
THE INFLUENCE OF ISLAMIC FINANCIAL LITERACY AND DEMOGRAPHIC FACTORS ON ISLAMIC FINANCIAL PLANNING (Case Study in Central Lombok, West Nusa Tenggara)

Henri Susanti¹, Suharti², Intan Kusuma Pratiwi³
Sharia Banking, Mataram State Islamic University.

190502215.mhs@uinmataram.ac.id¹, suhartisubhan@uinmataram.ac.id²,
intankusumapратиwi@uinmataram.ac.id³.

Abstract

This study aims to determine the effect of Islamic financial literacy and demographic factors in Central Lombok society both simultaneously and partially on Islamic financial planning. In this study the population is the people of Central Lombok. The sample in this study amounted to 100. Central Lombok community respondents. This research method is quantitative research. The type of research used is causal associative. The data analysis used is SPSS, validity test, reliability test, multiple linear regression, classical assumptions, hypothesis testing, t test, f test and determination test (R²). The results of this study indicate that the Islamic financial literacy variable partially has a positive and significant effect on Islamic financial planning. This can be seen from the t-count value of 17.699 t-table of 1.984 with a significance value of 0.001 < 0.05. Demographic factor variables partially have a positive and significant effect on Islamic financial planning. This can be seen from the t-count value of 12.699 > t-table of 1.984 with a significance value of 0.001 < 0.05. While simultaneously obtained the value of f-count 232.524 and f-table 3.09 has a positive and significant effect on Islamic financial planning with a f-count value of 232.524, 3.09 f-table and a significant probability value of 0.001 < 0.05. So it can be concluded that the variable (X1) (X2) simultaneously significant effect on (Y).

Keyword: *Islamic financial literacy, demographic factors, and Islamic financial planning*

1. INTRODUCTION

Financial planning has an important role because with financial planning, financial goals will be more optimal, so that the money earned is used according to needs. Every individual need financial planning because financial planning will control the excessive use of finances. Financial planning as the first step in the implementation of financial management. Financial planning in accordance with Islamic law aims to bring benefits (safety) in this world and in the hereafter.

Islamic financial planning is very important for every individual who wants to apply Islamic sharia principles in financial management. In addition to creating stable financial conditions, financial planning in accordance with Islamic sharia law also prevents usury and acts that are prohibited by Islam. Islamic sharia finance is recognized as a tool that can play an important role in supporting economic recovery programs and poverty alleviation through community economic efforts/empowerment.

Financial literacy is a set of skills and insights that enable individuals to make decisions and use all their financial resources effectively (Johan, 2020). Financial literacy is one of the best ways to teach consumers how to take advantage of relationships with financial institutions including funding and credit, as well as building good finance (Yushita, 2017) The Financial Services Authority (OJK) defines financial literacy as knowledge, skills and beliefs that influence attitudes and behavior to improve the quality of decision-making and financial management to achieve prosperity. Meanwhile, demographic factors are an inherent part of individuals and can influence individual decision making (Silaya and Joseph, 2021). In this context, demography helps to understand differences in individual behavior when dealing with a situation, in this case regarding financial planning.

Islamic financial literacy is an extension of financial literacy that is in accordance with Islamic principles (Kusumadewi and Yusuf, 2019) Islamic financial literacy is something that is enjoyable in order to care about and focus on Islamic finance, both Islamic financial products and services, and to understand the differences between conventional and Islamic banks, so that able to influence the attitude of someone who will make economic decisions based on Islamic law (Nurzianti, 2022). Conceptually Islamic financial literacy is defined as a person's ability to apply knowledge, skills and determine attitudes in managing financial resources in accordance with Islamic principles. In addition, Islamic financial literacy is an obligation for every Muslim because it can have a further influence in obtaining Al-Falah (true success) in this world and the hereafter.

In general, Islamic financial literacy is used as a measure to see how many people do not know about the existence of available financial service institutions. The need to equip the community with adequate knowledge on various matters related to financial matters. With an increase in the level of public financial literacy, it is hoped that all levels of society can participate in making financial decisions. In addition, financial literacy provides great benefits for the financial services industry (Bonang, 2019).

Islamic financial literacy is still the center of attention in several research studies, this is because Indonesian people's knowledge of financial literacy is still quite low. Based on the results of the National Financial Literacy and Inclusion Survey (SNLIK) conducted by the OJK (Financial Services Authority) in 2019, the level of financial literacy was 38.03% respectively and financial inclusion reached 76.19%. Meanwhile, the financial literacy index of the people of West Nusa Tenggara (NTB) according to the 2021-2025 Indonesian National Financial Literacy Strategy (SNLKI) is 34.65%. The Islamic financial literacy index in West Nusa Tenggara is 22.05% (OJK, 2021). his data shows that the knowledge, understanding and access of the people

in NTB to Islamic financial institutions, products and services is still very low, so there is a need for active financial education and financial services in the development of supporting infrastructure. Studies on Islamic financial literacy and Islamic financial planning are very important to do because the financial literacy index, especially for the people of Central Lombok, is still low.

The importance of understanding the people of Central Lombok about Islamic financial literacy and management of Islamic finance, can be seen from the way society manages their finances. In order for the people of Central Lombok to understand financial products and various services that suit their needs, the community must fully understand the benefits and risks, understand their rights and obligations, and believe that the products and services they choose will improve people's welfare.

Apart from Islamic financial literacy, there are other factors that influence a person's decision to manage their finances, namely demographic factors. Demographic factors are factors that are inherent in a person and from one person to another (Al-Aziz and Rinofah, 2021). Demographic factors are also a description of a person's background that can affect a person's financial planning (Yusnita and Abdi, 2018). Based on the Central Statistics Agency, the population of Central Lombok is 1,066,915 people, with the level of financial literacy based on demographic factors consisting of gender, education level, age, income and length of work. The proportion of ages (00- 04 to >75 years) was 529,623 for men and 537,292 for women. According to gender, the male population in Central Lombok is 529,623 while the female population in Central Lombok is 537,292 people (West Nusa Tenggara Central Statistics Agency, 2022).

Research on demographic factors that influence a person's behavior in financial planning has been done before. Research conducted by Husnul Khatimah examined demographic factors and economic conditions as determinants of the level of financial literacy in Unisma students. The results showed that the level of financial literacy of Unisma Faculty of Economics students was quite high, namely 80.41% as measured by the percentage of correct answers given to 19 respondents. Demographic factors regarding gender, region of origin and parents' economic background have proven to influence student literacy levels (Khatimah, 2020).

Another study was conducted by Yusnita and Abdi (2018), who conducted research on the influence of demographic factors on financial literacy. The results of the study show that the level of financial literacy for business people is in the low category with a percentage of 48%. This means that the variables that affect the level of financial literacy are income level

variables and apart from these variables which consist of level of education, length of business and age do not affect the level of financial literacy for business actors. 19

Hutagalung and Perdhana (2016), also conducted research on the influence of demographic characteristics (age, gender, education), length of service and salary satisfaction on affective commitment (studies on non-PNS paramedics at Semarang City Hospital). The results showed that demographic characteristics (age, gender, education), years of service did not have a significant influence on these demographic factors. Meanwhile, salary satisfaction performance shows different results for the previous variable, meaning that salary satisfaction has a positive and important relationship to affective commitment. The higher the satisfaction will show commitment by reducing employee turnover.

From several studies related to these demographic factors, it can be concluded that it would be very unfortunate if someone who has income but cannot manage their finances properly because their understanding of finance is still lacking and it is very unfortunate if someone who has been an entrepreneur for a long time but is unable to manage his finances properly. Therefore this research is considered important in helping the people of Central Lombok plan their finances so that they manage their finances better. So that the money earned has a clear purpose and direction for its use.

Based on the background described in the previous paragraph, the researcher is interested in researching "The Influence of Islamic Financial Literacy and Demographic Factors of Central Lombok Society on Islamic Financial Planning".

2. METHOD

This study uses a causality associative quantitative approach to determine the effect of Islamic financial literacy (X1) and demographic factors (X2) on Islamic financial planning (Y). The population in this study is the people of Central Lombok who work or have an income and manage their finances as many as 518,563 people of Central Lombok, so the number of samples in the study based on the slovin formula is as many as 100 people. The sampling technique used in this study was a purposive sampling method based on the characteristics assigned to the elements of the target population that were adjusted to the objectives or research problems, namely the people of Central Lombok who work or have income and manage their finances.

The data collection instrument used was a questionnaire. The variable of Islamic financial literacy is measured by giving questions about Islamic financial literacy as many as 6 multiple choice questions to respondents. Meanwhile, to find out the value of Islamic financial planning in this study, 12 questions were used which were measured using a Likert scale of 5

points starting from: a) Strongly Disagree (SD) = 1; b) Disagree (D) = 2 ; c) Neutral (N) = 3; d) Agree (A) = 4; e) Strongly Agree (SA) = 5. This study also uses demographic variables such as gender, age, education level, income and length of work as control variables. Demographic variables are measured using a nominal scale.

3. RESULT AND DISCUSSION

3.1. RESULT

a) Respondent Demographic Factors

Based on gender, divided into two groups, namely men and women. The results of the analysis of respondent data by gender can be seen in the following table:

Table 1. Percentage of Respondents Based on Gender

No	Gender	Amount	Percentage (%)
1	Male	53	53%
2	Female	47	47%
Total		100	100%

Source: data processing results

Based on age, the age level category is divided into three groups, namely, 17 years to 22 years, 23 years to 28 years, 29 years to 33 years. The results of the analysis of respondent data based on age can be seen in the following table:

Table 2. Percentage of Respondents Based on Age

No	Age	Amount	Percentage (%)
1	17-22	39	39%
2	23-28	32	32%
3	29-33	29	29%
Total		100	100%

Source: data processing results

Based on education, educational level categories are divided into three groups: high school, undergraduate, and postgraduate. The results of the analysis of respondents' data based on education can be seen in the following table:

Table 3. Percentage of Respondents Based on Education

No	Educational Level	Amount	Persentase (%)
1	High School	47	47%
2	Bachelor	45	45%
3	Post Graduate	8	8%
Total		100	100%

Source: data processing results

Based on income, income categories are divided into five groups namely, less than 1,500,000, 1,500,000 to 2,500,000, 2,500,000 to 3,500,000, 3,500,000 to 5,000,000, and more than 5,000,000. The results of the analysis of respondents' data based on income can be seen in the following table:

Table 4. Percentage of Respondents Based on Income

No	Income	Amount	Percentage
1	< 1500000	30	30%
2	1500000 – 2500000	24	24%
3	2500000 – 3500000	24	24%
4	3500000 – 5000000	6	6%
5	>5000000	16	16%
Total		100	100%

Source: data processing results

Based on the length of work, the categories of length of work were divided into four groups, namely, less than 1 year, between 1-5 years, between 6-10 years, and more than 10 years. The results of the analysis of respondent data based on age can be seen in the following table:

Table 5. Percentage of Respondents Based on Length of Work

No	Length of Work	Amount	Percentage
1	< 1 year	38	38%
2	1-5 year	38	38 %
3	6-10 year	10	10%
4	>10 year	14	14%
Total		100	100%

Source: data processing results

b) Validity, Reability and Classic Assumption Test

1) Validity Test

The correlation technique used is product moment correlation, namely by comparing the results of the probability correlation coefficient $r(xy)$ with a significant level of 5%

or (0.05). The results of the data validity test can be seen in the Table 6. Table 6 shows that all questions on the Islamic financial literacy variable are stated to be valid. Because the calculated r value is smaller than the r table value, this is evidenced by obtaining $r_{count} < 0.195$. the value of 0.195 is obtained from the r_{table} value with $N = 100$.

Table 6. Islamic Financial Literacy Validity Test Results

Indicator	Question	r-count	r-table	Result
Knowledge	Every transaction in Islamic finance must be based on the Quran and Hadith	0.376	0.195	Valid
	The sharia economic work system uses the principle of profit sharing in a business partnership	0.647	0.195	Valid
	Nisbah is a profit sharing agreement between the customer and the bank	0.619	0.195	Valid
Understanding	If you borrow 10 million, then you have to return the principal and interest	0.675	0.195	Valid
	If the assets reach the nisab, then zakat must be paid	0.515	0.195	Valid
	If assets are obtained through gharar transactions (unclear origin), maysir (gambling), dzalim (taking what is not his right), then the assets are halal.	0.388	0.195	Valid

Source: SPSS Statistics Version 29.

Table 7 shows that all questions on the demographic factor variable are valid. Because the calculated r value is smaller than the r table value, this is evidenced by obtaining an $r_{count} < 0.195$. the value of 0.195 is obtained from the r_{table} value with $N = 100$.

Table 7 Demographic Factor Validity Test Results

No	Indicator	r-count	r-table	Result
1	Gender	0.932	0.195	Valid
2	Age	0.730	0.195	Valid
3	Educational Level	0.564	0.195	Valid
4	Income	0.839	0.195	Valid
5	Length of Work	0.717	0.195	Valid

Sumber: SPSS Statistics Version 29

Table 8 shows that all of the question items on Islamic financial planning variables are stated to be valid. Because the calculated r value is smaller than the r table value, this is evidenced by obtaining an $r_{count} < 0.195$. the value of 0.195 is obtained from the r_{table} value with $N = 100$.

Table 8. Results of the Validity Test of Islamic Financial Planning

Indicator	Question	r-count	r-table	Result
Allocating funds for zakat, infaq, and sadaqa	I allocate some of the funds for spending or charity	0.705	0.195	Valid
	I am disciplined in paying zakat	0.523	0.195	Valid
Minimizing debt	I am very careful about allocating income to expenses	0.276	0.195	Valid
	I always prioritize meeting needs rather than wanting to avoid debt	0.399	0.195	Valid
Setting financial goals in accordance with Islamic principles	Financial planning helps me to be wiser in managing my assets	0.700	0.195	Valid
	In my opinion, financial planning must be based on sharia principles	0.691	0.195	Valid
Using financial products with sharia principles	I prefer to use Islamic financial products as my investment choice	0.616	0.195	Valid
	I prefer to save in Islamic banks than in conventional banks	0.583	0.195	Valid
Get used to a simple and non-consumptive lifestyle	I think financial planning helps in managing finances	0.586	0.195	Valid
	Financial planning helps me avoid being greedy, wasteful and consumptive	0.562	0.195	Valid
Set up an emergency fund	I set up an emergency fund in case there is an urgent need	0.486	0.195	Valid
	I have at least three months of funds on hand and set them aside in an easily accessible account	0.478	0.195	Valid

Sumber: SPSS Statistics Version 29

2) Reliability Test

Table 9 shows that the Cronbach Alpha value for the variables of Islamic financial literacy and Islamic financial planning has a Cronbach Alpha coefficient value of greater than 0.50. Therefore, it can be concluded that the measuring instrument used is appropriate. Because it can measure the variables of Islamic financial literacy and Islamic financial planning.

Table 9. Results of the Reliability Test

Variable	Cronbach Alpha	N of Item	$\alpha = 0,50$	Result
Islamic Financial Literation	0.514	6	0,50	Reliabel
Demografic Factor	0.607	5	0,50	Reliabel
Islamic Financial Planning	0.794	12	0,50	Reliabel

Sumber: SPSS Statistics Version 29

3) Normality Test

Table 10 shows that the results of the Kolmogorov Normality Test show that the significance value is $0.880 > 0.1$, so it can be said that the data is normally distributed

Table 10. Results of the Normality Test
One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			85
Normal Parameters ^{a,b}	Mean		,0000000
	Std. Deviation		4,54640726
Most Extreme Differences	Absolute		,050
	Positive		,044
	Negative		-,050
Test Statistic			,050
Asymp. Sig. (2-tailed) ^c			,200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.		,872
	99%	Lower Bound	,863
	Confidence Interval	Upper Bound	,880
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.			

Sumber: SPSS Statistics Version 29

4) Multicollinearity Test

Table 11 shows that the VIF value of the Islamic financial literacy variable (X1) and the demographic factor variable (X2) is $1.004 < 10$ and the tolerance value is $0.996 > 0.1$, so the data does not have multicollinearity.

Table 11. Results of the Multicollinearity Test

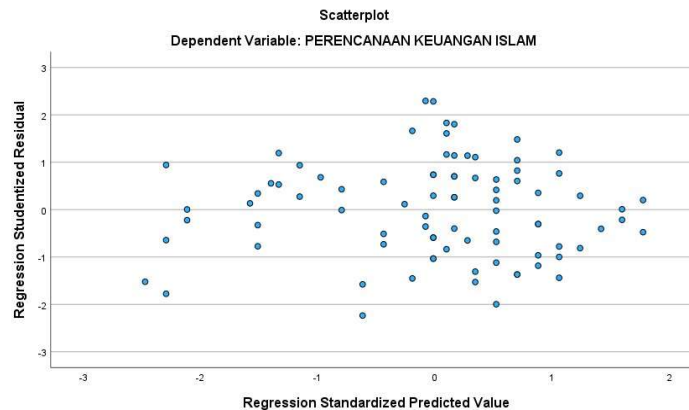
		Coefficients ^a			T	Sig.	Collinearity Statistics	
Model		Unstandardized Coefficients		Standard ized Coefficients			Tolerance	VIF
		B	Std. Error	Beta				
1	(constant)	38,457	4,590		8,379	<,001		
	Islamic Financial Literation	1,059	,756	,153	1,401	,165	,996	1,004
	Demografic Factor	,144	,168	,093	,853	,396	,996	1,004

a. Dependent Variable: Islamic Financial Planning

Sumber: SPSS Statistics Version 29

5) Heteroscedasticity Test

Heteroscedasticity is used to test whether in the regression model there is an unequal variance of residual observations from one observation to another. The heteroscedasticity test can be seen from the scatterplot. If the dots spread above or below and the dots form a certain pattern then there is no heteroscedasticity. From Figure 1 we can see that there is no heteroscedasticity.

Table 11. Results of the Heteroscedasticity Test

Sumber: SPSS Statistics Version 29

6) Multiple Regression Analysis and Hypothesis Testing

The results of multiple linear regression test data can be seen in table 12 below:

Table 12. Results of Multiple Linear Regression

Coefficients ^a					
Model	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	36,669	,372		98,692	<,001
Islamic Financial					
Literation	1,026	,058	,747	17,699	<,001
Demografic Factor	,265	,021	,536	12,699	<,001

a. Dependent Variable: Islamic Financial Planning

Sumber: SPSS Statistics Version 29

Based on table 12, the value of a of 36.669 is a constant or the condition of the Islamic financial planning variable has not been influenced by other variables, namely the

Islamic financial literacy variable (X1) and the demographic factor variable (X2). If the independent variable does not exist, then the Islamic financial planning variable does not change.

- a) B1 (regression coefficient value X1) of 1.026, indicating that the Islamic financial literacy variable has a positive influence on Islamic financial planning, which means that every 1 unit increase in the Islamic financial literacy variable will affect Islamic financial planning by 1.026. Assuming that the X2 variable (demographic factors) and other variables not included in the model are fixed or *ceteris paribus*.
- b) B2 (regression coefficient X2) of 0.265, indicating that the demographic factor variable has a positive influence on Islamic financial planning, which means that every 1 unit increase in the demographic factor variable will affect Islamic financial planning by 0.265. Assuming that variable X1 (Islamic financial literacy) and other variables not included in the fixed model or *ceteris paribus*

Based on table 12 it can also be seen that the significance value of the influence of Islamic financial literacy (X1) on Islamic financial planning (Y) is $0.001 < 0.05$ and the t-count value is $17.699 >$ the t-table value of 1.984 this means that there is an influence of Islamic financial literacy (X1) towards Islamic financial planning (Y). While the significance value of the influence of demographic factors (X2) on Islamic financial planning (Y) is $0.001 < 0.05$ and the t-count value is $12.699 >$ t-table value of 1.984 this means that there is an influence of demographic factors (X2) on Islamic financial planning (Y).

Table 13. F-test Result

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169,023	2	84,511	232,524	<,001 ^b
	Residual	35,255	97	,363		
	Total	204,278	99			
a. Dependent Variable: Islamic Financial Planning						
b. Predictors: (Constant), Demografic Factor, Islamic Financial Literation						

From table 13 it can be concluded that the significance value for the effect of Islamic financial literacy (X1) and demographic factors (X2) on Islamic financial planning (Y) is $0.001 < 0.05$ and f count $232.524 >$ f table value 3.09. This proves that there is an influence of Islamic financial literacy (X1) and demographic factors (X2) on Islamic financial planning (Y).

3.2. DISCUSSION

The results of testing the hypothesis in this study indicate that the Islamic financial literacy variable has a significance value of 0.001 where this value is smaller than the error tolerance limit of 0.05 so it can be concluded that H1 is accepted, which means that the Islamic financial literacy variable has a significant positive effect on Islamic financial planning. Therefore, Islamic financial planning carried out by the people of Central Lombok is influenced by Islamic financial literacy. A high level of Islamic financial literacy is indispensable when someone is carrying out Islamic financial planning, with a good understanding of financial planning as a guide for someone to be more organized and have clear goals in using the money that has been earned. So that the money earned can be used effectively and efficiently.

The results of research that are consistent with this study were conducted by Novi Rianty et.al (2021) which stated that financial literacy had a positive and significant effect on financial planning. The results of this study are also the same as the research conducted by Saputri and Iramani (2019) which states that financial literacy has a significant positive effect on family financial planning. This means that the higher the level of financial management literacy in the family, the better the financial planning in the family is done. Other research was also conducted by Nugraha (2020) who stated that financial literacy has a significant effect on MSME financial management. Which means that if the level of financial knowledge is higher, it will result in MSME financial knowledge getting better, and conversely if finance is lower, it will cause MSME financial management to decrease. Another study was also conducted by Joseph (2020) which stated that financial literacy has a positive effect on financial behavior. This means that the higher the lecturer's financial literacy, the better the lecturer's financial behavior.

The results of testing the hypothesis of the demographic factor variable show that the demographic factor variable has a positive and significant effect on Islamic financial planning. Therefore, Islamic financial planning carried out by the people of Central Lombok is influenced by demographic factors. The results of this study support previous research conducted by Safira (2018), Puspita (2020) and Mardiah (2022). Demographic factors are factors that are inherent in each individual that distinguishes one individual from another. Individual factors such as gender, education, and age are factors that influence a person's financial planning (Mardiah, 2022). Regarding age demographic factors, the more mature a person is, the better they are at making financial planning by considering the use of finances for all the needs they want to fulfill. The gender demographic factor in this study resulted that women are better at managing money than men.

As for educational demographic factors, educated people are expected to be able to carry out financial planning and its implementation in everyday life. Long working demographic factors, someone who has a longer working period and has received an appropriate salary, financial planning is needed to achieve financial prosperity. Financial planning is carried out effectively and efficiently based on sufficient financial knowledge.

Income demographic factors, the higher a person's income level, the better his financial planning. By having a high level of income, a person is expected to be able to manage his finances better and more efficiently.

4. CONCLUSION

The results of the study show that the Islamic financial literacy variable has a positive and significant influence on Islamic financial planning. These results indicate that someone who has a good level of Islamic financial literacy tends to manage his finances better. Someone with a good level of Islamic financial literacy will prefer to invest their assets in accordance with sharia principles. Based on this, it is hoped that the government will continue to provide financial education to the public in order to avoid unclear financial investments. In addition, the public will be better able to choose the type of financial service products and Islamic financial institutions, which are in line with their goals.

The results of the study also show that demographic factors have a positive and significant influence on Islamic financial planning. This shows that demographic factors influence a person when planning Islamic finance. People who have a good level of Islamic financial literacy will be able to improve Islamic financial planning.

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