

IMPACT OF FINANCIAL LITERACY AND INVESTMENT UNDERSTANDING ON PERSONAL FINANCIAL PLANNING OF IAIN PALOPO STUDENTS

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Abstract

A person often has difficulty achieving financial stability due to financial problems, especially due to improper financial planning. This study aims to understand how financial literacy and investment understanding affect the personal financial planning of Palopo State Islamic Institute students. This study uses quantitative research methods. From the results of the t test analysis, it shows that financial literacy has a positive and significant impact on students' personal financial planning. Investment understanding has a positive and significant impact on students' personal financial planning. The F test results show that if students have financial and investment knowledge simultaneously, they have a positive and significant impact on their own financial planning

Keywords: Finance; Invesment; Literacy.

Abstrak

Seseorang sering mengalami kesulitan untuk mencapai stabilitas finansial karena masalah keuangan, terutama karena perencanaan keuangan yang kurang tepat. Penelitian ini bertujuan untuk memahami bagaimana Financial Literacy dan Understanding Investment mempengaruhi Personal Financial Planning mahasiswa Palopo State Islamic Institute. Penelitian ini menggunakan metode penelitian kuantitatif. Dari hasil analisis uji t, menunjukkan Financial Literacy mempunyai dampak positif dan signifikan terhadap Personal Financial Planning mahasiswa. Understanding Investment memiliki dampak positif dan signifikan terhadap Personal Financial Planning mahasiswa. Hasil uji F menunjukkan bahwa jika mahasiswa memiliki pengetahuan keuangan dan investasi secara bersamaan, mereka memiliki dampak positif dan signifikan pada perencanaan keuangan mereka sendiri.

Kata kunci: Keuangan; Investasi; Literasi

INTRODUCTION

Today, many people struggle to manage their personal finances. A person often has difficulty achieving financial stability due to financial problems, especially due to improper financial planning. This is evidenced by previous researchers, namely (Emilda et al., 2023) stating that low income is not the only cause of financial problems, but also errors in financial management, such as lack of financial planning. Meanwhile, according to (Grisela & Linda, 2022) in his research that most people experience difficulties in financial planning because expenses do not match the initial estimate. As a result, if expenses are not as expected, confusion and worry because there are no funds prepared. Furthermore, in research (Pratama et al., 2023), according to him, due to their young age, it is difficult for them to distinguish between their needs and wants, and they tend to live according to the principle of "living one". As a result, they often spend their money and time on fun and exciting things. Financial planning is the first step in one's efforts to achieve financial stability (Kusdiana & Safrizal, 2022). (Sarah & Ted, 2020) in their research stated that one of the most common problems faced by college students is not being good at managing money, so students who do not plan their money are often short.

The issue of financial literacy has been the subject of heated discussions in recent years. according to (Fuadi & Trisnarningsih, 2022) in his research that personal financial planning is not a new

problem for society. Supported by research (Masturi et al., 2021) states that financial planning errors will be caused by a person's lack of financial literacy. Furthermore, according to (Albertus et al., 2020) financial literacy is very important to organize and manage one's finances. Therefore, to be able to plan finances well, one should have adequate financial knowledge. By doing good financial planning and having good financial literacy, one can strengthen self-confidence and reduce the tendency of a consumptive lifestyle (Rianty, 2023). Meanwhile, research (Saputra & Murniati, 2021) says that people who have good financial literacy will show a good mindset about their financial planning.

However, understanding investment is also very important in financial planning to optimize the resources owned. Supported by research Investing can also improve our financial literacy and help us run our finances well Investment is an economic activity that involves investing capital with the aim of benefiting from that capital (Safryani et al., 2020). It is very important to understand investment to carry out investment activities (W. Gunawan et al., 2022). Understanding investment is very important when you want to invest. This statement is proven by research (Firdaus & Ifrochah, 2022) that, understanding investment is important knowledge in financial management. It is certain that when we want to invest, we need to understand investment well. Therefore, everyone should be able to improve their knowledge about investment to make better financial plans (Gustika & Yaspita, 2021).

From several research results regarding the effect of financial literacy and investment understanding on financial planning such as those conducted by (Masturi et al. 2021) and (Rianty 2023), state that financial literacy has a significant effect on personal financial planning. However, the results of this study still show differences. Research conducted by (Assyifa & Subagyo, 2023) states that financial literacy variables have no effect on financial planning. Supported in research (Gunawan et al., 2020) also found that financial literacy has no influence on student financial management.

The novelty of this research lies in the attempt to bridge the differences in the results of previous studies by re-examining the impact of financial literacy and investment understanding on personal financial planning in students of the State Islamic Institute (IAIN) Palopo. This research will provide a more specific picture with a local context to explain these dynamics, so that it can enrich the literature on financial planning among students.

Given the context described earlier, based on this information, the author intends to conduct research with the title. **“The Impact of Financial Literacy and Investment Understanding on Personal Financial Planning of Students of the Intitut Agama Islam Negeri Palopo”**

METHOD

In this study, researchers used a quantitative type and utilized data: the focus was on measuring objective results and statistical analysis .(Yani Balaka, 2022). In this type of quantitative research, multiple linear regression analysis can be used if the research exceeds two independent variables. . In this case, this method differs from simple regression analysis because it is used to compare the number of independent variables with the dependent variable determined by the value of the independent variable. (Wisudaningsi et al., 2019).

The Faculty of Economics and Sharia Business, Palopo State Islamic Institute, Sharia Business Management study program for three years of learning, namely 2021, 2022, and 2023 is the population in this study. The 2021 batch was 92 students, the 2022 batch was 114 students, and the 2023 batch was 110 students.

In research that uses probability sampling method, simple random sampling method. Researchers utilize the Slovin formula. Slovin is a technique for determining the minimum number of samples required for a known population (Kriyantono, 2009:162) in quotes (Suriadi, 2023). Here is the formula: Based on the population above, then:

$$n = \frac{N}{1+N (e)^2} = \frac{316}{1+316 (0,1)^2} = \frac{316}{1+ 316 (0,01)} = \frac{316}{4,16} = 75$$

With the above formula, the number of samples of sharia business management study programs for the 2021, 2022 and 2023 batches of the Palopo State Islamic Institute obtained as follows

Batch	Sample
2021	92/316*75 22

2022	114/316*75	27
2023	110/316*75	26
Total		316

Table 1. Research Sample
Source: Processed Data (2024)

Researchers collect research data using primary and secondary data. In research (Sugiyono, 2013) defines primary data as data collected directly from the object under study, while secondary data is data collected indirectly, for example from journals, magazines, books, statistical data, or the internet related to the research topic. This study used a questionnaire, which asked respondents to answer various statements. The questionnaire was distributed online through Google Forms. This research uses a Likert scale that has five options: strongly agree, agree, neutral, disagree, and strongly disagree. Researchers conducted data analysis using techniques that began with testing the instrument exclusively, summarizing validity and reliability, testing classical assumptions including normality, multicollinearity, and Heteroscedasticity. The next technique uses multiple linear regression analysis techniques, followed by hypothesis testing using the t test and f test.

RESULT AND DISCUSSION

Validity Test

Validity testing is useful for assessing whether the data collected after research is reliable, where the questionnaire is used as a measuring tool. Items can be considered valid if the R-count value exceeds the r table value with a sig level of 5% or 0.05.

Variables	Item Number	r count	r table	Item Status
Financial Literacy X₁	X ₁ P ₁	0,917	0,227	Valid
	X ₁ P ₂	0,889	0,227	Valid
	X ₁ P ₃	0,638	0,227	Valid
	X ₁ P ₄	0,908	0,227	Valid
	X ₁ P ₅	0,891	0,227	Valid
Understanding Investment X₂	X ₂ P ₁	0,790	0,227	Valid
	X ₂ P ₂	0,726	0,227	Valid
	X ₂ P ₃	0,910	0,227	Valid
	X ₂ P ₄	0,862	0,227	Valid
	X ₂ P ₅	0,807	0,227	Valid
Personal Financial Planning Y	YP ₁	0,851	0,227	Valid
	YP ₂	0,731	0,227	Valid
	YP ₃	0,924	0,227	Valid
	YP ₄	0,878	0,227	Valid
	YP ₅	0,832	0,227	Valid

Table 2. Validity Test Results
Source: SPSS Processed Data (2024)

Based on the information listed in the validity test results table above, it can be seen that the data from the questionnaire is declared valid as a whole, because the r value of each question exceeds the r value in the table. This shows that the questionnaire is able to describe accurately and in detail all the variations of existing data.

Reliability Test

The reliability test was carried out to determine whether the research variable data through the questionnaire was reliable or not. When the Cronbach's Alpha value is greater than 0.60, the variable is considered reliable.

Variable	Cronbach alpha	Description
Financial Literacy (X1)	0,894	Reliabel
Understanding Investment (X2)	0,878	Reliabel
Personal Financial Planning (Y)	0,908	Reliabel

Table 3. Reliability Test Results
Source: SPSS Processed Data (2024).

Judging from the table above that the results of the reliability test, it can be seen that each variable has a Cronbach Alpha number above 0.80. This means that the level of reliability of all variables is fairly good so that the questionnaire used is considered reliable.

Normality Test

Kolmogorov-Smirnov One Sample is the method used to test this normality, where if the significant value $> 5\%$ states that the data has a normal distribution. Conversely, if the significant value $< 5\%$ states that the data is not normally distributed..

One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual
N		75
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.25728521
Most Extreme Difference:	Absolute	.082
	Positive	.052
	Negative	-.082
Test Statistic		.082
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Table 4. Normality Test Results
Source: SPSS Processed Data (2024)

In the table above, it is shown that the Unstandardized Residual column reflects the Kolmogorov-Smirnov value of 0.082 and a significance level of 0.200. The significance value is greater than 5% or 0.05, so it can be concluded that the residuals of the variables entered have a normal distribution.

Multicollinearity Test

The most common cut off is usually 0.10 or equivalent to a VIF above 10. Since tolerance and VIF values are interrelated, a low tolerance value indicates significant collinearity.

Coefficients ^a						
Model	Unstandardized Coefficients		Standardiz ed Coefficien ts	t	Sig.	Collinearity Statistics
	B	Std. Error	Beta			Tolera nce
1 (Constant)	1.924	1.206		1.595	.115	VIF

Financial Literacy	.433	.119	.445	3.637	.001	.242	4.128
Understanding Investment	.454	.125	.444	3.631	.001	.242	4.128

Table 5. Multicollinearity Test Results
Source: Processed Data (2024)

Based on the data in the table, the VIF (variance inflation factor) is 4.128 and the tolerance value is 0.242. The VIF value of both X variables is 4.128, which is below the value of 10. In addition, the tolerance value is 0.242, which exceeds 0.1. Therefore, the data does not indicate the presence of multicollinearity.

Heteroscedasticity Test

The results of the heteroscedasticity test show that the points are randomly scattered both above and below the Y-axis, so it can be concluded that there is no tendency of heteroscedasticity. If the dots are not randomly scattered both above and below the Y line, then there will be heteroscedasticity deviations.

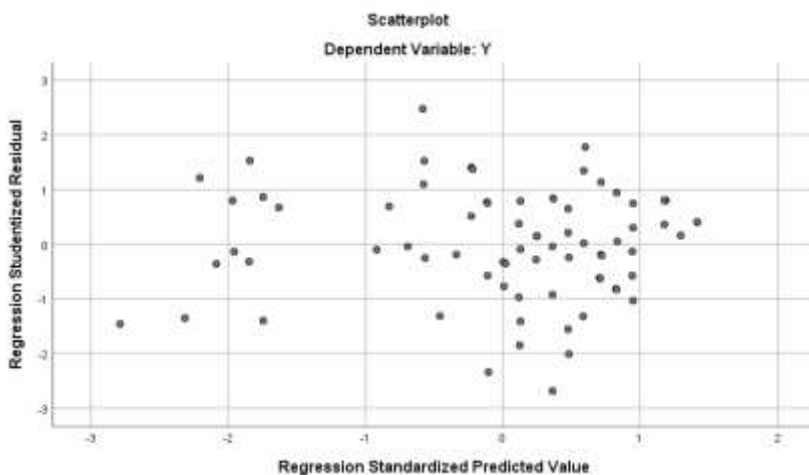


Figure 1. Heteroscedasticity Test Results
Source: SPSS Processed Data (2024)

From the results of heteroscedasticity, the results in the Figure show a random distribution of points around the Y axis. It can be concluded that there is no deviation of heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis is performed to explore the impact of two or more independent variables on the dependent variable.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.924	1.206		1.595	.115
Financial Literacy	.433	.119	.445	3.637	.001
Understanding Investment	.454	.125	.444	3.631	.001

Table 6. Multiple Linear Regression Analysis Test Results
Source: SPSS Processed Data (2024)

Based on the results of data analysis presented in table 5. With the regression equation as follows:
 $Y = 1,924 + 0,433 + 0,454$

From the above equation, it can be explained that:

1. Constant value = 1.924. If Financial Literacy and Understanding Investment are considered constant or unchanged, then Personal Financial Planning is 1.924.
2. The Financial Literacy regression coefficient is 0.433, meaning that if Financial Literacy increases by one unit, then Personal Financial Planning will also increase by 0.433. It is assumed that the independent variable Understanding Investment is constant.
3. The Understanding Investment regression coefficient is 0.454, meaning that if Understanding Investment increases by one unit, then Personal Financial Planning will also increase by 0.454. It is considered that the independent variable Understanding Investment is constant.

From the explanation above, it can be concluded that all independent variables of Financial Literacy and Understanding Investment have a positive coefficient. This shows that all independent variables in this study are related and have a direct impact on the dependent variable.

Hypothesis Test

t-Test

The effect of the independent variable (X) on the dependent variable (Y) is measured by the t statistical test. This is done by comparing the calculated t value with the t table or by using the significance column for each calculated T value. If the significance level is 5% (0.05) and the degree of freedom (df) is 72 (n-k-1 with n = 75 and k = 2), then the T table value obtained is 1.993.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.924	1.206		1.595	.115
Financial Literacy	.433	.119	.445	3.637	.001
Understanding Investment	.454	.125	.444	3.631	.001

Table 7. Result Of t Test
 Source: SPSS Processed Data (2024)

From the information in table 7. The results are as follows:

1. Based on the results of data analysis in the t test table, that the t value for Financial Literacy is 3.637, and the t table value is 1.993, this shows that t table is smaller than t count. In addition, the significance of the Financial Literacy variable is 0.001 > the significance value of 0.05. So, the conclusion is that H1 is accepted. That way, it can be stated that Financial Literacy has a positive impact on Personal Financial Planning of students of the Palopo State Islamic Institute.
2. Ber Based on the results of data analysis in the t test table, that the t value for Understanding Investment is 3.631, and the t table value is 1.993. This shows that t table is smaller than t count. In addition, the significance of the Understanding Investment variable is 0.001 < the significance value of 0.05. Therefore, the conclusion is that H2 is accepted. That way, it can be stated that **Understanding Investment has a positive impact on Personal Financial Planning of Palopo State Islamic Institute students.**

F- Test

The F test is useful for explaining the impact of variable X on variable Y simultaneously. This test aims to compare the F table with the calculated F value or through checking the significance column corresponding to the calculated F value. With a significance level of 0.05, the F table value is 3.12 with degrees of freedom (df1) = k = 2 and (df2) = n-k-1 = 75-2-1 = 72.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1068.065	2	534.033	101.975	.000 ^b
	Residual	377.055	72	5.237		
	Total	1445.120	74			

Table. 8 F Test Results
Source: SPSS Processed Data (2024)

Based on the results of the F test obtained, it was found that the calculated F value was 101.975 with a significance level of 0.000. Due to the calculated F value which is greater than the F table ($101.975 > 3.12$), as well as a significance value of 0.000 which is less than 0.05. That Financial Literacy and Understanding Investment simultaneously have an impact on Personal Financial Planning of Palopo State Islamic Institute students.

Determination Coefficient Test.

The coefficient of determination test is used to determine how much the role of the independent variable is in explaining and influencing the dependent variable.

Model Summary ^b						
Model	R	R Square	Adjusted R Square	R	Std. Error of the Estimate	
1	.860 ^a	.739	.732		2.288	

Table.9 Determination Coefficient Test Results
Source: SPSS Processed Data (2024)

Based on the percentage of the coefficient of determination, it can be seen that Financial Literacy and Understanding Investment have a significant influence on Personal Financial Planning of Palopo State Islamic Institute students by 73.9%, while other factors that are not examined influence the remaining percentage. The remaining 26.1% is influenced by other factors not included in this study.

Discussion

Impact of Financial Literacy on Personal Financial Planning

Based on the results of the SPSS test, research on Palopo State Islamic Institute students found that Financial Literacy has a positive and significant impact on student Personal Financial Planning. This is taken from the results of regression analysis with a calculated t value of 3.637 which exceeds the t table value of 1.993. The significance of the result is 0.001, smaller than 0.05, and the regression coefficient shows a positive value of 0.433. Thus, hypothesis H1 is proven, namely "Financial Literacy Has a Positive and Significant Impact on Personal Financial Planning of Palopo State Islamic Institute Students". These results show that Financial Literacy is an important factor in shaping good financial planning patterns. With adequate knowledge and understanding of financial management, students can make wiser financial decisions, such as managing income and expenses, saving, and allocating funds for priority needs. This finding is in line with previous research by (Lestari et al., 2024) about "The Impact of Financial Literacy and Hedonism Attitudes on Personal Finance of UM Palopo Students." Financial Literacy has a significant impact on Student Personal Finance.

Impact of Understanding Investment on Personal Financial Planning Planning

Based on the results of the SPSS test, research on Palopo State Islamic Institute students found that Understanding Investment has a positive and significant impact on students' Personal Financial Planning. This is taken from the results of regression analysis with a t value of 3.631 which exceeds the t table value of 1.993. The significance of the result is 0.001, smaller than 0.05, and the regression coefficient shows a positive value of 0.454. Thus, hypothesis H2 is proven, namely "Understanding Investment Has a Positive and Significant Impact on Personal Financial Planning of Palopo State Islamic Institute Students". These results show that for students, an understanding of investment helps them to not only manage their daily finances, but also design long-term financial strategies. This knowledge includes the ability to assess investment risks and opportunities and understand investment instruments that suit their financial conditions. Thus, students who have a good Understanding Investment can design more

mature financial plans, such as setting aside funds for investment to achieve future financial goals. This finding is in line with previous research by (Setyaningsih & As'ari, 2024) about “the impact of financial knowledge, financial attitudes, and investment on the financial management of MSMEs in Bugisan Village, Prambanan District, Klaten Regency”. Which is where the investment knowledge variable affects financial management.

Impact of Financial Literacy and Investment Understanding on Personal Financial Planning

Based on the results of the SPSS test, research on Palopo State Islamic Institute students found that Financial Literacy and Understanding Investment have a positive and significant impact on student Personal Financial Planning. The results of the regression test show that the calculated f value is 101.975, exceeding the f table value of 3.12 with a significance level of 0.000 less than 0.05. In addition, the Adjusted R square (R^2) value of 0.739 or 73.9% shows that Financial Literacy and Understanding Investment together affect students' Personal Financial Planning by 73.9%. Other factors, 26.1%, are influenced by this study. Therefore, it can be concluded that Hypothesis H3, namely “Financial Literacy and Understanding Investment Have a Positive and Significant Impact on Personal Financial Planning of Palopo State Islamic Institute Students.”. These results confirm the importance of developing Financial Literacy and Understanding Investment as part of students' formal and non-formal education. Financial Literacy provides a basic understanding of daily financial management, while Understanding Investment helps students plan long-term financial strategies. Collectively, these two aspects equip students with the skills to make wise financial decisions, prepare for future needs, and improve financial well-being. The findings of this study are in line with previous studies conducted by (Utami & Kusumahadi, 2024) in “Financial Literacy Education, Investment, Financial Technology, and Personal Finance Management”. Where these activities have a positive impact on students' understanding of investment, Financial Literacy, and financial technology.

CONCLUSIONS AND RECOMMENDATION

Conclusions

In research on “The Impact of Financial Literacy and Understanding Investment on Personal Financial Planning of Palopo Islamic Institute Students”, it was found that: 1). the results of the t test research indicate a positive and significant relationship between the level of Financial Literacy and Personal Financial Planning of Palopo State Islamic Institute students. This confirms that the higher the Financial Literacy, the better Personal Financial Planning will be. 2). t test research results show a positive and significant relationship between the level of Understanding Investment on Personal Financial Planning of Palopo State Islamic Institute students. This confirms that the higher the Understanding Investment, the better the Personal Financial Planning will be. 3). The results showed that Financial Literacy and Understanding Investment have a positive impact simultaneously on student financial planning at Palopo State Islamic Institute. This finding indicates that the higher the level of Financial Literacy and Understanding Investment, the better the Personal Financial Planning.

Recommendation

The results of this study can increase understanding of Financial Literacy and investment and assist in Personal Financial Planning of students in an academic environment. Especially for future researchers who are interested

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