 3 is accepted.

Simultaneous Significance Test (f Test)

Table 6. Simultaneous Significance Test (f Test) Results

f Test	
N	140
F	107,415
Sig.	0,000

Source: Data Analysis (2025)

The results of the simultaneous significance test show that the level of significance is greater than alpha (0,000<0,05). While the calculated F value is known to be greater than the F table (107,415>2,67). This explains that there is a significant simultaneous influence of Financial Knowledge, Financial Attitude and Financial Self-Efficacy on Financial Management of accounting students in Yogyakarta.

Coefficient of Determination Test (R^2)

Table 7. Coefficient of Determination Test (R^2) Results

R^2 Test	
R	0,835
R-square	0,697
Adjusted R-square	0,691
Std. Error	2,355

Source: Data Analysis (2025)

The results of the determination coefficient test show that the R-square value obtained is 0,697. So, the influence of Financial Knowledge, Financial Attitude and Financial Self-Efficacy on Financial

Management is 69,7%. While 30,3% of Financial Management is influenced by other variables that are not studied.

The Influence of Financial Knowledge on Financial Management of Students in Yogyakarta

Financial Knowledge can be interpreted as information that someone needs in making financial decisions and managing them. Table 5 explains that Financial Knowledge affects Financial Management. The results of this study indicate that accounting students in Yogyakarta have good enough financial knowledge to manage their finances. The results of this study are also in line with the hypothesis and support the results of (Sari et al., 2023), (Damayanti, 2020), (Haqiqi & Pertiwi, 2022) and (Beribe et al., 2020) which explain that Financial Knowledge has an influence on Financial Management of accounting students in Yogyakarta. This is also supported by the Theory of Planned Behavior which specifically states that intention is a person's tendency to carry out certain behaviors. With good financial knowledge accompanied by the intention to carry out behavior, a person can manage finances well too (Mustika et al., 2022).

The Influence of Financial Attitude on Financial Management of Students in Yogyakarta

Financial Attitude is one of the important factors that can influence whether or not financial management is good (Haqiqi & Pertiwi, 2022). Table 5 explains that Financial Attitude influences Financial Management. The results of this study indicate that accounting students in Yogyakarta are able to behave not always following their wishes and have confidence in managing finances well. These results are also in accordance with the research hypothesis and support the results of previous studies (Nusa & Dewi, 2022), (Azidzul et al., 2023), (Sesmitha & Ruzikna, 2023), (Mustika et al., 2022) and (Griffin & Sibilang, 2022) which show that Financial Attitude has a positive influence on Financial Management. The results of this study are also supported by the Theory of Planned Behavior, the theory states that attitude is a construct that grows through the process of assessing conditions that foster a person's belief to always behave well based on the beliefs they have (Mustika et al., 2022). By having a positive financial attitude, a person can manage their finances well.

The Influence of Financial Self-Efficacy on Financial Management of Students in Yogyakarta

Financial Self-Efficacy is a belief in one's ability to manage one's finances well, and the belief that a person has in their own abilities (Dewi & Rochmawati, 2020). Table 5 explains that Financial Self-Efficacy influences Financial Management. The results of this study show that accounting students in Yogyakarta have confidence in their own abilities to manage finances. These results are also in line with the hypothesis of this study and support previous studies (Sari et al., 2023), (Asmin et al., 2021), (Dewi & Rochmawati, 2020) and (Chong et al., 2021) which explain that self-efficacy has a significant positive effect on Financial Management. The results of this study are also supported by Social Cognitive Theory (SCT) which states that good self-efficacy is associated with an orientation towards success. Self-efficacy can enable a person to overcome a difficult situation by believing in their efforts if they fail instead of giving up (Lee et al., 2023). By having financial self-efficacy, a person can manage their finances well.

Conclusion

This study aims to determine the influence of financial knowledge, financial attitudes, and financial self-efficacy on financial management among accounting students in Yogyakarta. Based on the data analysis, it can be concluded that these three independent variables significantly influence students' financial management. More deeply, financial knowledge plays a role in improving students' ability to make sound financial decisions, such as budgeting and managing expenses. A positive financial attitude reflects discipline, savings habits, and a long-term orientation in money management. Meanwhile, financial self-efficacy indicates a person's confidence in managing finances well, including facing financial challenges and making independent decisions. These findings are supported by the Theory of Planned Behavior (TPB), which explains that behavioral intentions are influenced by attitudes, subjective norms, and perceived control over behavior. Furthermore, Social Cognitive Theory (SCT) emphasizes the role of self-efficacy in shaping actions through self-regulation and confidence in one's abilities.

This study has several limitations that should be noted. First, the research sample was limited to accounting students from three universities in Yogyakarta: Muhammadiyah University of Yogyakarta, Ahmad Dahlan University, and Aisyiyah University of Yogyakarta. Therefore, the results cannot be generalized to the entire student population from various departments or regions. Second, this study used only a quantitative approach with primary data (a questionnaire).

The implications of this research are both theoretical and practical. Theoretically, this study strengthens the understanding that students' financial management behavior is influenced not only by knowledge but also by attitudes and self-efficacy. By combining the TPB and SCT theories, this study contributes to the development of a theoretical framework in the study of financial literacy. Practically, the results of this study provide input for universities to integrate financial education more broadly into the curriculum, including in non-accounting study programs. The formation of positive financial attitudes and increased self-efficacy are also important to strengthen through training, seminars, or financial management practicums.

Further researchers are advised to expand the study population to students from various departments and universities in various regions to increase the generalizability of the results, and to add other variables such as financial pressure, peer influence, digital financial literacy, or family environment to enrich the analysis model. Further researchers are also advised to use mixed methods to gain a deeper understanding of the reasons behind students' financial behavior.

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