

Analysis of Saving Behavior in Students of the Faculty of Economics and Business at Universitas Malikussaleh

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Abstract

This study aims to determine the saving behavior of students from the Faculty of Economics and Business at Malikussaleh University who come from outside the Aceh region. This study uses primary data using a research instrument in the form of a questionnaire with a sample of 100 respondents. The results of this study indicate the research instrument testing, for Validity, $r_{count} > r_{table}$ (0.196) and Reliability, Cronchbach Aplha > Constant (0.6). The data analysis method used is multiple linear regression analysis and hypothesis testing in the form of a (partial) t-test. The results showed that financial literacy, parental socialization and self-control had a positive and significant effect on saving behavior, while peers had a negative and significant effect on saving behavior.

Keywords: Financial Literacy, Socialization of Parents, Peers, Self-Control, Saving Behavior

Introduction

According to a household balance survey conducted by (Bank Indonesia, 2017), it is known that 62% of households have no savings at all. This fact is in line with the results of a study at World Bank (2010) which stated that only half of Indonesia's population has access to the formal financial system. This means that more than half of the population does not have access to formal financial institutions, thereby limiting the community's ability to connect with other productive activities (Bank Indonesia, 2014). Moving on from the problems above, it is possible for teenagers, both students and students, to feel the same way.

Financial literacy refers to the ability or level of understanding of a person or society about how money works. As explained by Wardiantika (2014) quoting the 2013 Financial Services Authority (OJK) national financial literacy survey in 20 provinces with 8,000 respondents, in general the level of financial literacy of the Indonesian people is only 21.8 percent with an utilization rate of 59.7 percent. The banking sector dominates the level of literacy and utilization (OJK, 2013). Students are a component of society whose numbers are quite large and have a big influence on the nation (Triani, 2017). During college, students move from dependence to financial independence and this is the most appropriate time to carry out financial management simulations to shape students' attitudes and perspectives on money (Firlianda, 2019).

Students who do not live with their parents must learn to be financially independent and be responsible for the decisions they make. Basically, parents have estimated their needs for one week. However, what usually happens is that their funds run out before the delivery date arrives. This happens because of poor financial management and sudden needs (Fitriadi, 2019). In a Commonwealth Bank survey, 53% of young Indonesians found that young Indonesians, both students and young people of productive age, think saving is easy. However, in reality saving is still difficult to do both in managing primary, secondary and tertiary needs. Difficulties experienced by young people in saving when faced with meeting personal needs with more important needs such as education, health and other positive things (Jawa Pos, 2021).

As well as other problems such as students who are not fully financially independent in the sense that they do not work regularly so they do not have a fixed income every month, delays in remittances from parents, lack of understanding of financial management from parents, lecture needs and course assignments, monthly payments run out prematurely, unexpected needs, peer influence related to lifestyle demands and wasteful consumption patterns and student motivation to carry out saving activities only for short-term gains (Wahana & Gunantto, 2014). This is also felt by students of the Faculty of Economics and Business, University of Malikussaleh who feel wasteful when receiving funds or other income at certain times. Meanwhile, the standard expenses of Malikussaleh University students are relatively cheap, only 1.5 million to 2 million per month, including the cost of meals, books, printing, coffee and other needs (Detik News, 2019). The monthly expenditure figures issued are actually relatively cheap for students who spend their time studying in cities such as the Malikussaleh University campus in Lhokseumawe City, Aceh Province.

Table 1. Entry and Expenditure of Unimal FEB Students

No	Student	Origin	Entry	Expenditure
1.	Yulia Sidabutar	P.Siantar	1.500.000	1.345.000

2.	Franki Putra	Padang	1.500.000	780.000
3.	Elda Sofia	Kisaran	2.000.000	1.810.000
4.	Dara Ayu Siregar	Binjai	2.000.000	1.450.000
5	Anggie M Nasution	Mandailing Natal	1.500.000	1.300.000
Total			8.500.000	6.685.000
Average per mounth			1.700.000	1.337.000

Sources: (Author, 2021)

Based on an initial survey conducted on Monday, May 10, 2021 at the Faculty of Economics and Business, University of Malikussaleh, as many as 5 students said that on average per month they received 1,700,000 shipments to meet their needs in a month with an average per month. cost 1337.000. While the lowest average expenditure in a month is 1,500,000, students should still have funds remaining of around 150,000 to 200,000 (Detik News, 2019). However, in an initial survey conducted on the same day with different respondents on Monday, May 10, 2021 at the Faculty of Economics and Business, Malikussaleh University, as many as 9 people out of 10 said they had no remaining funds. to use, this is because no matter how small the income, no matter how big, they are still not able to manage finances properly so that it is wasteful which results in no saving behavior in students. This problem arises because of financial literacy, socialization of parents, peers and self-control.

Students' needs are not only for food but also for other needs such as toiletries and so on, this is also felt by FEB students at Malikussaleh University. Based on an initial survey conducted on Monday, May 10 2021 at the Faculty of Economics and Business, Malikussaleh University, as many as 7 people out of 10 said it was very difficult to manage their finances, especially students who came from outside the region, they often ran out of money prematurely. the shipment arrives, therefore students must have good financial literacy so that their finances can be managed properly. While the rest said they could still set aside their money for savings in a bank or other investment. Based on an initial survey conducted on Monday, May 10, 2021 at the Faculty of Economics and Business, University of Malikussaleh, as many as 7 people out of 10 said that their parents rarely reminded them to always save. use it at will and extravagantly. While the rest said that their parents always give advice and it is important to save money while studying so that their children always have the principle of not being wasteful.

Most of the students from the Faculty of Economics and Business at Malikussaleh University come from outside the province of Aceh, so they have to rent a place to live (kos). Based on an initial survey conducted on Monday, May 10 2021 at the Faculty of Economics and Business, University of Malikussaleh, as many as 9 people out of 10 said they did more activities together with peers such as friends from the same campus, friends from the same school. same organization, roommates and others. others who tend to waste money on things that are beyond their needs, such as hanging out, traveling, shopping and so on rather than their college needs. While the rest said they preferred to carry out activities individually and use finances as needed.

Based on an initial survey conducted on Monday, May 10, 2021 at the Faculty of Economics and Business, University of Malikussaleh, as many as 9 people out of 10 said they always spent the money they had not according to their needs. students themselves, such as hanging out, shopping to buying things that are not useful when receiving large amounts of money. While the rest can still control themselves in using monthly pocket money. This condition worsens their financial management, making it very difficult for students to save during their studies. This is in line with (Sirine, 2016) finding that students' self-control is still not good towards saving behavior.

Many studies have been conducted on saving behavior in students, such as financial inclusion (Afrizal, 2020), self-control, parental socialization, financial literacy and peers (Sirine & Utami, 2016); (Triani, 2017) (Fitriadi, 2019) and money snacks (Wulandari & Sutjiati, 2014). However, only a few have conducted studies on financial literacy, socialization of parents, peers and self-control which focus on students from outside the region.

Literature Review

Saving Behavior

A person's decision to save or not will greatly determine a person's behavior in managing their finances properly. Saving behavior is related to everyday life, if you can make the right decisions then someone can manage their finances well and have good savings too (Wärneryd, 1989). Indicators of saving behavior according to (Wärneryd, 1989), that is:

1. Attitudes
2. Subjective norms
3. Behavioral control.

Financial Literacy

Good financial literacy will also motivate someone to invest in many assets so that the individual can be sure of his investment plan. This is because all financial knowledge is important when it comes to financing, long term investing, short term investing and profit sharing for capital savers. So it can be estimated that the level of one's financial knowledge will have an impact on the individual's behavior in planning his investment. In financial literacy, in addition to providing motivation to manage finances, it can also motivate someone to save and invest, therefore the higher the literacy one has, the higher the investment planning will be. The higher a person's literacy, the higher his desire to save (Hidajat, 2016). There are several indicators of financial literacy according to Hidajat (2016), that is:

1. General knowledge of finance
2. Savings and Loan
3. Insurance
4. Investment.

Socialization of Parents

Socialization of parents is a process of learning about values and norms, habits, attitudes and behavior that apply in society which is learned through parents as a medium of socialization. To form a good personality, of course, requires guidance or direction from parents and family, especially in financial matters. Parents have a role towards their children in providing education about finance in the family. Parents teach about finance, starting from introducing what money is to how to manage money well. The socialization that parents give to children from an early age is likely to get them used to adulthood (Widyawati, 2012). There are several indicators of Socialization of parents according to (Widyawati, 2012), that is:

1. How to manage finances
2. Introducing money to children
3. Discuss how to manage money
4. Experience.

Peers

Socialization of parents is a process of learning about values and norms, habits, attitudes and behavior that apply in Peers are children or adolescents who are of approximately the same age or maturity level and apply the principle of living together and influencing group members. Peers can also bring their friends to positive things and some negative things. Without realizing it, peers can teach how to be confident in communicating with others and have a high social life. From peers can also learn mutual respect and responsibility (Hakim, 2015). There are several indicators of peers according to (Hakim, 2015), that is:

1. Social interaction
2. Family surrogate
3. Providing experiences outside the family
4. A good study partner.

Self-Control

Self-control is an individual's ability to guide and regulate himself in the form of behavior that can lead the individual in a positive direction and can consider decisions to be taken in accordance with the wishes of the individual. Someone who has strong self-control will have the ability to self-regulate and control himself in a more positive direction. Self-control is very important in realizing good finances and good savings too. This goal can be realized by saving the money you have, saving some of the money you have, and so on that is positive (Amalia et al., 2018). There are several indicators of self-control according to (Amalia et al., 2018), that is:

1. Ability to control behavior
2. Ability to control stimulus
3. The ability to anticipate an incident/ event
4. Decision making ability.

Materials & Methods

This research is quantitative with the data used and analyzed in this study in the form of primary data. The data in this study were obtained from a questionnaire. Questionnaire is a data collection technique that is carried out by providing a set of statements or written statements to respondents, where the researcher directly processes the results of the recapitulation of the results of the weighting or assessment of the respondents' answers for analysis. The research instrument in the form of a questionnaire will later be distributed directly to respondents with a total sample of 100 respondents using the recommended sampling technique from (Hair et al., 2010).

The data will be tested first by using a research instrument test in the form of a validity test and a reliability test to determine the feasibility level of the questionnaire used. Next, an analysis will be carried out in the form of multiple linear regression analysis which is used to analyze associations simultaneously to test the effect of two or more independent variables on one dependent variable with an interval scale. and then it will be tested simultaneously and partially to see the relationship and influence between the dependent and independent variables. This study will use ordinary regression which focuses on the special characteristics of certain data (Sugiyono, 2014). This regression aims to reveal the significant determinants of saving behavior of students of the Faculty of Economics and Business, Malikussaleh University, from internal and external factors. The following is the multiple regression equation in this study:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

Explanation:

Y = Variable Dependent

a = Constant

$b_1b_2b_3b_4$ = Koefisien Regresion Variabel Independent
 $X_1X_2X_3X_4$ = Variable Independent

Financial literacy is a financial understanding of general knowledge about finance, investment, savings and insurance. Students as the younger generation must have knowledge in the field of personal finance from an early age because this knowledge will help students manage their finances in the future. When individuals can understand financial concepts and apply these concepts, better financial management can be realized. In this case, one form of good money management is saving. Financial literacy is a reflection of one of the concepts in TPB theory, namely the concept of attitude towards behavior. So that it can be said that financial literacy affects the formation of behavior, in this case saving behavior (Wahana & Gunantto, 2014).

H_1 : It is suspected that financial literacy has a positive and significant effect on saving behavior of students of the Faculty of Economics and Business, Malikussaleh University.

In socialization, the family is the first agent of socialization including parents in it. Parents can play a direct role and can be role models in the financial development of their children. Parents' socialization about the positive impact of saving and the importance of cultivating saving behavior is a supporting factor for children's behavior in investment and consumption decisions. Parental socialization is a reflection of one of the concepts in TPB theory, namely the concept of subjective norms. So it can be said that parental socialization affects the formation of behavior, in this case saving behavior (Sirine & Utami, 2016).

H_2 : It is suspected that socialization of parents has a positive and significant effect on saving behavior of students of the Faculty of Economics and Business, Malikussaleh University.

Peers are children or adolescents who have more or less the same level of maturity. College students are included in the late adolescent category, namely between the ages of 18 to 25 years. Students tend to spend more time with roommates, college friends, or organizational friends, who tend to be the same age or the same age so that the intensity of communication with peers can have an impact on student life in terms of financial management. So it can be said that peers influence the formation of behavior, in this case saving behavior (Marwati, 2018).

H_3 : It is suspected that peers has a positive and significant effect on saving behavior of students of the Faculty of Economics and Business, Malikussaleh University.

Self-control is an individual's ability to guide and regulate himself in the form of behavior that can lead the individual in a positive direction and can consider decisions to be taken in accordance with the wishes of the individual. In order to avoid uncontrolled spending, psychological factors are needed to control it, namely self-control. Self-control is important before individuals decide to make decisions in behavior (Putri, 2018).

H_4 : It is suspected that self-control has a positive and significant effect on saving behavior of students of the Faculty of Economics and Business, Malikussaleh University.

Based on the description above and to realize the preparation of this research, the conceptual framework can be described as follows:

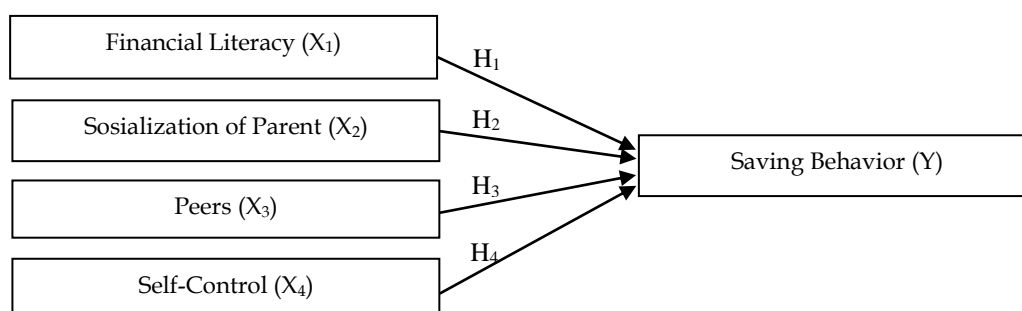


Figure 1. Conceptual Framework

Figure 1 shows that in this study the independent variables were Financial Literacy (X1), Parental Socialization (X2), Peers (X3), and Self-Control (X4). While the dependent variable is Saving Behavior (Y). Based on the theories and conceptual framework described above. So the research hypothesis can be developed as follows

Results and Discussion

Validity

This validity test looks at the coefficients between items with the number of items equal to or above 0.3 at a significant level of 5%, then the item is declared valid, but if the correlation value is below 0.3 then the item is declared valid, or by looking at the criteria based on the value r count. This test was carried out on 100 respondents, then $df = 100 - 2 = 98$, with an α value of 0.05 (5%), an r_{table} value of 0.1966.

Table 2. Validity Test

Construct/Item	r _{count}	r _{table}	Validity
Financial Literacy (X₁)			
FL1	0.685	0.196	Valid
FL2	0.537	0.196	Valid
FL3	0.689	0.196	Valid
FL4	0.797	0.196	Valid
FL5	0.860	0.196	Valid
Sosialization of Parent (X₂)			
SP1	0.715	0.196	Valid
SP2	0.759	0.196	Valid
SP3	0.739	0.196	Valid
SP4	0.657	0.196	Valid
Peers (X₃)			
P1	0.660	0.196	Valid
P2	0.797	0.196	Valid
P3	0.690	0.196	Valid
P4	0.591	0.196	Valid
Self-Control (X₄)			
SC1	0.688	0.196	Valid
SC2	0.743	0.196	Valid
SC3	0.692	0.196	Valid
SC4	0.706	0.196	Valid
Saving Behavior (Y)			
SB1	0.834	0.196	Valid
SB2	0.752	0.196	Valid
SB3	0.862	0.196	Valid

From the results of the validity test shown in the table above, it can be seen that all statements on the independent variables are declared valid. This is declared valid because it produces $r_{count} > r_{table}$. So it can be concluded that all statements from each variable are declared valid or accurate.

Reliability

The reliability test is a test to produce whether the research questionnaire that will be used to collect research variable data can be trusted or not. A questionnaire is said to be reliable if the questionnaire has fixed answers, it will get the same results. In this study, the One Shot formula is used. To determine whether an instrument is reliable or not, the provisions are used, if $chronbach\ alpha > 0.6$ then the variables in this study are reliable, if $chronbach\ alpha < 0.6$ then the variables in this study are not reliable.

Table 3. Reliability Test

Construct	Chronbach Alpha	Constanta	Reliability
Financial Literacy (X ₁)	0.669	0,6	Reliable
Sosialization of Parent (X ₂)	0.678	0,6	Reliable
Peers (X ₃)	0.620	0,6	Reliable
Self-Control (X ₄)	0,656	0,6	Reliable
Saving Behavior (Y)	0,729	0,6	Reliable

Based on the reliability test using Cronbach Alpha, all variables both independent and dependent in this study are reliable/trusted because the Cronbach Alpha value is greater than 0.6, the results of this study indicate that the measuring instrument in this study has fulfilled the reliability test (consistent and can be used as a measuring tool/ The Quesioner).

Analysis Data

Testing through multiple linear regression was carried out to analyze the effect of financial literacy, socialization of parents, peers, and self-control on saving behavior. The results showed that in this study the independent variables were Financial Literacy (X₁), Parental Socialization (X₂), Peers (X₃), and Self-Control (X₄). While the dependent variable is Saving Behavior (Y). After performing calculations using the SPSS program, the results of the analysis can be seen in the

table below:

Table 4. Regression Linear

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9,907	4,329		2,289	,024
Financial Literacy	,294	,179	,281	3,378	,001
Sozialization of Parent	,340	,132	,336	3,889	,000
Peers	-,246	,121	-,211	-2,038	,044
Self-Control	,353	,130	,348	4,031	,000

Based on the results of the regression output through the SPSS program shown in the table above, it can be entered into multiple linear regression as follows:

$$Y = 9.907 + 0.294X_1 + 0.340X_2 + -0.246X_3 + 0.353X_4$$

The results of the multiple linear regression equation above obtained a constant value (a) of 9.907 which indicates that if the independent variables namely financial literacy, socialization of parents, peers and self-control are worth 0 (zero), then the saving behavior of FEB Malikussaleh University students is 9,907 people .

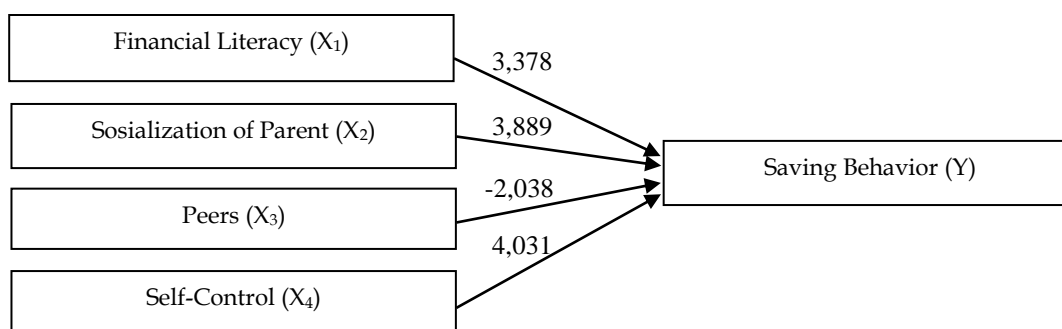


Figure 2. Hypothesis

Based on the significance value from table 4 above, the significance value of the X1 variable is 0.001 < 0.05 and the t_count value is 3.378 > t_table 1.661 so it can be concluded that Financial Literacy (X1) has a positive and significant effect on saving behavior. This means that H1 is accepted, which means that the financial literacy factor has a positive and significant effect on saving behavior. The results of this study are in line with the findings conducted by (Wahana & Gunantto, 2014) financial literacy has a positive and significant effect on saving behavior.

Based on the significance value from table 4.13 above, the significance value of the X2 variable is 0.000 < 0.05 and the t_count value is 3.889 > t_table 1.661 so it can be concluded that parental socialization (X2) has a positive and significant effect on saving behavior. . This means that H2 is accepted, which means that parental socialization factors have a positive and significant effect on saving behavior. The results of this study are in line with findings conducted by (Sirine & Utami, 2016) parental socialization has a positive and significant effect on saving behavior.

Based on the significance value from table 4.13 above, the significance value of the X3 variable is 0.044 > 0.05 and the t_count value is -2.038 < t_table 1.661 so it can be concluded that Peers (X3) has a negative and significant effect influence saving behavior. This means that H3 is rejected, which means that peer factors have a negative and significant effect on saving behavior. The results of this study are in line with findings conducted by (Sirine & Utami, 2016) that peers have a negative and significant effect on saving behavior.

Based on the significance value from table 4.13 above, it is obtained that the significance value of the X4 variable is 0.000 < 0.05 and the t_count value is 4.031 > t_table 1.661 so it can be concluded that Self-Control (X4) has a positive and significant effect on saving behavior. This means that H4 is accepted, which means that the self-control factor has a positive and significant effect on saving behavior. The results of this study are in line with the findings conducted by (Putri, 2018) self-control has a positive and significant effect on saving behavior.

Conclusions

1. Financial Literacy has a positive and significant effect on saving behavior in students of the Faculty of Economics and Business, Malikussaleh University. This shows that students have good financial literacy so that it will increase the saving behavior of students of the Faculty of Economics and Business, Malikussaleh University.
2. Socialization Parents have a positive and significant effect on saving behavior in students of the Faculty of Economics and Business, Malikussaleh University. This shows that students have received socialization from parents who are wise about finance so that it will increase the saving behavior of students of the Faculty of Economics and Business, University of Malikussaleh.

3. Peers have a negative and significant effect on saving behavior in students of the Faculty of Economics and Business, Malikussaleh University. This shows that students are still in a bad circle of friends, which will exacerbate the saving behavior of students at the Faculty of Economics and Business, Malikussaleh University.
4. Self-control has a positive and significant effect on saving behavior in students of the Faculty of Economics and Business, Malikussaleh University. This shows that students are able to control themselves well, by looking at several considerations before using money so that it will increase the saving behavior of students of the Faculty of Economics and Business, Malikussaleh University.

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