

The Influence of Financial Literacy, Lifestyle, and Financial Inclusion on the Financial Management of Catholic Youth (OMK) of the Diocese of Maumere with Locus of Control as Moderation

Patrisius Raymond Wangge¹, Putu Sri Arta Jaya Kusuma²

Universitas Pendidikan Nasional, Indonesia

*Email: patrisiusraymondwangge@gmail.com, sriarta@undiknas.ac.id

ARTICLE INFO	ABSTRACT
<p>Keywords: Financial Literacy, Lifestyle, Financial Inclusion, Financial Management, Locus of Control.</p>	<p><i>This study aims to analyze the influence of financial literacy, lifestyle, and financial inclusion on the financial management of Catholic Young People (OMK) of the Diocese of Maumere, with the locus of control as a moderation variable. Using a quantitative method with an associative approach, data was collected through a questionnaire from 335 OMK respondents spread across 41 parishes in the Diocese of Maumere. The results showed that financial literacy and financial inclusion had a significant positive effect on financial management, while lifestyle had a significant negative influence. Locus of control has been proven to strengthen the positive influence of financial literacy and financial inclusion, as well as weaken the negative influence of lifestyle on financial management. This study concludes that financial literacy, financial inclusion, and locus of control are important factors that support more optimal financial management among OMK, while consumptive lifestyle is a challenge that needs to be overcome. Practical implications of this study include providing guidance to OMK and pastoral ministers to improve financial management skills, as well as recommendations for policymakers to improve financial literacy and access to financial services for young people.</i></p>

INTRODUCTION

The Diocese of Maumere is one of the largest dioceses in Indonesia in union with the Roman Catholic Church. The Codex Iuris Canonici or the Code of Canon Law (KHK) explains that the diocese is part of the people of Al-lah who is entrusted to a bishop to be shepherded in cooperation with priests. Through this pastoral task, it is hoped that the people can follow their bishop as pastors and they are gathered by him with the gospel and the Eucharist in the Holy Spirit so that they can form a particular Church or a local Church that is truly realized and able to work as a one, holy, Catholic and apostolic Church of Christ (KWI, 2016).

Currently, the diocese of Maumere is led by a bishop, namely Mgr. Ewaldus Martinus Sedu and assisted by a number of priests who work in several parishes spread across the Sikka Regency area, starting from the western part, namely the Maulo'o Holy Cross Parish, to the eastern part, namely St. John the Baptist Parish of Boganatar. The total number of parishes in the Diocese of Maumere is 41. With the existing number, it is hoped that the Catholic Church of the Diocese of Maumere can become a Church that participates in society in realizing the image of the Church as a communion, communion of community, a participatory Church, a Church that bears witness, and an agent of transformation (Letsoin et al., 2021).

Among the people of God in the Diocese of Maumere, there is a categorical group called Catholic Youth (OMK). OMK are those who have been baptized in the sacrament rite of the Catholic Church and have been members of the Catholic Church who are from 14-35 years old (Kurniantono & Marbun, 2022). In various forums and occasions, the ministers of the Catholic Church are acutely aware that attention to young people needs to be done. Pope Francis, the current supreme leader of the Catholic Church, affirmed that Catholic Young People are

not merely objects of pastoral work but living members of the one body of the Church, they have been baptized

and in them the Spirit of God lives and works. They participate in enriching the existence of the Church and not just what the church does. Young people are the present and not just the future of the Church (Francis, 2019). Given that OMK is an important part of the Catholic Church, where they have a life with all their potentials and weaknesses, it is necessary to conduct research on the financial aspects of their lives. This is certainly in line with Pope Francis' hope in *Christus Vivit* document number 272 which emphasizes that young people should not give up on their dreams (Francis, 2019).

Young Catholics must be optimistic in achieving good and correct ideals and expectations of life. The financial aspect emphasized here is about financial management, whether it is sourced from pocket money given by parents, income for those who are already working, and other financial sources. It is hoped that with the existing finances, they will be able to manage their finances in a structured and systematic manner in meeting the needs of life and making a consideration to make investments in the future (A. M. Saraswati & Nugroho, 2021).

It can be said that financial management is a process of planning, implementing, and evaluating finances carried out by individuals and families, where the individual or family will be able to create the wealth needed to meet current (short-term) and future (long-term) needs (Hariyani, 2022). Financial management is very helpful for anyone to support their lives. Financial management can help a person get out of the poverty zone. Financial management that is done properly and correctly will send people to the ability to meet the needs of life and achieve a level of peace and comfort (A. M. Saraswati & Nugroho, 2021).

Young people, including OMK, must have a good and correct understanding of financial management. In line with that, a study (Wutun et al., 2023) conducted in the city of Kupang revealed that the current generation is faced with the need to make financial decisions related to their daily activities. A report from Bloomberg as stated (Pangestu & Karnadi, 2020) says that the world's demographics will be taken over by Generation Z. Currently, Generation Y or millennials are Indonesia's dominant force in the economic and political environment.

(Pangestu & Karnadi, 2020) also emphasizes that millennials are generally known to be unwise in their finances. There needs to be a joint effort to educate the current and next generations so as not to repeat the habits of the previous generation. OMK is also the younger generation that must be educated. In terms of financial management, OMK must be capitalized on correct and good knowledge about it. Many factors affect financial management in OMK. These factors need to be researched so that they can be used as a joint evaluation to educate them. Some of them are financial literacy, lifestyle, financial inclusion and locus of control as moderation.

The first factor is financial literacy. Financial literacy is the skill of a person's insight in making financial decisions effectively by looking at all possible risks (Triana & Yudiantoro, 2022). It can also be said that financial literacy is knowledge that allows a person to achieve financial well-being in his life. People who have good financial literacy do not give up on panic even in the conditions of an economic crisis because they have a reserve fund if at any time there are various circumstances of force majeure (Paladova & Mamiyok, 2023).

In research (Pangestu & Karnadi, 2020) revealed that financial literacy positively and significantly affects savings decisions. This result is the same as the research conducted (Waluyo, 2020) which said that financial literacy has a positive and significant effect on saving behavior in students of the Faculty of Economics, Yogyakarta State University. Please note that saving is part of financial management. Another study that uses financial literacy as an independent variable is a study conducted (Suryandani & Muniroh, 2020) on the categorical group of MSMEs of batik writing lasem.

The results of the study (Suryandani & Muniroh, 2020) revealed that financial literacy had a positive and insignificant effect on the performance of MSMEs in batik lasem. The difference from the results of this study can be indifferent in a new study to see the influence of financial literacy on financial management. The emphasis in this study is financial literacy as one of the factors that affect financial management for young people. Further research is needed to be carried out on whether financial literacy really has a positive, significant or negative effect on young people, namely OMK in the Diocese of Maumere.

The second factor is lifestyle. Lifestyle describes the whole person of a person who interacts with his environment. Lifestyle does not change quickly so that for a certain period of time the lifestyle is fixed or relatively permanent (Prakosa & Tjahjaningsih, 2021). Everyone's lifestyle can be different. The lifestyle of each person can be influenced by many factors. Among young people, in addition to being based on the rapidly growing globalization current, differences in backgrounds and economic circumstances can also cause different lifestyles for young people aged 18-34 years (Ferdiansyah & Triwahyuningtyas, 2021). By looking at the consumptive lifestyle of young people (Maslatun Nisak & Sulistyowati, 2022), research on financial management among young people is urgent.

In the study (Rozaini et al., 2021), lifestyle is one of the independent variables that has a significant positive effect on the financial management of young people who are students of Medan State University. Meanwhile, research (Zulfialdi & Sulhan, 2023) shows that lifestyle has an insignificant negative influence on student financial behavior at PGRI ADI Buana Surabaya. The existence of this difference in results can also be a reference to see the influence of lifestyle on the financial management of the OMK of the Maumere diocese.

The third factor is financial inclusion. Financial inclusion is concerned with the ease with which each individual can access financial services. According to (Chen & Yuan, 2021) financial inclusion or inclusive finance is the availability and equality of opportunity in accessing a variety of appropriate financial services, such as savings, credit, payments, and risk management products by individuals and companies including low-income communities and micro and small enterprises (MSEs).

(Adegbite & Machethe, 2020) asserts that financial inclusion plays a role in enhancing inclusive development and the socio-economic potential of the poor and even makes it a benchmark to track the achievement of the Sustainable Development Goals (SDGs). In the research conducted (Jumady et al., 2022) it was shown that financial inclusion had a negative effect on the categorical group of small business performance in Makassar. This result is different from research conducted by (Dwi Astuti & Soleha, 2023) showing that financial inclusion has a significant positive effect on the financial management of categorical groups of MSMEs in Bojongmangu. The results of these different studies remain a reference for examining whether financial inclusion can have a significant positive effect on the financial management of young people, including OMK in the Diocese of Maumere.

The fourth factor is the locus of control (LoC). (Khoirunnisa & Rochmawati, 2021) explains that the locus of control is an individual's perspective on an event and the level of the individual's ability to control the event he or she experiences. The locus of control is external and internal. (Buccioli & Trucchi, 2021) explains that the impact of the external locus of control is direct, while the impact of the internal locus of control is not direct, largely driven by (non-specific) rescue motives.

(Dwi Astuti & Soleha, 2023) in their study showed that locus of control did not have a significant effect on financial management, but simultaneously together with financial literacy and financial inclusion had a significant positive effect on financial management. In this study, the locus of control will be used as a moderation variable to see if the locus of control can moderate (strengthen or weaken) the influence of independent variables on dependent variables.

Basically, many studies have been conducted using financial literacy variables and financial inclusion as factors that affect financial management in young people and other categorical groups. As mentioned in the previous section, some of these studies include in 2020 (Pangestu & Karnadi, 2020) conducted a study to analyze the influence of financial literacy and materialism on the saving decision of generation Z in Indonesia.

In the same year, Sugeng Tri Waluyo also conducted research to analyze saving behavior in students of the Faculty of Economics, Yogyakarta State University by using financial literacy and income factors as independent variables (Waluyo, 2020). In 2022, (Jumady et al., 2022) also conducted research using financial literacy and financial inclusion variables to look at the performance of small businesses in the city of Makassar. Some of these studies can be a reference for researchers to conduct research by looking at factors that affect financial management as variables in the research.

In this study, the researcher used the variables of financial literacy, lifestyle, financial inclusion as independent variables, financial management as dependent variables, and locus of control as moderation variables. One of the novelties in this study is the sample. The sample in this study is different from the sample in the previous study, namely Catholic Young People (OMK) of the Diocese of Maumere. Based on the consideration of the above background, this study is titled: *The Influence of Financial Literacy, Lifestyle, and Financial Inclusion on the Financial Management of Catholic Youth (OMK) of the Diocese of Maumere with Locus of Control as Moderation*.

Based on the description of the background of the problems that have been presented, this study aims to answer several main problems, namely how financial literacy, lifestyle, and financial inclusion affect the financial management of Catholic Youth (OMK) of the Diocese of Maumere, as well as how the locus of control can moderate the influence of these three variables. Specifically, this study aims to analyze the influence of financial literacy, lifestyle, and financial inclusion on the financial management of OMK in the Diocese of Maumere, as well as the role of locus of control in strengthening or weakening the influence of these variables.

This research is expected to provide theoretical benefits by supporting the development of theories related to financial literacy, lifestyle, financial inclusion, and locus of control as variables that affect financial management, as well as being a reference for future research. Practically, this research is expected to provide insight to the OMK of the Diocese of Maumere to be wiser and more mature in managing their finances, as well as a guide for the pastoral ministers of the Diocese of Maumere in fostering young people to be able to manage their finances properly and correctly, in line with the growth of their faith.

METHOD

The location of this research was carried out on young Catholics in the Diocese of Maumere. The population of this study is OMK (Catholic Young People) in the Diocese of Maumere women and men aged 14-35 as many as 2,050 population. This data was obtained from the Puspas (Pastoral Center) secretariat of the Diocese of Maumere by calculating the number of active OMK in 41 parishes in the Diocese of Maumere. The sample is a part of the population to be taken for research and the results of the research are used as a representation of the population as a whole. The sample in this study is 335 OMK people in the Maumere Diocese.

The sampling technique used is Purposive Sampling with research criteria, namely: a) OMK (Catholic Young People) in the Diocese of Maumere. b) Women and men aged 14-35. c) Located in 41 parishes in the Diocese of Maumere. The type of data used in this study is quantitative data. The research approach used in this study is using an associative approach. The data source used in this study is primary data. Primary data was obtained from questionnaires submitted to respondents through google form media. This study uses a collection technique using a questionnaire or questionnaire. The questionnaire was distributed to all those who were the research samples, namely the OMK of the Maumere Diocese. The research scale used in this study is a likert scale where each statement or opinion has five (5) options.

In this study, there are five (5) variables to be studied, namely financial literacy (X1), lifestyle (X2), financial inclusion (X3), financial management (Y), and locus in control (Z). Where the test uses SEM-PLS (Structural Equation Modeling Based Partial Least Squares) with SmartPLS software.

RESULTS AND DISCUSSION

Research Overview

This research was conducted in the Maumere Diocese area with a sample or respondent (OMK) of 335 people. OMK is spread across 41 parish areas in Maumere. The data collection technique was carried out by distributing a questionnaire through a google form consisting of 5 questions for financial literacy variables (X1), 4 questions for lifestyle variables (X2), 4 questions for financial inclusion variables (X3), 4 questions for locus of control variables (Z) and 5 questions for financial management variables (Y). The results of this research questionnaire data use the Likert scale method and then tabulated and processed using Smart PLS version 3. Testing was carried out first on 30 samples (data attached to the attachment), then it was carried out in full on 335 samples (data attached to the attachment).

Discussion

Financial Literacy Affects the Financial Management of the OMK of the Maumere Diocese

Based on the results of the hypothesis test, it is known that financial literacy has a significant effect on financial management with a coefficient of 0.368. The p-value is 0.000 so the significance value is less than 0.05. The coefficient value is positive. Thus, it can be said that the financial literacy variable has a significant positive effect on the financial management variable. These results indicate that financial literacy is one of the important factors in improving financial management skills among the OMK of the Diocese of Maumere. A good understanding of finance allows them to face challenges such as access to financial services.

In accordance with the theory of planned behavior (SDG), financial literacy forms a positive attitude towards financial management. A better understanding allows OMK to be able to see the usefulness of financial management such as saving or investing. Social norms such as the expectations of the family and the church can influence them to act in accordance with responsible financial principles such as frugality and avoiding debt. Financial literacy helps OMK increase control over financial management. OMK who has sufficient financial knowledge and skills will be more confident to manage finances well.

In terms of *the theoretical financial capability framework*, it can be said that financial literacy helps OMK to develop skills in making budgets, understanding financial products, and managing expenses. The aspect of limited access to financial services can be an obstacle, but with good financial literacy, OMK is able to increase the available resources to manage their finances properly. These results are in line with previous research (Pangestu & Karnadi, 2020) revealing that financial literacy positively and significantly affects savings decisions. Savings are one part of financial management.

Lifestyle Affects the Financial Management of the OMK of the Diocese of Maumere Based on the results of the hypothesis that has been carried out

Based on the results of the hypothesis test, it is known that lifestyle variables have a significant effect on financial management with a coefficient of -0.201. Meanwhile, the p-values are 0.000 so the significance value is less than 0.05. The coefficient value is negative. It can be said that lifestyle variables have a negative effect on financial management variables. These results indicate that lifestyle can reduce the quality of OMK's financial management in the Diocese of Maumere. They tend to allocate their financial resources to expenses that do not support financial stability, thus negatively impacting financial management.

Based on the theory of planned behavior (CPD), it can be said that a negative lifestyle reflects an attitude that is less supportive of responsible financial behavior and may be influenced by social norms such as peer pressure to follow trends. This also makes it difficult for OMK to control their expenses. Meanwhile, in terms of financial capability framework, negative lifestyle indicates weak management and healthy financial skills. While OMK may have access to financial services, an unbalanced lifestyle can reduce their ability to make the most of that access.

The results of this study are different from the results of the previous two studies. First, research by (Rozaini et al., 2021) which shows that lifestyle has a significant positive effect on the financial management of young people who are students of the State University of Medan. Second, research (Zulfialdi & Sulhan, 2023) shows that lifestyle has an insignificant negative influence on student financial behavior at PGRI ADI Buana Surabaya. Both of these studies have negative results but differ in their significance.

Financial Inclusion Affects the Financial Management of the OMK of the Diocese of Maumere

Based on the results of the hypothesis test, it is known that financial inclusion has a significant effect on financial management with a coefficient of 0.199. The p-value is 0.000 so the significance value is less than 0.05. The coefficient value is positive. It can be said that financial inclusion has a significant positive effect on financial management variables. These results indicate that the better the level of financial inclusion owned by OMK, the better their financial management. Financial inclusion such as ease of access to digital financial services or platforms provides opportunities for OMK to manage their financial or financial resources more effectively and efficiently.

Based on the theory of planned behavior (TPB), OMK who have better access to financial services can strengthen their confidence that they can control their finances so that they can save, pay bills on time, or manage financial expenses properly. Meanwhile, in terms of the theoretical financial capability framework, it can be said that with wider access to financial services, OMK has more opportunities to apply literacy in daily life. They can take advantage of savings facilities, make small investments or digital payments to improve the efficiency of financial management.

The results of this study are different from the results of the research conducted (Jumady et al., 2022) which show that financial inclusion has a negative effect on the categorical group of small business performance in Makassar but is the same as the results of research from (Dwi Astuti & Soleha, 2023) which shows that financial inclusion has a significant positive effect on the financial management of the categorical group of MSMEs in Bojongmangu

Locus of Control Moderates the Influence of Financial Literacy on the Financial Management of the OMK of the Diocese of Maumere

Based on the results of the hypothesis test, it is known that financial literacy with locus of control as moderation has a significance value of 0.023. This value is less than 0.05. The value of the coefficient is 0.111. It

can be said that moderation is positive. Locus of control strengthens the positive influence of financial literacy on financial management. These results indicate that the better the locus of control, the greater the positive impact of financial literacy on financial management. The locus of control helps make financial literacy more effective in encouraging OMK to manage finances well.

Based on the theory of planned behavior (TPB), it can be said that the locus of control affects how much a person feels able to use financial literacy to manage finances. The higher the behavioral control felt, the more likely it is that OMK applies financial literacy so that its financial management can run well. Meanwhile, in terms of financial capability framework, financial literacy is part of financial knowledge. This financial knowledge must be supported by attitudes and skills such as locus of control so that OMK can use his knowledge to manage finances effectively.

Previous research conducted (Dwi Astuti & Soleha, 2023) showed that the locus of control did not have a significant effect on financial management, but simultaneously together with financial literacy and financial inclusion had a significant positive effect on financial management. The results of this study are not much different from the research (Dwi Astuti & Soleha, 2023). This study shows that the locus of control as moderation strengthens the influence of financial literacy on financial management.

Locus of Control Moderates Lifestyle to Financial Management of OMK of Maumere Diocese Based on the results of the hypothesis test, it is known that the lifestyle with the locus of control as moderation has a significance value of 0.005. This value is less than 0.05. The value of the coefficient is -0.132. It can be said that moderation is negative. Locus of control weakens the negative influence of financial inclusion on financial management. These results indicate that the larger the locus of control, the smaller the negative influence of lifestyle on OMK's financial management. OMK with a good locus of control tends to reduce the impact of lifestyle on financial management.

Based on the theory of planned behavior (TPB), the locus of control plays a role through perceived behavioral control where OMK who feel they have greater control will be able to manage their lifestyle so as to weaken the negative relationship between lifestyle and financial management. Meanwhile, in terms of the theory of the financial capability framework, it can be said that environmental factors such as lifestyle are one of the factors in determining decision-making. With a good locus of control, individuals are able to minimize the negative influence of lifestyle on financial management.

The results of the hypothesis test are findings in this study that confirm that a good locus of control OMK can reduce the negative impact of their lifestyle on financial management. This shows that good financial management in OMK does not only depend on lifestyle but on individuals' belief in control over their financial decisions.

Locus of Control Moderates Financial Inclusion in the Financial Management of the OMK of the Diocese of Maumere

Based on the results of the hypothesis test, it is known that financial inclusion with locus of control as moderation has a significance value of 0.043. This value is less than 0.05. The value of the coefficient is 0.104. It can be said that moderation is positive. The locus of control strengthens the positive influence of financial inclusion on financial management. The results of this study show that the better the locus of control, the stronger the positive relationship between financial inclusion and financial management. OMKs with a good locus of control will use parts of financial inclusion such as access to financial services (bank accounts, digital payments, credit, insurance) to manage their finances effectively.

Based on the theory of planned behavior (TPB), the locus of control can play a role in strengthening individuals' belief that they have control over the use of financial services, so that the influence of inclusion on financial management becomes stronger. Meanwhile, in terms of the theoretical financial capability framework, financial inclusion is one of the pillars in building individual financial capacity. Locus of control not only has access to financial services, but also utilizes that access in an optimal way to improve their financial management.

Previous research conducted (Dwi Astuti & Soleha, 2023) showed that the locus of control did not have a significant effect on financial management, but simultaneously together with financial literacy and financial inclusion had a significant positive effect on financial management. The results of this study are not much different from the research (Dwi Astuti & Soleha, 2023). This study shows that the locus of control as moderation strengthens the influence of financial inclusion on financial management.

CONCLUSION

This study concludes that financial literacy has a significant positive effect on the financial management of Catholic Young People (OMK) of the Diocese of Maumere, with a coefficient of 0.368 and a p-value of 0.000, indicating that increasing financial literacy can optimize financial management. On the contrary, lifestyle has a significant negative influence on financial management, with a coefficient of -0.201 and a p-value of 0.000, indicating that a higher lifestyle tends to decrease the quality of financial management. Financial inclusion also showed a significant positive influence, with a coefficient of 0.199 and a p-value of 0.000, indicating that better access to financial services improved financial management. In addition, the locus of control was proven to be a moderation variable that strengthened the influence of financial literacy (coefficient 0.111; p-value 0.023) and financial inclusion (coefficient 0.104; p-value 0.043) on financial management, as well as weakened the negative influence of lifestyle (coefficient -0.132; p-value 0.005). These findings confirm the important role of locus of control in managing external influences on the finances of the OMK of the Diocese of Maumere, supporting more optimal and sustainable financial management.

REFERENCES

- Adegbite, O. O., & Machethe, C. L. (2020). Bridging the financial inclusion gender gap in smallholder agriculture in Nigeria: An untapped potential for sustainable development. *World Development*, 127, 1–36. <https://doi.org/10.1016/j.worlddev.2019.104755>
- Atikah, A., & Kurniawan, R. R. (2021). Pengaruh Literasi Keuangan, Locus of Control, dan Financial Self Efficacy Terhadap Perilaku Manajemen Keuangan. *JMB : Jurnal Manajemen Dan Bisnis*, 10(2), 284–297. <https://doi.org/10.31000/jmb.v10i2.5132>
- Azizah, S. N., & Zulvia, D. (2023). Pengaruh Inklusi Keuangan dan Literasi Keuangan terhadap Kinerja UMKM di GPR Hj Agus Salim Kota Padang. *Jurnal Valuasi: Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, 2(1), 301–310. <http://jurnal.uts.ac.id/index.php/jmb/article/view/305>
- Azwar, S. (2022). *Penyusunan Skala Psikologi*. Pustaka Pelajar.
- Botha, F., & Dahmann, S. C. (2024). Locus of control, self-control, and health outcomes. *SSM - Population Health*, 25(July 2023), 101566. <https://doi.org/10.1016/j.ssmph.2023.101566>
- Buccioli, A. &, & Trucchi, S. (2021). Locus of Control and Saving: The Role of Saving Mitives. *ORCA – Online Research @ Cardiff Thi*, 1–2.
- Chen, W., & Yuan, X. (2021). Financial inclusion in China: an overview. *Frontiers of Business Research in China*, 15(1). <https://doi.org/10.1186/s11782-021-00098-6>
- Cicchello, A. F., Kazemikhasragh, A., Monferrá, S., & Girón, A. (2021). Financial inclusion and development in the least developed countries in Asia and Africa. *Journal of Innovation and Entrepreneurship*, 10(1). <https://doi.org/10.1186/s13731-021-00190-4>
- Contreras, O., & Bendix, J. (2021). *Improving Financial Literacy in United States*. Milken Institute, 1–71.
- Dedi, Rianto & Rianto Rahadi, D. (2023). (2023). Pengantar Partial Least Squares Structural Equation Model(Pls-Sem).
- Dwi Astuti, M., & Soleha, E. (2023). Pengaruh Literasi Keuangan, Inklusi Keuangan Dan Locus of Control Terhadap Pengelolaan Keuangan Umkm Di Kecamatan Bojongmangu. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 11(1), 51–64. <https://doi.org/10.26740/jepk.v11n1.p51-64>
- Ferdiansyah, A., & Triwahyuningtyas, N. (2021). Analisis Layanan Financial Technology Dan Gaya Hidup Terhadap Perilaku Keuangan Mahasiswa. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen TERAKREDITASI SINTA*, 4(1), 223–235. <http://jim.unsyiah.ac.id/ekm>
- Fransiskus. (2019a). *Seruan Apostolik Pascasinode Christus Vivit (Kristus Hidup) (Seri Dokumen gerejawi. Seruan Apostolik Pascasinode Christus Vivit (Kristus Hidup) (Seri Dokumen Gerejawi No.109), Diterjemahkan Oleh Agatha Lydia Natania (Jakarta: Dokumentasi Dan Penerangan KWI, 2019), 235–239.*

- Fransiskus, P. (2019b). Orang Muda, Iman, dan Penegasan Panggilan. *Seri Dokumen Gerejawi No. 107*, 53(9), 1689–1699.
- Gumelar, T. M., & Shauki, E. R. (2020). Pencegahan Fraud Pada Pengelolaan Dana Organisasi: Perspektif Theory of Planed Behavior. *Jurnal ASET (Akuntansi Riset)*, 12(1), 176–200. <https://doi.org/10.17509/jaset.v12i1.23963>
- Halik, J. B., Halik, M. Y., Latiep, I. F., Irdawati, & Balaba, E. (2022). Pengaruh Literasi Keuangan, Gaya Hidup, Dan Uang Saku Mahasiswa Dalam Pengelolaan Keuangan Pribadi Pada Mahasiswa Universitas Kristen Indonesia Paulus Makassar. *Accounting Profession Journal (APAJI)*, 5(1), 51–67.
- Hariyani, R. (2022). Urgensi Literasi Keuangan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa di Masa Pandemi COVID-19 di Indonesia. 6(1), 46–54.
- Hasan, M., Le, T., & Hoque, A. (2021). How does financial literacy impact on inclusive finance? *Financial Innovation*, 7(1). <https://doi.org/10.1186/s40854-021-00259-9>
- Jumady, E., Halim, A., Manja, D., & Amaliah, N. Q. (2022). Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja Usaha Kecil di kota Makassar. *Jurnal Ecogen*, 5(2), 287. <https://doi.org/10.24036/jmpe.v5i2.12893>
- Kante Mahamadou dan Michel Babri. (2023). Use of partial least squares structural equation modelling (PLS-SEM) in privacy and disclosure research on social network sites: A Systematic Review. *Computers in Human Behavior Reports*.
- Khoirunnisa, I. R., & Rochmawati, R. (2021). Pengaruh Literasi Keuangan, Sikap Keuangan, dan Pendidikan Keuangan Keluarga Terhadap Manajemen Keuangan Pribadi dengan Locus Of Control Sebagai Variabel Intervening. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(2), 210–219. <https://doi.org/10.26740/jpak.v9n2.p210-219>
- Kurniantono, M. E. K., & Marbun, M. P. (2022). Keterlibatan Orang Muda Katolik Dalam Bidang Liturgi Stasi St. Yulianus Putat. In *Theos : Jurnal Pendidikan Dan Theologi*, 1(5), 159–163. <https://doi.org/10.56393/intheos.v1i5.542>
- KWI. (2016). *Kitab Hukum Kanonik. Konferensi Waligereja Indonesia*, 1–520.
- Landang, R. D., Widnyana, I. W., & Sukadana, I. W. (2021). Pengaruh Literasi Keuangan, Perilaku Keuangan dan Pendapatan Terhadap Keputusan Berinvestasi Mahasiswa Fakultas Ekonomi Universitas Mahasaraswati Denpasar. *Jurnal EMAS*, 2(2), 51–70.
- Letsoin, Y. S., Deni Firmanto, A., & Wijiyati, N. (2021). Gereja Partisipatif-Memasyarakat di Tengah Pandemi Covid-19. *Media (Jurnal Filsafat Dan Teologi)*, 2(2), 221–238.
- Lim, W. M. (2024). A typology of validity: content, face, convergent, discriminant, nomological and predictive validity". *Journal of Trade Science*, Vol. 12 No, 155–179.
- Luhasi, D. I. (2021). Pengelolaan Keuangan: Literasi Keuangan dan Gaya Hidup Mahasiswa. *Jurnal Ecodunamika*, 4(3), 1–7. <https://ejournal.uksw.edu/ecodunamika/article/view/5227>
- Maclean, A., & Paradowski, P. R. (2024). *Working Paper Series*. 44.