JURNAL AKUNTANSI DAN KEUANGAN UNIVERSITAS JAMBI
Vol. 11 No. 01 January - March: 42 – 50
e-ISSN 2460-6235
p-ISSN 2715-5722
https://online-journal.unja.ac.id/jaku

Improving Financial Management Behavior Influenced by Financial Knowledge, Financial Attitude, and Gender in Housewives

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ARTICLE HISTORY:

Submission Date: January 14th, 2026

Accepted Date: March 2nd, 2026

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ABSTRACT

Housewives play a crucial role in family financial management. However, low financial literacy and attitudes toward finance, as well as gender differences in financial decision-making, remain challenges. This study aims to analyze the influence of financial knowledge, financial attitudes, and gender on financial management behavior using a quantitative approach. The population of this study was 160 housewives in Jepara Regency, selected using random sampling techniques. The research instrument was a questionnaire, and data analysis was conducted using SmartPLS 4. The results indicate that financial knowledge, financial attitude, and gender have a significant direct influence on financial management behavior. The theoretical contribution of this study tests the hypothesis that individuals' tendency to engage in financial management behavior is influenced by positive attitudes and subjective norms (the opinions of significant others) as explained in the Theory of Planned Behavior. Meanwhile, the practical contribution provides a basis for developing educational programs that not only improve financial knowledge but also build positive attitudes and strengthen social norms that support good financial behavior among housewives.

Keywords: *Financial Management Behavior, Financial Knowledge, Financial Attitude, Gender, Housewives*

ABSTRAK

Ibu rumah tangga memiliki peran penting dalam pengelolaan keuangan keluarga. Namun, rendahnya literasi keuangan dan sikap terhadap keuangan, serta perbedaan gender dalam pengambilan keputusan keuangan, masih menjadi tantangan. Penelitian ini bertujuan untuk menganalisis pengaruh financial knowledge, financial attitude, dan gender terhadap financial management behavior dengan menggunakan pendekatan kuantitatif populasi penelitian ini adalah ibu rumah tangga di Kabupaten Jepara dimana sebanyak 160 responden sebagai sampel yang dipilih menggunakan Teknik random sampling sebagai sampelnya. Instrument penelitian berupa kuesioner, dan analisis data dilakukan menggunakan SmartPLS 4. Hasil penelitian menunjukkan bahwa Financial Knowledge, Financial Attitude, dan Gender memiliki pengaruh langsung yang signifikan terhadap financial management behavior. Kontribusi teoritis pada penelitian ini menguji hipotesis bahwa individu cenderung melakukan perilaku pengelolaan keuangan dipengaruhi oleh sikap positif dan norma subjektif sebagaimana dijelaskan dalam Theory Planned Bevavior. Sedangkan kontribusi praktis memberikan dasar bagi pengembangan program edukasi yang tidak hanya meningkatkan pengetahuan finansial, tetapi juga membangun sikap positif dan memperkuat norma sosial yang mendukung perilaku keuangan yang baik di kalangan ibu rumah tangga.

Kata kunci: *Financial Management Behavior*, *Financial Knowledge*, *Financial Attitude*, *Gender*, Ibu Rumah Tangga

1. INTRODUCTION

In Indonesia, housewives often play a key role in managing family finances, yet they often face challenges related to a lack of adequate financial knowledge. Financial management skills are the ability to make decisions related to financial management behaviors, such as budgeting, selecting investments, choosing insurance plans, and using credit. (Ida & Dwinta, 2019). The consumerist financial behavior of Indonesians has triggered new problems, such as a lack of savings and investment habits for long-term interests. According to the Financial Services Authority (OJK), Indonesians are showing a tendency towards increasing consumer behavior accompanied by a decline in savings habits, as observed through a decline in the marginal propensity to save (MPS) and an increase in marginal consumption.

A housewife's understanding of finances can impact her financial situation in her daily activities. Mismanagement of finances can have long-term consequences. Furthermore, a person's income level also influences their tendency to invest a portion of their income. (Musdalifa, 2016). Every family earns income from various sources. The size of the family income needs to be managed optimally and wisely to ensure that expenses do not exceed income, and that basic needs can be met according to each individual's financial ability. (Salirawati, 2015). Dalam Priscilla & Widiastuti, (2024) Housewives are expected to be able to manage their finances well so they can survive in emergency situations, according to Priscilla & Widiastuti, (2024), Understanding finance is important so that someone can manage money well, thereby reducing the risk of unwanted problems, such as getting into excessive debt. Financial management behavior relates to an individual's responsibility for managing their finances. This behavior arises from an individual's drive to meet living needs in accordance with their income level. (Kholilah & Iramani, 2013). The financial management behavior of housewives is influenced by various factors. First, financial knowledge, including a basic understanding of financial management, plays a crucial role in making wise financial decisions, such as budgeting, choosing investments, and managing loans. Second, financial attitude, or how a person views and handles money, also influences financial behavior. Inappropriate management will impact financial efficiency and affect the family's financial stability. Furthermore, gender plays a significant role, particularly in traditional societies where men and women have different economic responsibilities. This influences how housewives make financial decisions. Consumptive behavior is also a factor that often discourages housewives from saving and investing. Furthermore, income is also a significant factor. High-income households tend to be interested in investing for a more stable future (Ramadhani et al., 2023).

Financial knowledge and financial attitude are two crucial elements in achieving good financial management behavior. Various factors play a role in shaping financial management behavior, one of which is financial knowledge. Financial knowledge is an important and crucial foundation in the financial decision-making process. The primary goal of financial knowledge is to help individuals make sound financial decisions and be able to manage and use money wisely. Financial knowledge encompasses a basic understanding of financial management. In addition to these factors, financial management behavior is also influenced by financial attitude, which reflects how we view and treat money in our daily lives. Furthermore, gender plays a significant role in financial management behavior, particularly in traditional societies that differentiate financial responsibilities between men and women. These differences will influence how men and women use strategies and decision-making patterns, particularly those related to economic aspects. (Ramadhani et al., 2023).

Research results from Mardahleni, (2020) shows that financial knowledge shows a strong relationship with financial management behavior. Meanwhile, Herdjiono & Damanik, (2016) in line with Kholilah & Iramani, (2013) found that the Financial Knowledge variable was not proven to have a significant influence on Financial Management Behavior, one of the causes of which was the lack of effectiveness of financial education in low and middle income countries which was still not optimal.

Research results from Adiputra & Patricia, (2019) in line with Humaira, (2018), revealed that financial attitude has a strong relationship with financial management behavior. This finding indicates that the more positive an individual's

financial attitude, the better their financial management behavior. This contrasts with the results of the study. Youla Diknasita Gahagho et al., (2021) that there is no positive and significant influence between financial attitude and financial management behavior. The results of statistical analysis of Ramadhani et al., (2023) In the partial test, the gender variable showed a strong relationship with family financial management, which is different from previous research., Musdalifa & Mulawarman, (2019) shows that gender has no influence in this regard.

Based on the description above, the focus of this research is the persistently low financial management behavior of housewives, influenced by low financial knowledge, suboptimal financial attitudes, and gender differences in financial decision-making within the family. Therefore, this study aims to analyze the influence of financial knowledge, financial attitudes, and gender on financial management behavior among housewives, particularly in Jepara Regency.

2. LITERATURE REVIEW AND HYPOTHESIS FORMULATION

2.1 Theory of Planned Behavior

Fishbein & Ajzen, (1975) The Theory of Planned Behavior (TPB) was developed from the Theory of Reasoned Action (TRA), which is considered one of the most fundamental conceptual frameworks explaining human behavior. According to TRA, an individual's behavior is determined by their intention to perform a targeted behavior, and this intention is a function of two determinants: their attitude toward the behavior pattern and subjective norms. According to this theory, individuals are more likely to perform a behavior when they have positive feelings about it and perceive that important others think they should do it. However, behavior is not always easy to perform, and individuals often have only incomplete volitional control over a behavior. (Ajzen, 1991). That is, a person may not always have the resources, opportunities, and/or abilities to engage in goal-directed behavior even if they evaluate it positively and have positive social support (X. X. Chen, 2012).

2.2 Financial Management Behavior

Behavior refers to an individual's actions in acting and acting on their own behalf. Financial management behavior refers to an individual's process in managing financial resources, including decisions about use, selection of funding sources, and long-term financial planning such as retirement (Herdjiono & Damanik, 2016).

According to Ida & Dwinta, (2019), Financial Management Behavior relates to an individual's responsibility for financial management. This responsibility encompasses financial management and the productive use of assets. Financial management behavior stems from an individual's drive to meet living needs in line with their income level. This is reflected in an individual's ability to manage daily financial resources, including planning, budgeting, monitoring, managing, controlling, decision-making, and saving funds.

Dew & Xiao, (2011); Herdjiono & Damanik, (2016) states that a person's financial management behavior can be measured through four indicators, namely: Consumption is expenditure made by households on various goods and services (Mankiw, 2003). Cash-flow management can be measured through an individual's ability to pay bills on time, pay attention to records or proof of payment, and prepare budget management and future financial planning (Hilgert et al., 2003). Savings and investment can be defined as the portion of income not spent within a specific period. Due to future uncertainty, individuals need to set aside funds to anticipate various unforeseen events. Meanwhile, investment is the activity of allocating funds now with the aim of obtaining benefits or profits in the future (Noor, 2009). Credit management (debt management) is a person's ability to manage debt to improve their welfare (Sina, 2014).

2.3 Financial Knowledge

Financial knowledge requires an understanding of financial principles that serve as a reference for individuals in supporting the resolution of various financial problems that include everything related to finances that individuals experience or face in their daily lives (Dwiastanti, 2018). Hilgert et al., (2003) Financial knowledge can be understood as a fundamental concept of financial literacy. Financial literacy refers to financial education programs aimed at improving individuals' understanding and ability to manage their finances. Financial literacy can be understood as the ability to make simple decisions related to debt agreements, particularly the ability to apply basic knowledge related to interest, and is

assessed in the context of everyday financial decisions.

Purwanti, (2021); Kholilah & Iramani, (2013) In their research, they stated, "Financial knowledge is the level of an individual's mastery of various financial aspects related to financial tools and financial skills. Financial knowledge is defined as an integral dimension of financial literacy. Financial knowledge is closely related to financial literacy and financial education. Financial literacy is an individual's understanding of financial management and making appropriate financial decisions" Herdjiono & Damanik, (2016); H. Chen & Volpe, (1998). Financial knowledge covers several aspects, including a general understanding of personal finance, namely an individual's ability to manage personal financial assets, as well as an understanding of savings and loans, insurance, and investment.

Research results from Mardahleni, (2020) Research has shown that financial knowledge has a positive and significant influence on financial management behavior. This indicates that the higher an individual's financial knowledge, the better their financial management behavior. This financial knowledge serves as a crucial asset that helps individuals navigate various risks that may arise during the financial management and decision-making process.

Research Yani & Ameliany, (2022) support the research results conducted by Wiharno, (2018) found that financial knowledge showed a significant relationship with financial management behavior, indicating that financial knowledge is defined as a basic understanding of financial concepts and the ability to plan and manage financial decisions. Therefore, the hypothesis offered in this study is as follows:

H1: Financial Knowledge has a significant positive effect on Financial Management Behavior.

2.4 Financial Attitude

Financial attitude refers to an individual's attitude towards personal financial issues as measured by the individual's reaction to statements and opinions (Marsh, 2006). Hayhoe et al., (1999) Research shows a link between economic attitudes and the level of financial problems. Thus, an individual's economic attitudes influence how they manage their financial behavior. The more positive a person's financial attitude, the better their financial management behavior, thus avoiding wasteful behavior or unnecessary purchases. (Wiharno, 2018; Astaginy et al., 2023)

A person's attitude towards money reflects how that person views money as a symbol of power and freedom, achievement, or even potential risk (Purwanti, 2021; Nguyen & T., 2015) Research shows that financial attitude plays a significant role in determining a person's financial management behavior. Financial attitudes shape how individuals spend, save, hoard, and deposit their money (Purwanti, 2021).

Previous research shows that an individual's financial attitudes influence their financial attitudes and behaviors, including financial management, personal budgeting, and investment decisions (Yanti & Suci, 2023). The more positive their attitudes toward financial management and the higher their financial knowledge, the better their financial management practices will be. Based on research Humaira, (2018) dan Adiputra & Patricia, (2019), Financial attitude has been shown to positively influence financial management behavior. This means that the higher an individual's financial attitude, the better their financial management behavior. Based on this, the following hypothesis is proposed in this study:

H2: Financial Attitude has a significant positive effect on Financial Management Behavior.

2.5 ***Gender***

Gender is a classification given to a person based on their characteristics. Faidhullah, (2018); Assyfa, (2020) defines gender as differences in character, function, duties, and responsibilities between men and women that arise from social and cultural factors. Pinasthi & Nur, (2023) Studies have shown that men tend to be more determined when making financial decisions. Unlike men, women tend to think long-term and be cautious about anticipating potential risks (risk averse).

Biological differences between men and women lead to different thought patterns. These biological differences indicate that men and women have different divisions of tasks and roles. These differences influence their decision-making skills, particularly in economic matters. Men and women share equally important responsibilities in financial management. A balanced division of roles, responsibilities, functions, and tasks between men and women can promote harmonious financial management behavior, ensuring both men and women have the right to

greater knowledge regarding financial management. (Dwiastanti, 2018).

Lazuardi & Puspitawati, (2022) In their research, they found that gender had a positive and significant influence, indicating that the higher the education level of both men and women, the better their financial management behavior. Based on this, the following hypotheses were proposed in this study:

H3: Gender has a significant positive effect on Financial Management Behavior.

3. RESEARCH METHODOLOGY

This research applies quantitative methods. Essentially, quantitative research is inferential, aiming to draw conclusions based on statistical hypothesis testing using empirical measurement data. (Djaali, 2020). This research uses two types of variables, namely the dependent variable and the independent variable. The dependent variable used in this study is Financial Management Behavior (FMB) which is measured through 4 indicators including: Consumption (expenditure), Cash-flow management (income and expenditure management), Saving and Investment (savings and investment), Credit Management (debt management). (Herdjiono & Damanik, 2016). The independent variable in this study is Financial Knowledge (FK) which is measured by 4 indicators, namely general knowledge of personal finance, knowledge related to savings and loans, knowledge related to insurance, and knowledge related to investment. (Herdjiono & Damanik, 2016). Financial Attitude (FA) with 4 indicators, namely: Obsession (perception of money), Power (strength/power), Retention (saving money) Security (safety) (Herdjiono & Damanik, 2016). Gender (G) with 4 indicators, namely: functions, duties, obligations, and financial decision-making techniques (Ramadhani et al., 2023).

The population in this study includes all housewives in Jepara Regency, a total of 164.551 people. (Jepara, 2023). The sampling technique used in this study was random sampling, with respondents being all housewives in Jepara Regency. The sample size was determined based on the formula Hair et al., (2013), which states that the appropriate sample size for SEM (Structural Equation Model) analysis ranges from 100–200 respondents, adjusted to the number of indicators in the questionnaire, assuming 5–10 times the number of indicators. In this study, the number of indicators used is all the variables studied, namely 16 times, which is then multiplied by the multiplication number. Therefore, the sample in this study is 160 respondents, but to reduce the error rate, this study distributed more than 160 questionnaires.

Data collection in this study was conducted using primary data through questionnaires. The questionnaires were distributed to respondents, namely all housewives in Jepara Regency. The variables in the study were measured using a Likert scale. The Likert scale, or graded scale, is a scale for measuring respondents' answers in the form of graded statements that include answer choices ranging from strongly agree to strongly disagree with each statement. (Siyoto, Sandu Sodik, 2015).

Data analysis in this study was conducted directly by examining the available data and understanding it. A quantitative approach was used, specifically through the Partial Least Squares (PLS) method. According to Abdillah & Hartono, (2015), PLS analysis is a multivariate statistical technique used to analyze the relationship between several dependent variables and several independent variables simultaneously. PLS analysis is a multivariate statistical technique used to analyze the relationship between several dependent variables and several independent variables simultaneously.

4. RESULTS AND DISCUSSION

Based on the data collected from respondents, the characteristics and frequency of their answers are presented in the following table, which is placed in the center of the image.

Table 1. Statistik Deskriptif

Respondent Characteristics	Frekuency	Percentage (%)
Status		
1. Work	106	16,6 %
2. Doesn't work	54	8,4 %
education		
1. SD/ MI	10	1,6 %
2. SMP/ MTs	16	2,5 %
3. SMA/ MA	94	14,7 %
4. Diploma/ S1	40	6,3 %
Age		
1. 18-25 year	50	7,8 %
2. 26-35 year	41	6,4 %
3. 36-40 year	20	3,1 %
4. ≥ 41 year	49	7,7 %
Monthly Income		
1. < Rp 1.000.000	18	2,8 %
2. Rp 1.000.000 – Rp 3.000.000	104	16,3 %
3. > Rp 3.000.000	38	5,9 %

Source: Processed data (2025)

Based on Table 1, the majority of respondents were employed (16.6%), and the majority had a high school education (14.7%). Most were aged 18–25 (7.8%), and the majority had an income between Rp 1,000,000 and Rp

3,000,000 (16.3%). Based on theoretical studies and previous research findings, the following hypotheses are formulated in this study:

Table 2. Outer Loading

	FA	FK	FMB	G
FA 1	0.766			
FA 3	0.772			
FA 4	0.788			
FK 2		0.817		
FK 3		0.691		
FK 4		0.701		
FMB 1			0.634	
FMB 3			0.766	
FMB 4			0.551	
G 1				0.798
G2				0.809
G 3				0.847
G 4				0.782

Source: Processed data (2025)

Based on the data in Table 2, most indicators show high Outer Loading values, with all indicator values above 0.70. This indicates that each indicator in all constructs is able to explain the variables well and consistently. In the FMB construct, one out of three indicators has a construct value of 0.5. According to Ghozali, (2013), Outer Loading values between 0.5–0.6 still meet the requirements for convergent validity.

Table 3. Construct Reliability And Validility

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
FA	0.670	0.670	0.819	0.601
FK	0.665	0.721	0.782	0.545
FMB	0.356	0.367	0.690	0.431
G	0.825	0.834	0.884	0.655

Source: Processed data (2025)

According to Ghozali (2013), reliability is used to assess the consistency of a questionnaire as an indicator of a variable or construct. Reliability testing aims to determine the extent to which an instrument's measurement results remain consistent when administered at different times. Based on the data in Table 3, the Cronbach's alpha values for all constructs are FA (0.670), FK (0.665), FMB (0.356), and G (0.825), respectively. The test results indicate that all constructs have an adequate level of internal consistency, although the FA construct is slightly below the ideal limit of 0.70.

In terms of Composite Reliability (CR), measured using rho-A and rho-C, CR values ≥ 0.70 indicate the construct is reliable, and ≥ 0.60 indicates the construct is acceptable for research. For rho-A, the FA (FA) of 0.670, FK (0.721), FMB (0.367), and G (0.834) were obtained, while rho-C obtained FA (0.819), FK (0.782), FMB (0.690), and G (0.884), respectively. This indicates that these constructs have excellent reliability, and each indicator is capable of measuring the construct and can be trusted to assess the related variables. Furthermore, the AVE values for the FK, FMB, and G constructs met the minimum criterion of >0.50, with FA (0.601) and G (0.655), respectively. Meanwhile, the FK and FMB constructs had AVE values of 0.545 and 0.431, slightly below the ideal limit of 0.50.

Table 4. Discriminant Validity

	FA	FK	FMB	G
FA	0.775			
FK	0.224	0.739		
FMB	0.580	0.456	0.656	
G	0.501	0.035	0.342	0.809

Source: Processed data (2025)

Based on Table 4 regarding Discriminant Validity, the analysis results show that the square root of AVE values for each construct are FA (0.775), FK (0.739), FMB (0.656), and G (0.809). These values are higher than the correlations between other constructs, indicating that each construct has good discriminant validity, meaning that each construct measures different and non-overlapping aspects.

Tabel 5. Hasil Uji Hipotesis (Total Effects)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Conclusion
FA -> FMB	0.448	0.449	0.076	5.895	0.000	accepted
FK -> FMB	0.352	0.357	0.074	4.774	0.000	accepted
G -> FMB	0.106	0.106	0.077	1.382	0.167	Rejected
R- Square	0.456					
R-Square Adjusted	0.446					

Source: Processed data (2025)

Based on Table 5 regarding Hypothesis Test Results (Total Effects), it was found that the FA and FK variables have a positive and significant influence on Financial Management Behavior, with a p-value <0.05 (0.000), indicating statistical significance. Meanwhile, the G variable shows a negative and insignificant influence, with a p-value >0.05 (0.167). Specifically, FA has the largest influence (0.448), followed by FK (0.352), and G (0.106). These findings indicate that adequate financial knowledge, positive financial attitudes, and relevant gender roles contribute to improving the ability of housewives to manage family finances more effectively.

4.1 The Effect of Financial Knowledge on Financial Management Behavior

The FK variable has a p-value of 0.000, smaller than α = 0.05, thus proving to have a positive and significant influence on Financial Management Behavior. The first hypothesis (H1) is accepted. This indicates that the greater the understanding of housewives regarding financial concepts, savings management, expenses, and financial planning, the better they are at managing family finances. This finding is consistent with Mardahleni, (2020), which states that financial knowledge contributes positively to financial management behavior.

4.2 The Effect of Financial Attitude on Financial Management Behavior

The FA showed a p-value of 0.000, less than α = 0.05, indicating a positive and significant influence on Financial Management Behavior. Thus, the second hypothesis (H2) was accepted. Positive financial attitudes, such as disciplined saving and controlling spending, play a role in shaping planned and healthy financial behavior. Housewives also become wiser in managing their financial resources. This finding is in line with research. Adiputra & Patricia, (2019) dan Humaira, (2018), which shows that the more positive an individual's financial attitude, the better their financial management behavior.

4.3 The Effect of Gender on Financial Management Behavior

Variable G has a p-value of 0.165, greater than α = 0.05, so its influence is negative and insignificant on Financial Management Behavior. The third hypothesis (H3) is rejected. This indicates that gender differences do not directly influence financial management behavior, possibly because the majority of respondents are women who are more dominant in managing family finances, resulting in low gender variation. This finding is in line with research. Musdalifa & Mulawarman, (2019), which states that gender does not have a direct influence on financial behavior.

Financial knowledge has proven crucial in equipping housewives with the ability to make wise financial decisions, such as budgeting, investing, and debt management. Financial knowledge is the foundation for improving family financial well-being and reducing the risk of financial problems. Financial attitude also plays a strong and significant role in shaping financial management behavior. Positive attitudes, including disciplined saving and controlled spending, encourage healthy and planned financial management behavior. This positive attitude encourages housewives to be more careful and prudent in managing their financial resources. Gender roles also have a significant influence. Gender differences in the sociocultural context influence financial decision-making within the family, with women tending to be more cautious and consider risks more carefully than men. This emphasizes the importance of empowering gender roles so that both can play an active and balanced role in family financial management.

5. CONCLUSION

This study found that Financial Knowledge, Financial Attitude, and Gender directly influence the financial management behavior of housewives. Financial knowledge forms the basis for sound decision-making, because by understanding the concepts of savings, spending, and financial planning, housewives can utilize their income more effectively. A good level of knowledge encourages more organized and sustainable financial management behavior. In addition to knowledge, attitudes toward money have also been shown to play a significant role. Positive attitudes, such as disciplined saving, planning expenses, and controlling consumer impulses, help housewives make wiser financial decisions. This aligns with the Theory of Planned Behavior (TPB), which states that behavior is influenced by attitudes, social norms, and perceptions of self-control. Positive financial attitudes encourage active participation in daily money management, thereby increasing consistency and effectiveness in managing family income and expenses.

Gender factors also influence financial behavior. Differences in roles between men and women influence spending priorities, how they deal with financial risks, and their choices in decision-making. This study highlights the importance of empowering women in family financial decisions. By actively involving women, control over economic resources increases, and the financial independence of housewives can be strengthened. Financial literacy programs that prioritize gender equality will help make family financial management more effective. From a theoretical perspective, this study confirms that a combination of knowledge, attitudes, and social

norms influence individual involvement in financial management, in accordance with the SDGs. These findings add to the evidence that the SDGs are relevant in the context of household financial management, particularly for housewives, who are the primary managers of family finances.

Practically, this study provides a foundation for comprehensive financial education programs. Such programs not only improve financial understanding but also foster positive attitudes and reinforce social norms that support sound financial behavior. By emphasizing gender equality, these programs enable housewives to be more active in making financial decisions, improving their financial management skills, and strengthening their economic independence. In conclusion, financial knowledge, positive attitudes, and gender equality are key factors in shaping effective financial management behavior. A holistic financial literacy approach, based on the SDGs, is believed to improve housewives' ability to manage family finances while simultaneously promoting women's sustainable economic empowerment. This research contributes to the academic literature and can serve as a reference for inclusive and adaptive financial literacy policies and programs.

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