


The Influence of Transaction Recording Habits, Financial Literacy, and Budget Management on Individual Finances

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Article Info	ABSTRACT
Keywords: Transaction Recording Habits, Financial Literacy, Budget Management, Individual Finance.	This study aimed to analyze the impact of transaction recording habits, financial literacy, and budget management on individual finances. This study employed a quantitative approach through a survey of 41 respondents, with 37 samples meeting the criteria. Data were obtained through a Likert-scale questionnaire and processed using IBM SPSS Statistics 25. The data processing revealed that transaction recording habits, financial literacy, and budget management simultaneously had a significant impact on individual financial conditions. Partially, the transaction recording habit variable was the only one that did not show a significant impact.
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INTRODUCTION

The digital age is a big challenge for many individuals in managing their personal finances. Various influencing factors, such as transaction recording habits, financial literacy, and budget management, are three key elements that play a role in improving the quality of personal financial management. A 2022 survey conducted by the Financial Services Authority (OJK) showed that financial literacy in Indonesia remains relatively low, at 49.68%. This illustrates the number of individuals struggling to manage their income. As a result, many people are trapped in consumer debt, lack clear financial planning, and have difficulty optimizing their financial potential. Therefore, increasing understanding of transaction recording habits, financial literacy, and the ability to manage budgets is very important to solve this problem.

According to Agustin's (2023) research, transactions result in changes in an individual's assets due to the activities undertaken, either in the form of increases or decreases. Recording, the third step in the clerical process, is typically carried out by several people within a department to ensure consistent handling of recurring transactions within a company (Lina Rosiana, 2020). The habit of recording transactions refers to the routine activity of recording every expense and income with the aim of monitoring and controlling cash flow and obtaining a clearer picture of the financial condition of both individuals and organizations. The importance of the transaction recording stage is that it allows individuals to evaluate spending habits and plan their finances more effectively.

Financial literacy refers to the understanding and skills needed to manage money effectively. This includes knowledge of how to manage income, manage expenses, plan for the financial future, and understand available financial instruments such as savings, investments, insurance, and loans. Safitri & Wahyudi (2022) define financial literacy as a combination of skills, understanding, and beliefs that influence how individuals behave and act in making choices and managing their finances to achieve well-being. Good financial literacy is useful for managing and maintaining financial stability.

In effective budget management, every expenditure and receipt must be carefully recorded and prioritized according to pressing needs to prevent waste. The Big Indonesian Dictionary (KBBI) defines management as the act, method, or process of managing. A budget, on the other hand, is systematically compiled in numerical form and expressed in monetary units, reflecting a company's plans for a specific timeframe planned for the future (M. Fuad et al., 2020). Budget management is the activity of managing the use of personal or corporate funds over a period of time. The goal is to utilize available funds effectively and efficiently, in line with predetermined planned goals.

Theory of the Influence of Transaction Recording Habits on Individual Finances

Individuals can be more aware of their financial flow, reduce waste, and make more rational financial decisions by recording transactions. Recording transactions not only helps in controlling expenses but also broadens the perspective on financial conditions, which opens up opportunities for individuals to make more informed choices and achieve their financial goals. With this habit, a person can increase discipline in managing money, avoid waste, and minimize long-term financial risks, Richard Thaler (2020).

Theory of the Influence of Financial Literacy on Individual Finances

Danes & Haberman (2020) stated that financial literacy is consciously or unconsciously applied in daily activities. With financial literacy, individuals are able to obtain, understand, and evaluate information before making decisions, considering potential consequences. High financial literacy supports increasingly optimal financial decisions, such as setting aside funds for retirement and managing debt effectively.

Theory of the Influence of Budget Management on Individual Finances

Budget management is the process by which individuals meet their living needs by managing their financial resources in an organized and systematic manner. The actions and decisions individuals make in the process of organizing, managing, and using resources are at the heart of financial management. According to research by Angelista et al. (2024), financial management is essential for individuals and families, as is the case for workers. With good financial management, finances will improve, needs will be met, and life will become more independent, happy, and prosperous.

Conceptual Framework

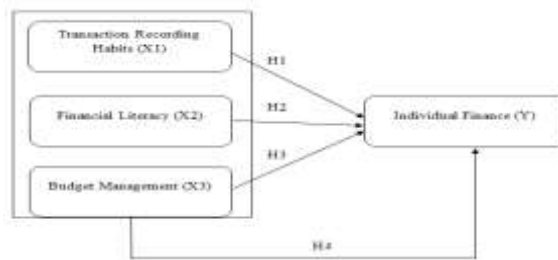


Figure 1.1 Conceptual Framework

Research Hypothesis

- H1: The habit of recording transactions has an impact on individual finances.
- H2: Financial Literacy has an impact on Individual Finances
- H3: Budget Management has an impact on Individual Finances
- H4: Transaction Recording Habits, Financial Literacy and Budget Management Influence Individual Finances

METHODS

Research Methods/Types

In obtaining data, a quantitative approach was chosen because this method is applied through research on a specific population or sample. The data obtained will then be analyzed quantitatively or statistically to determine whether the formulation has been proven or not (Sugiyono, 2020:16).

Descriptive research was used in this study to collect data to test hypotheses and answer research questions related to the actual conditions of the subjects studied. This method aims to provide a factual picture of the condition of a group of individuals, an object, a situation, a thought pattern, or an ongoing event, accompanied by appropriate interpretation (Pakpahan et al., 2021).

Place and Time of Research

This research focuses on the city of Medan as the research location, in February 2025 as the research time.

Population and Sample

According to Sugiyono (2020), a population is a collection of objects or individuals with specific characteristics and the focus of research activities. The population is determined by the researcher as a basis for formulating research results. This study focuses on MSMEs domiciled in Medan City.

A sample is a portion of a population selected because it can represent specific characteristics of the entire population being studied. To meet the needs and objectives of the study, a purposive sampling technique was used, where selection is based on specific considerations and criteria (Sugiyono, 2020).

Table 2.1 Criteria for determining samples

No	Criteria	Amount
1	Individuals who are willing to complete the research questionnaire voluntarily.	41

No	Criteria	Amount
2	Individuals who are MSME actors in the city of Medan	(0)
3	Individuals whose businesses are still active.	(0)
4	Individuals who have been MSME actors for at least one year.	(4)
	Number of individuals who meet the criteria	37

Source: Processed data, 2025

Based on the predetermined sample selection criteria, 37 respondents were successfully selected as samples in this research.

Data collection technique

The data source for this research uses primary data. Sujarweni (2022:89) argues that primary data is collected directly from the source, namely the respondents or informants, through questionnaires, interviews, or panel discussions.

To obtain data, the survey was conducted by distributing questionnaires. According to Sugiyono (2020), questionnaires are used as a data collection tool by providing respondents with written questions or statements. This tool plays a crucial role in the success of the research.

Operational Definition

As defined by Sugiyono (2020), research variables reflect the attributes, characteristics, or values of individuals, objects, or activities that vary and are the focus of analysis and drawing conclusions by researchers.

Table 2.2 Operational Definitions

Variables	Understanding	Indicator	Scale
Transaction Recording Habits	According to Khadijah & Purba (2021), transaction recording is the activity of recording financial transactions systematically and chronologically as a marker that a transaction has occurred.	1. Recording Frequency 2. Consistency of Recording 3. Completeness of Recording	Likert
Financial Literacy	According to Susetyo & Firmansyah (2023), financial literacy can be defined as an individual's capacity to understand and use information to implement financial decisions wisely.	1. Understanding Basic Financial Concepts 2. Ability to Manage Personal Finances 3. Understanding of Financial Products	Likert
Budget Management	According to Pradila et al. (2024), budget management is the process of planning and controlling income and expenditure in order to achieve organizational goals in a structured, transparent, and accountable	1. Budget Planning 2. Expenditure Control 3. Budget	Likert

Variables	Understanding	Indicator	Scale
Individual Finance	manner. According to Thaha (2021), individual finance is a personal financial management activity that includes managing income, expenses, savings, protection, and investment to achieve financial success.	Monitoring and Evaluation 1. Financial Stability 2. Financial Satisfaction 3. Preparedness for Financial Emergencies	Likert

Source: Processed data, 2025

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to test the extent to which several independent variables influence the dependent variable (Ghozali, 2021:08). When testing more than one independent variable's influence on a dependent variable, multiple linear regression is appropriate. This analysis aims to determine the influence of the following independent variables: Transaction Recording Habits, Financial Literacy, and Budget Management on the dependent variable, namely Individual Finances.

Analysis of the Coefficient of Determination

The coefficient of determination is analyzed to assess the extent to which the independent variable is able to provide an explanation of the dependent variable (Ghozali, 2021:147). The coefficient of determination has values of 0 and 1. A high coefficient of determination (approaching 1) indicates that the independent variable is able to explain almost completely the dependent variable. In contrast, a low coefficient of determination value (close to 0) indicates that the independent variable is only able to explain a small part of the dependent variable.

Normality Test

The normality test was analyzed to assess whether the distribution of residuals in the regression model was distributed according to the normal distribution of Ghozali (2021:196). The regression model is said to be good if the residuals are distributed normally. Statistical test results tend to decrease if the data distribution in a variable deviates from normal. Using the One Sample Kolmogorov-Smirnov test, data distribution is considered normal when the resulting significance value exceeds 0.05 . Conversely, data distribution is considered abnormal when the resulting significance value does not exceed 0.05 .

Multicollinearity Test

The multicollinearity test was analyzed to test whether there was a correlation between the independent variables in the Ghozali (2021: 157) regression model. The test was conducted to avoid multicollinearity problems that could affect the accuracy level of the model. The decision-making criteria in multicollinearity testing can be seen through the Variance Inflation Factor (VIF) and Tolerance values. If the VIF value does not exceed 10 and the Tolerance value exceeds 0.10 , the conclusion is that there are no symptoms of

multicollinearity in the regression model. On the other hand, if the VIF value exceeds 10 and the Tolerance value does not exceed 0.10, the conclusion is that there are symptoms of multicollinearity in the regression model.

Heteroscedasticity Test

The heteroscedasticity test was conducted to test whether there was inhomogeneity of residual variance between observations in the Ghozali (2021:178) regression model. Ideally, a regression model does not contain heteroscedasticity, which is a condition where the variance between observations is different. The presence of heteroscedasticity symptoms can be seen using the scatterplot approach. If the points on the scatterplot are spread above or below the zero line without a particular pattern, and randomly, then the model is said to be free from heteroscedasticity symptoms.

T-Statistic Test (Partial)

The t-statistic test was conducted to obtain data related to how big the role of each independent variable is in individually influencing the dependent variable (Ghozali, 2021:148). The t-test, also known as the partial test, is used to assess the explanatory contribution of the dependent variable separately for each independent variable. If the significance value does not exceed 0.05, the alternative hypothesis (HA) is accepted and the null hypothesis (H0) is rejected. This condition indicates a significant influence of the independent variable on the dependent variable. Conversely, if the significance value exceeds 0.05, H0 is accepted and HA is rejected, indicating no significant influence of the independent variable on the dependent variable.

F Statistical Test (Simultaneous)

The F test was conducted to test the feasibility of the regression model equation in explaining the relationship between dependent variables as a whole (Ghozali, 2021:148). This test aims to determine whether there is a significant influence on the dependent variable from the independent variables simultaneously. If the significance value does not exceed 0.05, the conclusion that a significant simultaneous influence of the independent variables on the dependent variable has been identified. Conversely, if the significance value exceeds 0.05, the conclusion that no significant simultaneous influence of the independent variables on the dependent variable has been identified.

RESULTS AND DISCUSSION

Descriptive Statistics

A total of 37 respondents were involved in this study as a sample (N) obtained by completing a questionnaire. The sample size was determined by referring to statistical tables and certain criteria to ensure that the collected data accurately represented the population. The sample size was determined based on the statistical table presented below:

Table 3.1 Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
KEBIASAAN MENCATAT TRANSAKSI	37	30,00	75,00	571,622	1,131,988
LITERASI KEUANGAN	37	42,00	75,00	590,270	781,909
PENGELOLAAN ANGGARAN	37	38,00	75,00	573,784	868,380
KEUANGAN INDIVIDU	37	30,00	75,00	535,135	1,055,573
Valid N (listwise)	37				

Source: Processed data, 2025

Based on Table 3.1 , it can be explained as follows:

1. The variable of Transaction Recording Habits with the minimum and maximum values obtained were 30 and 75 respectively, with a recorded mean of 571.622, and a standard deviation of 1,131.988.
2. The Financial Literacy variable with the minimum and maximum values obtained were 42 and 75, respectively, with a recorded mean of 590.270, and a standard deviation value of 781.909.
3. The Budget Management variable with the minimum and maximum values obtained were 38 and 75 respectively, with a recorded mean of 573.784, and a standard deviation value of 868.380.
4. The individual financial variable with the minimum and maximum values obtained were 30 and 75, respectively, with a recorded mean of 535.135, and a standard deviation value of 1,055.573.

Normality Test

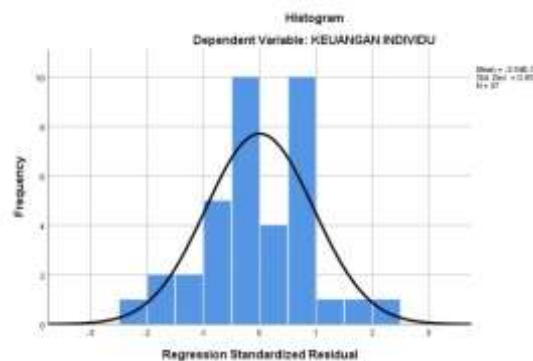


Figure 3.1 Histogram

The graph shows a symmetrical curve resembling the letter "U," indicating that the data distribution is normal. This condition is characterized by a graph pattern that is neither skewed to the left nor to the right.

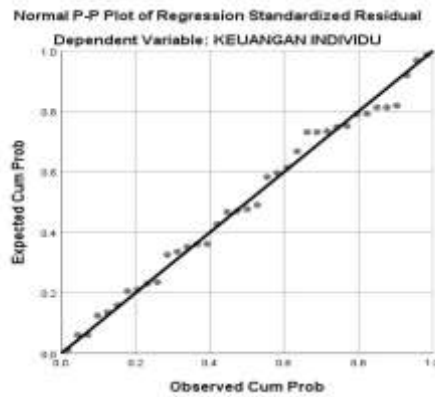


Figure 3.2 P-Plot

Figure 3.2 shows that all points are spread along the diagonal line, so this indicates that the data distribution is normal.

Table 3.2 Kolmogorov Mirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		37
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	731,653,956
Most Extreme Differences	Absolute	0,091
	Positive	0,090
	Negative	-0,091
Test Statistic		0,091
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Processed data, 2025

The results of the normality test using the Kolmogorov-Smirnov statistic are shown in Table 3.2, showing that all three variables exhibit a normal distribution. This finding is indicated by a significance level of 0.200, which exceeds 0.05. The met assumption of normality indicates that the model is suitable for further analysis.

Multicollinearity Test

Table 3.3 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1 KEBIASAAN MENCATAT TRANSAKSI	0,792	1,263
LITERASI KEUANGAN	0,417	2,401
PENGELOLAAN ANGGARAN	0,447	2,238

a. Dependent Variable: KEUANGAN INOMDU

Source: Processed data, 2025

Based on Table 3.3, there are no symptoms of multicollinearity among the independent variables, as can be seen from the tolerance values for the variables

Transaction Recording Habits, Financial Literacy, and Budget Management, which exceed 0.10, and are also reinforced by the VIF value which does not exceed 10.

Heteroscedasticity Test

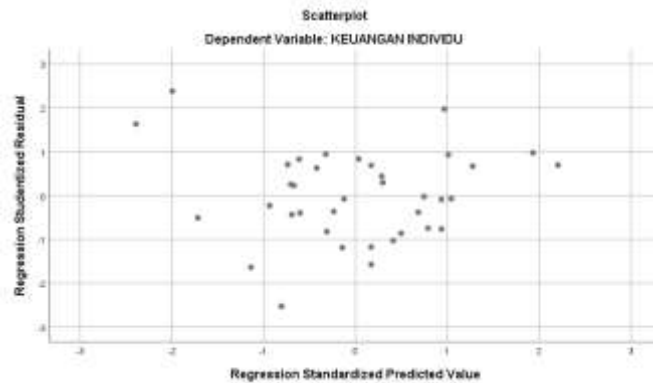


Figure 3.3 Heteroscedasticity Test

The points seen in Figure 3.3 are randomly distributed and not clustered at a single point. Therefore, it can be concluded that no heteroscedasticity symptoms were found.

Research Data Analysis

Multiple Linear Regression Analysis

Table 3.4 Multiple Linear Regression

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1,213	10,127		0,120	0,905
	KEBIASAAN MENCATAT TRANSAKSI	-0,195	0,126	-0,210	-1,545	0,132
	LITERASI KEUANGAN	0,605	0,252	0,448	2,398	0,022
	PENGELOLAAN ANGGARAN	0,484	0,219	0,398	2,204	0,035

a. Dependent Variable: KEUANGAN INDIVIDU

Source: Processed data, 2025

According to the table shown, it can be developed with a regression formula as below:
 Individual Finance = 1.213 - 0.195 Transaction Recording Habits + 0.605 Financial Literacy + 0.484 Budget Management

The results of this equation show the interpretation results, namely:

1. The constant value (α) of 1.213 shows that if the value of the variables Habit of Recording Transactions, Financial Literacy, and Budget Management is zero, then the value of Individual Finance is estimated at 1.213%.
2. The Transaction Recording Habit Coefficient with a value of -0.195 indicates that every one unit increase in the transaction recording habit actually results in a decrease in Individual Finances of 0.195%.
3. The Financial Literacy Coefficient of 0.605 indicates that every one unit increase in financial literacy is estimated to increase Individual Finances by 0.605%.

4. The Budget Management Coefficient of 0.484 means that every one unit increase in budget management is estimated to provide an increase in Individual Finance of 0.484%.

Coefficient of Determination (R²)

Table 3.5 Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721 ^a	0,520	0,476	764,188
a. Predictors: (Constant), KEBIASAAN MENCATAT TRANSAKSI, LITERASI KEUANGAN, PENGELOLAAN ANGGARAN,				
b. Dependent Variable: KEUANGAN INDIVIDU				

Source: Processed data, 2025

The test results listed in Table 3.5 show that the Adjusted R Square coefficient of determination was 0.476, indicating that the variables of Transaction Recording Habits, Financial Literacy, and Budget Management were able to explain 47.6% of the Individual Finance variable. The remaining 52.4% came from other factors in this model that were not examined.

Hypothesis Testing

F Statistical Test (Simultaneous)

Table 3.6 Simultaneous Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,084,100	3	694,700	11,896	.000 ^b
	Residual	1,927,143	33	58,398		
	Total	4,011,243	36			
a. Dependent Variable: KEUANGAN INDIVIDU						
b. Predictors: (Constant), KEBIASAAN MENCATAT TRANSAKSI, LITERASI KEUANGAN, PENGELOLAAN ANGGARAN						

Source: Processed data, 2025

The test yielded a significance level of 0.000, which does not exceed the 0.05 level. Therefore, it can be concluded that overall, the variables Transaction Recording Habits, Financial Literacy, and Budget Management have a significant influence on Individual Finances.

T-Statistic Test (Partial)

Table 3.7 Partial Test

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1,213	10,127		0,120	0,905
	KEBIASAAN MENCATAT TRANSAKSI	-0,195	0,126	-0,210	-1,545	0,132
	LITERASI KEUANGAN	0,605	0,252	0,448	2,398	0,022
	PENGELOLAAN ANGGARAN	0,484	0,219	0,398	2,204	0,035

a. Dependent Variable: KEUANGAN INDIVIDU

Table 3.7 shows the results:

1. The significance value of the Transaction Recording Habits variable was recorded at 0.132, exceeding 0.05. There was no indication of any influence of the Transaction Recording Habits variable on Individual Finances.
2. The significance value of the Financial Literacy variable was recorded at 0.022, which does not exceed 0.05. This indicates a significant influence of the Financial Literacy variable on Individual Finances.
3. The significance value of the Budget Management variable was recorded at 0.035, which does not exceed 0.05. This indicates a significant influence of the Budget Management variable on Individual Finances.

Discussion

1. The analysis results indicate no significant effect of transaction recording habits on individual finances. There is a discrepancy between the results of this study and previous research conducted by Dewi et al. (2023), which found a significant effect.
2. The analysis results indicate that financial literacy significantly impacts individual finances. This study's findings align with those of Santiara & Sinarwati (2023), which found a significant impact.
3. The analysis results indicate that budget management has a significant impact on individual finances. This study's findings align with those of Artha & Wibowo (2023), which found a significant impact.

CONCLUSION

Based on the results of the analysis and discussion that have been carried out for the research "The Influence of Transaction Recording Habits, Financial Literacy and Budget Management on Individual Finances" it can be concluded: The habit of recording transactions does not affect individual finances. Financial Literacy Influences Individual Finances. Budget Management Affects Individual Finances. Transaction Recording Habits, Financial Literacy and Budget Management Influence Individual Finances

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