



# The Effect of Love of Money and Locus of Control on Financial Management of Students in the Faculty of Economics and Business, Tanjungpura University

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## Abstract:

This study aims to determine the effect of love of money and locus of control on the financial management of students in the Faculty of Economics and Business, Tanjungpura University. The method used in this study is quantitative with a purposive sampling technique. The research sample consists of 50 students from the 2021 batch of the Faculty of Economics and Business, from the Accounting, Management, and Development Economics study programs, which were obtained through the distribution of questionnaires (Google Form) that have passed validity and reliability tests. The results of this study show that there is a negative influence of the love of money variable on students' financial management, meaning that the higher the effect of love of money, the lower the students' financial management. On the other hand, the locus of control variable shows a positive influence on students' financial management, meaning that the higher the locus of control, the higher the level of financial management.

**Keywords:** Love of Money, Locus of Control, Financial Management, Student.

## Introduction

During the transitional phase from adolescence to adulthood, university students are faced with the challenge of learning to manage their finances independently and taking responsibility for their own financial affairs. Effective financial management skills are crucial for future success. However, many students struggle with managing their personal finances due to limited knowledge and experience in financial management, as well as a tendency towards a consumptive lifestyle. Research has highlighted the importance of financial management as a fundamental skill that impacts financial security and quality of life (Fathurrahman et al., 2020). Despite being often overlooked or considered minor, personal finance is a vital topic. Therefore, it is essential for individuals to possess effective financial management skills, particularly considering the high

cost of living, unpredictable economic conditions, increasing living expenses, and uncertainty of life. The initial step in managing personal finances involves creating a financial plan to achieve short-term and long-term goals (Fathurrahman et al., 2020).

According to (Yadika, 2018) as a student, you are given the freedom to determine your playing time, study time, and even manage your finances. However, most students now do not care and are indifferent to their finances, causing financial management among students to still be very poor. Meanwhile, according to Simamora (2019), at a productive age, students should be able to manage their personal finances. However, the reality is that there are still many students who make mistakes in financial management. As a result, financial mismanagement will have an impact on their needs in the future. Students often make mistakes in financial management because they do not have mature financial planning, which has an impact on the fear of saving and investing. Furthermore, financial management can be influenced by factors such as love of money and locus of control.

Love of money, or excessive fondness for money, refers to an individual's tendency to place high value on money. Individuals with high levels of love of money are often motivated to accumulate wealth and may engage in unhealthy financial behaviors, such as overspending, debt accumulation, and even illegal activities. Research has shown that love of money has a partial negative and significant influence (Ayem et al., 2020). However, this finding contradicts another study that found no correlation between love of money and financial management (Rudi et al., 2020).

On the other hand, locus of control refers to an individual's belief in the extent to which they have control over events in their life. Individuals with an external locus of control tend to attribute success to external factors such as luck or others' help, whereas those with an internal locus of control view success because of their own effort and hard work. Therefore, the presence of locus of control in an individual can help regulate impulsive behaviors through financial management. Research has shown that locus of control has a positive and significant influence on financial behavior (Herlindawati, 2017). However, this finding contradicts another study that found no correlation between locus of control and financial management (Novianti, 2019).

This study was conducted due to the inconsistencies in previous research findings on financial management, which led the researcher to re-examine the factors influencing financial management, with independent variables love of money and locus of control. The study involved students from the Faculty of Economics and Business, Tanjungpura University, Class of 2021, with the aim of helping them understand the importance of prudent financial management. Understanding the influence of love of money and self-control on financial management is expected to help students make more rational and

responsible financial decisions, avoid future financial problems, and improve financial literacy through targeted interventions.

## **Literature Review**

Achieving financial success in the future is closely related to an individual's ability to manage their finances effectively. Unfortunately, many individuals still face various obstacles in handling their financial affairs. Factors such as love of money and locus of control are potential causes of this phenomenon.

### **Love of Money**

Love of money refers to an individual's excessive desire for money, Tang (1992) created the concept of "Love of Money". In research Ulfasari (2018) , love of money is defined as an excessive desire for money that is different from personal needs. This love of money reflects more of a person's life principles and goals than their needs. The benefits that a person values and desires are determined by the values they embrace. Money is a very valuable element in an individual's daily life and is often used as a benchmark for his or her success at work (Ermawati & Kuncoro, 2016). Individuals with high levels of love of money tend to have a strong motivation to earn money, and are willing to do anything to achieve it.

### **Locus of Control**

Locus of control refers to an individual's belief in the extent to which they have control over events in their life. Individuals with an internal locus of control have a strong conviction that they are in control of their life and are fully responsible for what happens to them. On the other hand, individuals with an external locus of control tend to feel that various aspects of their life are determined by external factors such as luck, fate, or the actions of others. Self-control is essential for individuals to manage their finances effectively. Individuals who are able to control themselves well tend to face fewer financial problems and feel more confident about their current and future financial situations (Purwidianti, 2012).

Previous research has shown that love of money and locus of control can influence an individual's financial management in various ways. When love of money has a positive relationship with financial management, individuals with high levels of love of money tend to have better financial management habits. On the other hand, if it is proven that love of money has a negative relationship with financial management, individuals with high levels of love of money tend to have more impulsive spending habits and are more likely to experience higher financial stress. This can lead to unhealthy financial behavior.

The positive correlation between locus of control and financial management indicates that an individual is classified as having an internal locus of control. This suggests that the individual is able to create a budget and financial plan effectively, and experiences lower financial stress. In contrast, a

negative correlation between locus of control and financial management indicates that an individual is classified as having an external locus of control. Individuals with an external locus of control tend to be more susceptible to external influences when making financial decisions, such as advertisements, current trends, or peer pressure.

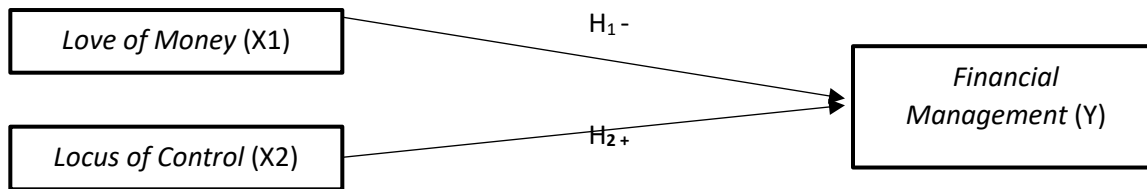
### Hypothesis

The research hypothesis in this study is:

H<sub>1</sub>: There is a negative relationship between *love of money* and financial management Tanjungpura University Faculty of Economics and Business students Class of 2021.

H<sub>2</sub>: There is a positive relationship between *locus of control* and financial management Tanjungpura University Faculty of Economics and Business students Class of 2021.

Research Framework



### Research Methodology

Research focuses on the characteristics, qualities, or assessments of individuals, entities, or certain activities using special variables as the focus of study and basis for concluding the results (Sugiyono, 2017). In this research, the objects studied were students from the Faculty of Economics and Business, Tanjungpura University Class of 2021. The research method is a systematic approach used to obtain relevant and useful information in accordance with specific research objectives (Sugiyono, 2017). In this research, the approach used is a quantitative method, with data analyzed using descriptive statistical techniques.

This research uses quantitative data, which according to (Sugiyono, 2017) is data in the form of numbers or numerical data. The data source used is primary data, namely data that is directly given to data collectors (Sugiyono, 2017). Primary data in this research was obtained directly from the first source through distributing questionnaires to parties related to the research. Information is collected based on respondents' answers to the questionnaire. Data collection techniques are ways to collect the data needed in research (Sugiyono, 2017). Social media research. A questionnaire is a data collection technique by providing written questions or statements to respondents, either directly or via the internet, to obtain responses related to the variables studied (Sugiyono, 2016).

## *The Effect of Love of Money...*

The population in this study were students from the Faculty of Economics and Business, Tanjungpura University, especially the Accounting, Management and Development Economics Study Program class of 2021. Researchers took 50 students using techniques *Purposive Sampling*, namely a sampling technique based on certain considerations (Sugiyono, 2017).

The criteria used to select samples are as follows.

1. active students of the Faculty of Economics and Business, Tanjungpura University, Class of 2021.
2. Be willing to participate in surveys.
3. Fill out the questionnaire completely.
4. Not currently on academic leave..

## **Results and Discussions**

### **Descriptive Statistics**

The results of the research data were obtained by distributing questionnaires. In distributing this questionnaire, researchers distributed the questionnaire online with support from Google Form. The research was conducted by distributing questionnaires to 50 respondents who met the sampling requirements. This research was attended by 3 study programs, namely 30 accounting students (60%), 8 students in management (16%), and 12 students in development economics (24%).

**Table 1.** Results of Statistical Descriptive Analysis

<b>Variables</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Love of Money	50	18	45	33.12	5.444
Locus of Control	50	14	35	28.02	3.793
Financial Management	50	13	36	26.90	4.678
Valid N (listwise)	50				

Data Source : SPSS Output Results

Based on the descriptive analysis table above, *love of money* has a minimum value of 18, a maximum value of 45, an average value of 33.12 and a standard deviation of 5.444. *locus of Control* has a minimum value of 14, a maximum value of 35, an average value of 28.02 and a standard deviation of 3.793. Financial Management has a minimum score of 13, a maximum score of 36, an average score of 26.90 and a standard deviation of 4.678.

### **Instrument Test Results**

#### **Data Validity Test**

To test the validity of research data, it can be seen from the comparison of values *Corrected Item-Total Correlation* ( $r$  count) with  $r$  table. If the calculated  $r$  is greater than the  $r$  table then the questionnaire statement per item is said to be valid. On the other hand, if the calculated  $r$  is smaller than the  $r$  table

then the statement in the questionnaire or questionnaire per item is said to be invalid. The table r value is obtained from the number of samples ( $n$ ) = 50, with  $df = 48$  (*degree of freedom* ( $df$ ) =  $(N - 2)$ ),  $\alpha = 0.05$ , then the r table is 0.2787. The results of data validity testing can be seen in the table below:

**Table 2.** Validity Test Results

Indicator	R Calculate	R Table	Information
X1.1	0,691		Valid
X1.2	0,645		Valid
X1.3	0,403		Valid
X1.4	0,683		Valid
X1.5	0,577	0.2787	Valid
X1.6	0,804		Valid
X1.7	0,819		Valid
X1.8	0,636		Valid
X2.1	0,649		Valid
X2.2	0,524		Valid
X2.3	0,643		Valid
X2.4	0,735	0.2787	Valid
X2.5	0,673		Valid
X2.6	0,705		Valid
X2.7	0,778		Valid
Y.1	0,695		Valid
Y.2	0,494		Valid
Y.3	0,694		Valid
Y.4	0,991		Valid
Y.5	0,546	0.2787	Valid
Y.6	0,623		Valid
Y.7	0,651		Valid
Y.8	0,716		Valid

Data Source: SPSS Output Results

Based on the results of the validity test, the sig value of each variable statement item can be determined *love of money* (X1), *locus of control* (X2), and financial management (Y) has a calculated r result that is smaller than r table. So, it can be concluded that all questionnaire statements are said to be valid.

### Reliability Test

The level of reliability of a variable or research construct can be seen from the results of statistical tests *Cronbach Alpha* > 0.60. Based on the results of data reliability testing, all questionnaire statements were tested for each variable, namely *love of money*, *locus of control*, and financial management is said to be

reliable. This can be seen from the value *Cronbach Alpha* ( $\alpha$ ) > 0.60. So, it can be interpreted that all instrument statements have no problems in the reliability test or have good reliability. Thus, it can be concluded that the questionnaire used in this research has been proven reliable and is suitable for use as a research instrument.

### **Classic Assumption Test Results**

#### **Normality Test**

Normality test results using testing using *One- Sample Kolmogorov Smirnov Test* normally probably plot of standardized residual at a significance level of 5% are as follows.

**Table 3.** Results of the One-Sample Kolmogorov-Smirnov Test

		<b>Unstandardized Residual</b>
<b>N</b>		50
<b>Normal Parameters<sup>a,b</sup></b>	Mean	.000000
	Std. Deviation	3.40314231
<b>Most Extreme Differences</b>	Absolute	.080
	Positive	.055
	Negative	-.080
<b>Test Statistic</b>		.080
<b>Asymp. Sig. (2-tailed)</b>		.200 <sup>c,d</sup>

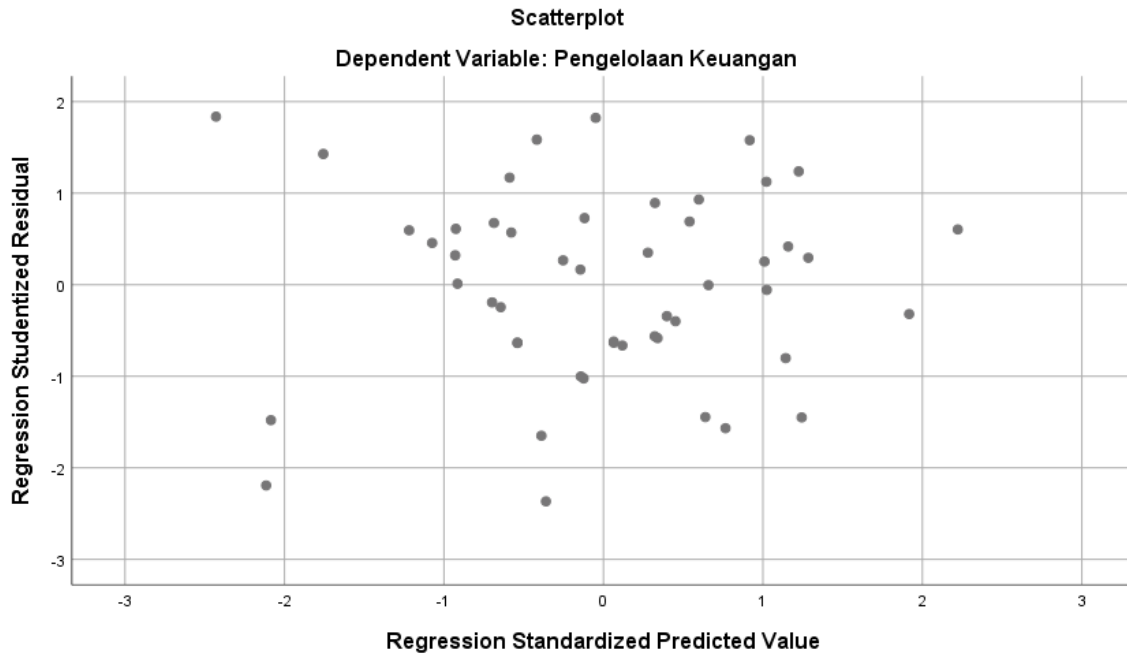
Data Source : SPSS Output Results

The table above shows the Asymp values. Sig. of 0.200 > 0.05 so it can be interpreted that the data is normally distributed.

#### **Heteroscedasticity Test**

The basis for making heteroscedasticity test decisions is:

1. If there is a certain pattern, such as the dots forming a certain regular pattern (wavy, widening then narrowing), then this indicates that heteroscedasticity has occurred.
2. If there is no clear pattern, and the points are spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur. The following is an explanation of the results of the heteroscedasticity test in Figure 4.1:



**Figure 1.** Results of Heteroscedasticity Test with Scatter-Plot Analysis  
Source: Primary Data processed, 2024

Based on the picture above, the points are spread randomly and are spread both above and below the number 0 on the Y axis. This can be concluded that heteroscedasticity does not occur, so the regression model is suitable for use to predict the dependent variable based on the independent variable.

**Multicollinearity Test**

The results of the multicollinearity test using collinearity statistics at a significance level of 5% with the help of the SPSS statistics program version 25 are as follows:

Table 4.4 Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	<i>Love of Money</i>	.804	1.244
	<i>Locus of Control</i>	.804	1.244

a. Dependent Variable: Financial Management  
Data Source: SPSS Ouput Results

Based on the results in Table, for variables *love of money* and *locus of control* shows that the tolerance value of 0.804 is greater than 0.10 and the VIF value of 1.244 is smaller than 10.00 so it can be interpreted that there are no symptoms of multicollinearity.



## Hypothesis Test Results

### Multiple Linear Regression Analysis

Hypothesis testing in this research uses multiple linear regression tests (multiple linear regression). Multiple linear regression analysis is a method for explaining linear relationship between two or more independent variables ( $X_1, X_2, \dots, X_n$ ) with variables dependent ( $Y$ ). The goal of the multiple regression model is to predict the value of the dependent variable based on known independent variable data. This model is used to test whether there is a causal relationship between the independent variable love of money ( $X_1$ ) and locus of control ( $X_2$ ) with the dependent variable financial management ( $Y$ ).

The formula used is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

$Y$  = Financial Management

$\alpha$  = Constant

$\beta_1$  = Regression coefficient of Love of Money

$\beta_2$  = Regression coefficient of Locus of Control

$X_1$  = Love of Money

$X_2$  = Locus of Control

$e$  = Error/ Disruptive Variable

This test was carried out using the SPSS version 25 application with results based on the table below:

**Table 5.** Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	14.846	4.014		3.698	.001
	<i>Love of Money</i>	-.415	.102	-.483	-4.078	.000
	<i>Locus of Control</i>	.920	.146	.746	6.306	.000

a. Dependent Variable: Financial Management

Data Source: SPSS Output Results

$$Y = 14,846 - 0,415 \text{ love of money} + 0,920 \text{ locus of control} + e$$

Information:

The value of the constant ( $\alpha$ ) is 14.847, meaning that if the independent variable has a fixed (constant) value, then the value of Financial Management is 14.847. The Love of Money value has a negative beta coefficient value of 0.415, meaning that if every increase in Love of Money points assuming the value of other variables is constant (constant), it will decrease Financial Management by 41.5%. The Locus of Control value has a positive beta coefficient value of 0.920, meaning that if every increase in one Locus of

Control point assuming the value of other variables remains (constant), it will increase Financial Management by 92%.

### Coefficient of Determination Test ( $R^2$ )

The coefficient of determination test was carried out using a summary model at a significance level of 5%. Determination value is determined by value *R Adjusted Square* with the help of the SPSS statistical program version 25 at a significance level of 5%.

**Table 6.** Determination Coefficient Test Results

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.686 <sup>a</sup>	.471	.448	3.475

a. Predictors: (Constant), *Locus of Control*, *Love of Money*

b. Dependent Variable: Financial Management

Data Source : SPSS Output Results

Based on the data in Table 4.6, value *Adjusted R Square* for variables *love of money* and *locus of control* is 0.471 or 47.10%. This shows that 47.10% management Student finances are affected by *love of money* and *locus of control*. Meanwhile for the rest of 0.529 means that 52.90% of student financial management is influenced by other factors which are not used in this research, such as lifestyle, financial education in family, and financial management learning outcomes.

### Partial Significance Test (t Test)

**Table 7.** Results of Partial Significance Test (Statistical t-Test)

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	14.846	4.014		3.698	.001
	<i>Love of Money</i>	-.415	.102	-.483	-4.078	.000
	<i>Locus of Control</i>	.920	.146	.746	6.306	.000

a. Dependent Variable: Financial Management

Data Source : SPSS Output Results

Based on table 4.7 above, it can be seen what influence individual independent variables have on the dependent variable. In the first variable, calculating the partial hypothesis test (t test) obtained a t count of -4.078 and the significance value was 0.000, so the variable *love of money* (X1) has a negative and significant effect on the financial management of FEB UNTAN students (Y). Thus, it means H1 accepted by H<sub>0</sub> rejected.

### *The Effect of Love of Money...*

In the results of the t test hypothesis testing, it was obtained that the t count was 6.306 and the significance value was 0.000, so the variable *locus of control* has a positive and significant effect on student financial management because it has a significance value of  $<0.05$ . ( $p < 0.05$ ). It means  $H_2$  accepted and  $H_0$  rejected.

Besides therefore, an excessive love of money can encourage students to prioritizing short-term financial gain over long-term financial planning responsible length. This research is in line with research by (Ayem et al., 2020) that state *love of money* negative and significant effect. This research does not in line with the research results Aini & Rahayu (2022) who said there was no influence between the variables *love of money* with financial management.

#### **Influence *love of money* towards financial management of students at the Faculty of Economics and Business, Tanjungpura University**

The first hypothesis is related to the variable of love of money on the financial management of FEB UNTAN students. The results of the partial hypothesis test calculation (t-test) showed a calculated t-value of -4.078 and a significance value of the love of money variable of 0.000, which was lower than the set significance value of 0.05. The results show that the love of money in this study has a negative and significant effect on the financial management of FEB UNTAN students, meaning that the higher the level of love of money or love for money in students, the lower the level of financial management. This research is in line with research by (Ayem et al., 2020) which states that love of money has a negative and significant effect. This can have various negative consequences, such as the inability to save for the future and cause individuals to experience financial difficulties due to overspending. Additionally, an excessive love of money can encourage students to prioritize short-term financial gains over responsible long-term financial planning.

#### **Influence *locus of control* towards financial management of students at the Faculty of Economics and Business, Tanjungpura University**

The second hypothesis is related to the locus of control variable on the financial management of FEB UNTAN students. The results of the partial hypothesis test calculation (t-test) showed a calculated t-value of 0.920 and a significance value of the locus of control variable of 0.000, which was lower than the set significance value of 0.05. The results show that the locus of control in this study has a positive and significant effect on the financial management of FEB UNTAN students. This research is in line with research (Sari, 2021) which shows that the locus of control has a positive and significant effect on student financial management. This shows that the higher the locus of control, the higher the level of student financial management. This shows that the locus of control greatly influences the financial management

of students, where each individual has a strong belief that his or her life is controlled by his or her own actions and choices. Students believe that they have the power to overcome every obstacle and achieve their goals.

## **Conclusion**

Based on the results of the research and discussion, it can be concluded that Love of money (X1) has a negative and significant influence on the financial management (Y) of FEB UNTAN students. This means that the higher the love for money, the lower their level of financial management. This can lead to various negative consequences such as financial difficulties and the inability to save for the future. Locus of control (X2) has a positive and significant influence on financial management (Y) of FEB UNTAN students. This means that the higher the locus of control, the better the student's financial management. Individuals with a high locus of control believe that they can control their lives through their own actions and choices. It is hoped that universities can create educational programs including workshops, seminars, and courses on personal financial management. In addition, it can also be done by providing financial counseling services to help students understand the impact of attitudes towards money and how to better manage their finances.

The researcher's suggestion for future researchers is to do it similar research at other universities or in different regions to see whether these findings are consistent across different cultural and economic contexts. This can help identify contextual factors that influence the relationship between *love of money*, *locus of control*, and financial management. So, do qualitative research, besides conduct interviews in-depth with students to gain a deeper understanding of their perceptions of money, *locus of control*, and how they manage their daily finances. This qualitative approach can complement quantitative data and provide richer insights.

This research provides implications for students to better understand the concepts of love of money and locus of control and how they affect financial management. In addition, the results of this research can be a reference for the university in providing financial education and training to students.

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