Financial literacy: Social environment, self-control, and Tamansiswa *"Tri-Nga"* teachings on student financial behavior

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Abstract

This research aims to determine the influence of the social environment, self-control, and Tamansiswa *"Tri-Nga"* teachings on students' financial behavior with financial literacy as a moderating variable. This type of research is quantitative using a questionnaire as an instrument for collecting data. The population of this research is Accounting Students at Universities in Yogyakarta in 2019-2023. The total sample was 100 students using convenience sampling. The data analysis used was multiple linear regression tests and MRA. The results of the research prove that there is a positive and significant influence of the social environment on student financial behavior. Self-control has a positive and significant effect on students' financial behavior. Tamansiswa's teachings *"Tri-Nga"* have a positive and significant effect on students' financial behavior. The MRA test output shows that financial literacy can strengthen the influence of the social environment and the Tamansiswa *"Tri-Nga"* teachings on students' financial behavior. However, financial literacy cannot strengthen the influence of self-control on students' financial behavior.

Keywords: Social Environment, Self Control, Tamansiswa's Teachings *"Tri-Nga"*; Student Behavioral Finance; Financial Literacy

INTRODUCTION

In this era, the advancement of information technology is so rapid and provides changes to society, one of which is the higher standard of living. Financial management is a benchmark in financial use behavior, because the financial difficulties experienced by individuals are not only due to low income, but also due to poor financial management (Pahrudin et al., 2018). Therefore, today's young people, especially students who are not equipped with financial knowledge, will have difficulty managing their finances, so what happens is that there are more and more uncontrolled expenses which in the end can harm (Rosa & Listiadi, 2020).

Financial behavior is the habits and behavior of a person when managing their personal finances (Suryanto, 2017). Consumptive student financial behavior causes irresponsible student financial attitudes, lack of financial activity, investment, depositing, budgeting, and emergency fund planning for the future (Ahmad, 2019). Prawirasasra & Dialysa (2015) state that financial behavior plays a role when someone makes an investment decision, where the results of the study found that a person's psychological aspects affect the investment decisions he makes. Based on the factors that influence student financial behavior, it can be seen that the first factor is the social environment

The social environment is a place where individuals interact and do things together with each other and the environment (Abdurrahman & Oktapiani, 2019). According to Sadulloh (2020) the social environment is a form of relationship between attitudes or behavior between humans, and the relationship between humans and the humans around them. The environment will form a social system that plays a major role in shaping a person's personality, then interactions occur between people or society and their environment.

The second factor that is thought to influence financial behavior is self-control. Self-control is an activity that aims to encourage students to save money by restraining purchases that are only for pleasure

(Herlindawati et al., 2015). Therefore, students are required to be effective and efficient in using their money (Muchamad Aliffarizani, 2015). Lack of self-control in spending income is one of the reasons most individuals spend all their income without thinking about long-term finances (Herlindawati et al., 2015).

The third factor that is thought to be able to influence students' personal financial management to be better is the implementation of the Tamansiswa teaching, namely *"Tri-Nga"*, which consists of three activities, namely *ngerti* (understanding), *ngerasa* (feeling), and *nglakoni* (doing) (Rahmawati et al., 2020). First, *ngerti* (understand), in this case, students understand that to meet their needs until a certain period, they only have income from pocket money given by parents or from scholarships. Therefore, they are fully responsible for the income they have (Jannah & Munir, 2021). Second, *ngrasa* (feeling), meaning that students must be able to feel within themselves that when they use their money unwisely, prioritizing wants and ignoring the priority of needs, what happens later is that students will experience financial difficulties. Third, *nglakoni* (doing), meaning that when students already understand the origin of their income only from parents or scholarships, they will understand the negative impact when they are not wise in terms of spending.

Students' financial behavior will be better if students understand and apply financial literacy in managing their personal finances. Good financial behavior should reflect responsible financial behavior so that all finances, both individual and family, and society can be managed appropriately (Rumini et al., 2019). Especially in the current era of globalization, all needs can be quickly and easily reached. Based on data from the Indonesia Millennial Report put forward by OJK in 2019, it shows that 51% of millennial money is spent on consumptive purposes. As for savings funds, it shows as much as 51% and the last only 2% is used for investment. Financial literacy is the whole process of how individuals can manage their finances by using their knowledge of finance itself (Kumar et al., 2017). With the existence of financial literacy, individuals have a mindset in making decisions, managing, and utilizing their financial resources appropriately in order to achieve the expected goals (Pradinaningsih & Wafiroh, 2022). In this study, financial literacy is used as a moderating variable that is thought to strengthen the influence of the social environment, self-control, and Tamansiswa *"Tri-Nga"* teachings on student financial behavior.

LITERATUR REVIEW AND HYPOTHESIS DEVELOPMENT

Literature Review

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA) compiled by Ajzen and Fishben in 1960. Theory of Planned Behavior (TPB) explains that the behavior carried out by individuals arises because of the intention of the individual to behave (Imawati, 2020). There are several things or reasons that vary in human behavior according to Wahyuningsih (2019) individual behavior is influenced by intentions towards behavior. Theory of Planned Behavior (TPB) with the perceived behavior control factor, which means the perceived ease or difficulty of performing the behavior and is assumed to reflect past experience as an anticipation of obstacles and obstacles (Ajzen, 1991). Theory of Planned Behavior (TPB) also explains that in addition to subjective norms, an individual must consider how behavioral control can be perceived by an individual in order to take or not take action or behavior (Irmawati, 2022). Based on the description above, the Theory of Planned Behavior (TPB) by Ajzen (2013) is used as a grand theory or theoretical approach to explain the variables in this study.

Student Financial Behavior

Financial behavior is the habits and behavior of a person when managing their personal finances (Suryanto, 2017). Personal financial behavior is a very important factor to be able to help a decision related to personal finance and improve welfare for the person himself. In managing finances, each individual has their own way, some manage by saving more than buying and some are the opposite. Consumptive student financial behavior causes irresponsible student financial attitudes, lack of financial activity, investment, depositing, budgeting, and emergency fund planning for the future (Ahmad, 2019).

Social Environment

The social environment is a place where individuals interact and do things together with each other and the environment (Abdurrahman & Oktapiani, 2019). The social environment is one of the factors that can influence a person or group to take an action and changes in the behavior of each individual (Sobaya et al., 2014). One of the social environments is the campus environment. The campus environment is an environment where a student undergoes the learning process and undergoes (Naibaho et al., 2019).

Self-Control

Self-control is a person's ability to identify and regulate emotions as well as desires, which is influenced by willpower, self-discipline, and the ability to delay satisfaction (Mahmudah & Asytuti, 2021). Ghufron (2023) says that self-control is an individual skill in sensitivity to reading the situation of self and the environment. Self-control in financial management is an activity that invites a person to make savings and reduce unplanned purchases that arise because of a strong urge from within to buy (Wahidah, 2018).

Tamansiswa *"Tri-Nga"* Teaching

Tri-Nga is one of the Tamansiswa teachings that consists of three activities: *ngerti* (understanding), *ngrasa* (feeling), and *nglakoni* (doing) (Wiryopranoto et al., 2017). The first *Tri-Nga* is *ngerti* (understanding) which reminds us that all teachings, ideals or everything is in the form of understanding, awareness and seriousness. Learners must first be able to understand about a problem that will be studied. *Ngrasa* (feel), because knowing and understanding is not enough if you do not feel or realize. *Nglakoni* (doing), knowing and then feeling is also not enough if it is not done or done (Rahmawati et al., 2020).

Financial Literacy

Financial literacy is the whole process of how individuals can manage their finances by using their knowledge of finance itself (Kumar et al., 2017). Financial literacy is the ability to understand financial conditions and financial concepts to change that knowledge appropriately into behavior (Pulungan & Febriaty, 2018). According to Tribuana (2020) in her research, it is stated that financial literacy is the ability of an individual to manage or manage their own finances so that financial difficulties do not occur in their lives.

Hypotesis Development

The Influence of Social Environment on Student Financial Behavior

The social environment is a place where individuals interact and do things together with each other and the environment (Abdurrahman & Oktapiani, 2019). Similar research was conducted by Nabila Aprinthasari & Widiyanto (2020) on the influence of the Social Environment on the Financial Behavior of Faculty of Economics Students. This study found that there is a positive and significant influence of the social environment on the financial behavior of students of the Faculty of Economics, State University of Semarang Class of 2015. The theory used to measure the relationship between environmental variables related to social environmental variables on student financial behavior in this study uses Theory of Planned Behavior (TPB) with the perceived behavior control factor which means as the ease or difficulty of perception to perform behavior and is assumed to reflect past experience as an anticipation of obstacles and obstacles (Ajzen, 1991). This is also supported by research conducted by Abdurrahman & Oktapiani (2019) and Nabila Aprinthasari & Widiyanto (2020) which states that the social environment has a significant effect on student financial behavior. In contrast to research conducted by Albertus et al. (2020) which states that the campus social environment has no effect on student pocket money management behavior. Based on this description, the first hypothesis of this study is that the social environment has a positive effect on student financial behavior.
H1: Social environment has a significant positive effect on financial behavior

The Effect of Self-Control on Student Financial Behavior

Financial well-being is a goal that can be met through self-control, because individuals will always manage their finances to be able to estimate their expenses in order to achieve predetermined goals (Idris et al., 2021). Self-control is very important in controlling students' financial behavior in managing finances so that it runs well (Wardani et al., 2020). In line with Herlindawati's research Herlindawati (2015), it is said that self-control can improve student financial management, if student self-control is good, their personal financial management will be better too. Theory of Planned Behavior (TPB) reveals that background factors, namely personal, can influence individual attitudes and behavior towards something. The behavior referred to in this study is the behavior of purchasing excessive goods and services which can lead to consumptive behavior. Similar research was also conducted by Rosa & Listiadi (2020) that self-control has a positive effect on financial behavior. Based on this description, the second hypothesis of this study is that self-control has a positive effect on student financial behavior.

H2: Self-control has a positive effect on financial behavior

The Effect of Tamansiswaan *"Tri-Nga"* Teachings on Student Financial Behavior

The Tamansiswaan *"Tri-Nga"* teaching is an educational concept taught by Ki Hajar Dewantara since ancient times, which consists of *ngerti* (understanding), *ngrasa* (feeling), and *nglakoni* (doing) (Nadziroh, 2017). The relationship between *ngerti* (understand) and financial behavior is that students know to make good financial behavior, so the attitude they must have is to seek knowledge on how to achieve that goal. The relationship between *ngrasa* (feeling) and financial behavior is when students feel directly the difficulty when they are in a phase of financial difficulty, then they will try to avoid it by seeking knowledge to be able to manage finances wisely. The relationship between *nglakoni* (implementing) and financial behavior is when students already understand that the good impact felt when managing finances wisely and also feel the impact experienced when financial difficulties, then what will be done next is to implement the knowledge and experience that has been experienced to achieve the goals that have been set, in this case managing finances properly. That is, the purpose of learning is basically to increase students' knowledge of what they learn, hone their senses to improve their understanding of what they know, and to improve their ability to carry out what they learn in accordance with the Theory of Reasoned Action (TRA) theory put forward by Ajzen (1985) a social theory that estimates human behavior, the result of considerations influenced by behavioral control, norms, and attitudes are the main reasons for decision-making behavior.

Similar research was also conducted by Nufus & Irnawati (2020) in Prastyatini (2023) with the results of the study showing that the implementation of the Tamansiswa teaching *"Tri-Nga"* is quite good with evidence of the growth of students' enthusiasm and learning achievement. This means that the better the application of noble morals and the teachings of Tamansiswa *"Tri-Nga"* in a person, the higher the achievement and desire and is supported by the research of Indarti (2019) and Putri (2019) so that it can be said that *Tri-Nga* has a significant influence on financial behavior. Based on this explanation, the third hypothesis of this study is that the Tamansiswa Teaching *"Tri-Nga"* has a positive effect on student financial behavior.

H3: Tamansiswa's teaching *"Tri-Nga"* has a positive effect on financial behavior

The Effect of Social Environment on Student Financial Behavior with Financial Literacy as a Moderating Variable

The social environment is a form of relationship between attitudes or behavior between humans, and the relationship between humans and the humans around them (Sadulloh, 2020). The environment cannot be separated from individuals in everyday life, because there is a mutual interaction or reciprocal relationship between humans and the environment. Students live in a diverse and complex social environment, so their needs will increase. In research Murni (2017) states that financial literacy has no effect on financial behavior. In the Theory of Planned Behavior, the concept of perceived behavioral control states that information factors, namely knowledge, can control the intentions and behaviors they believe in. Financial literacy knowledge is inseparable from peer factors. The factors that cause consumptive behavior are motivation, personality, self-concept, information processing and perception, learning process, knowledge, attitudes, religion, culture, demographic characteristics, social and economic, family, reference group, environment and consumer situation, and technology.

The results of research conducted by Nasihah & Listiadi (2022) state that financial accounting learning has a significant effect on financial management behavior. In the research expressed Herawati (2015) revealed that learning in college has no effect on student financial behavior. Meanwhile, research by Shalahuddinta & Susanti (2014) states that the influence of family financial education is positive and significant on financial behavior. Based on this explanation, the fourth hypothesis of this study is that financial literacy can strengthen the influence of the Social Environment on student financial behavior.

H4: Financial literacy can strengthen the influence of the Social Environment on student financial behavior

The Effect of Self-Control on Student Financial Behavior with Financial Literacy as a Moderating Variable

Self-control is the ability to structure, guide, regulate, and direct forms of behavior that lead to positive consequences (Gufron & Rahmadhani, 2023). Self-control must also be accompanied by financial literacy which can provide knowledge and information on everything related to money matters. If there is no self-control in students who always follow their desires, it will result in various problems, one of which is financial, meaning that their financial behavior is bad. In the Theory of Planned Behavior put forward by Ajzen (2005), namely the belief from within the individual is that the behavior being carried out (control belief) can be obtained from various things, the first is doing the same behavior before or the experience gained from seeing other people, for example friends, close family in carrying out this behavior so that he has the confidence that he will also be able to carry it out.

This is also in line with the opinion of Stomback dkk, (2017) in research Mengga et al. (2023), someone with good self-control is more likely to regularly save money from their income, which means they are better prepared to manage unexpected expenses and are more likely to have enough money for the future. Therefore, financial literacy will strengthen the influence of self-control on student financial behavior. Based on this explanation, the fifth hypothesis of this study is that financial literacy can strengthen the influence of self-control on student financial behavior.

H5: Financial literacy can strengthen self-control on student financial behavior

The Effect of Tamansiswa *"Tri-Nga"* Teachings on Student Financial Behavior with Financial Literacy as a Moderating Variable

Tri-Nga is a teaching concept initiated by the Father of Education, Ki Hajar Dewantara. The Tamansiswa teaching *"Tri-Nga"* is an educational concept consisting of *ngerti, ngrasa, nglakoni* (Nadziroh, 2017). The concept of education taught by Ki Hajar Dewantara since ancient times knew that everything needed understanding, awareness, and seriousness, therefore in this *Tri-Nga* teaching reminds of all the teachings of life. This educational model is intended so that children are not only educated intellectually *ngerti* (cognitive), Ki Hadjar Dewantara's term 'understand', but there must be a balance with *ngroso* (affective) and *nglakoni* (psychomotor) in line with the Theory of Reasoned Action (TRA) proposed by Ajzen (1985) a social theory that estimates human behavior, the result of considerations influenced by behavioral control, norms, and attitudes are the main reasons for decision-making behavior.

Muchamad Aliffarizani (2015) states that financial knowledge has a positive effect on student financial behavior. Therefore, if the Tamansiswa *"Tri-Nga"* teaching is high, it will strengthen the influence of financial literacy on student financial behavior. Based on this explanation, the sixth hypothesis of this study is that financial literacy can strengthen the influence of Tamansiswa *"Tri-Nga"* teachings on student financial behavior.

H6: Financial literacy can strengthen the influence of tamansiswa *"Tri-Nga"* teachings on student financial behavior

METHODS

This research is classified as quantitative research. The population in this study is based on accounting students at universities in Yogyakarta. Sampling as many as 100 respondents. The sampling technique in this study was convenience sampling. The convenience sampling technique is a sampling technique that is freely chosen without any criteria and opportunities. This study uses multiple linear aggression and MRA methods.

This research is classified as quantitative research. This study uses three independent variables, namely the social environment (X_1), self-control (X_2), and the Tamansiswa Teaching *"Tri-Nga"* (X_3), as well as one dependent variable, namely student financial behavior (Y), and one moderating variable, namely financial literacy. The purpose of this research is hypothesis testing, which is research that explains the phenomena that occur in the form of relationships between variables to find the influence between independent variables, namely the social environment (X_1), self-control (X_2), and Tamansiswa Teachings *"Tri-Nga"* (X_3) on the dependent variable, namely student financial behavior with financial literacy as a moderating variable.

The population in this study were accounting students at the University in Yogyakarta class of 2019-2023. While the sampling technique in this study uses convenience sampling, namely sampling techniques that are chosen freely without any criteria and opportunities. So that the sample obtained was 100 respondents.

The data collection methods used in this research are survey and questionnaire methods. The survey method is a method of collecting primary data for research purposes, information or data collected through questionnaires that are mostly based on individual or group experiences regarding certain phenomena. While questionnaires or questionnaires are used to collect primary data on social environment variables, self-control, and Tamansiswa *"Tri-Nga"* Teachings, student financial behavior, financial literacy. The data analysis technique used is multiple linear regression analysis and MRA (Moderated regression analysis) using SPSS.

RESULTS AND DISCUSSIONS

Data Quality Test

Validity Test

The validity test is used to measure whether a questionnaire is valid or not. The results of the test on the respondents' answers were processed using IBM SPSS version 20. With the use of a significant 5% (df) = 2, in this case n is the number of samples. If the calculated r number is greater than r table and the value is positive, the question or indicator will be declared valid (Siswanto et al., 2022). Based on the results of the validity test of this study, there are 49 question items and all are declared valid because the calculated r value of each item is higher than the r table with a significant value of <0.05, the question items that have valid results are used as data in the study.

Reliability Test

The reliability test in this study was carried out using the Cronbach's Alpa statistical test. A questionnaire can be duplicated or reliable if the respondent's answer is consistent over time (Ono, 2020). A variable is said to be reliable if the Cronbach,s Alpha value is> 0.60 (Ono, 2020). Based on the results of the *IBM* SPSS version 20 test, it can be concluded that the questionnaire in this study was declared reliable. This is evidenced by the Cronbach,s Alpha value which is greater than 0.60.

Data Analysis Test

Descriptive Statistical Test

Based on the test results conducted by researchers using descriptive statistical tests are as follows:

Tabel 1. Descriptive Statistical Test

	N	Minimum	Maximum	Mean	Std. Deviation
Lingkungan Sosial	100	9	30	25,68	3,354
Kontrol Diri	100	15	50	42,44	5,758
Ajaran Tamansiswa *"Tri-Nga"*	100	16	45	39,42	4,695
Literasi Keuangan	100	21	60	51,00	6,864
Perilaku Keuangan Mahasiswa	100	21	60	52,04	6,674
Valid N (listwise)	100				

Source: Primary data processed, 2023

Descriptive statistical test in table 1, it can be concluded that the Social Environment variable with 100 respondents has a minimum value of 9 and a maximum value of 30. Has an average value of 25.68 with a standard deviation of 3.354. The Self-Control variable with 100 respondents has a minimum value of 15 and a maximum value of 50. Has an average value of 42.44 with a standard deviation of 5.758. The Tamansiswa *"Tri-Nga"* Teaching Variable with 100 respondents has a minimum value of 16 and a maximum value of 45. Has an average value of 39.42 with a standard deviation of 4.695. The Financial Literacy variable with 100 respondents has a minimum value of 21 and a maximum value of 60. Has an average value of 51.00 with a standard deviation of 6.864. The Student Financial Behavior variable with 100 respondents has a minimum value of 21 and a maximum value of 60. Has an average value of 52.04 with a standard deviation of 6.674.

Classical Assumption Test

Table 2. Classical Assumption Test

	Normalitas		Multikolinearitas		Heteroskedastisitas
Model	Kolmogrov-Semirnov Z	Asymp. Sig. (2-tailed)	Tolerance	VIF	Sig.
	,783	,572			
LS			,410	2,441	,086
KD			,244	4,091	,730
TN			,392	2,548	,279

a.   Dependent Variable: Perilaku Keuangan Mahasiswa
Source: Primary data processed, 2023

The results of the classical assumption test in table 2, show that the data normality test is declared normally distributed. This is indicated by the Kolmogrov-Smirnov value of 0.783 and its significance value of 0.572, which means that the residuals are normally distributed, thus strengthening the normality of the regression model in this study. The multicollinearity test shows that the tolerance value of each independent variable (0.410, 0.244, and 0.392) which means that the three independent variables have a tolerance value greater than 0.10, besides the VIF value of all variables in sequence (2.441, 4.091, and 2.548) which means it is smaller than 10.00. Based on the two values above, it can be concluded that in this study there are no multicollinearity symptoms or free from multicollinearity symptoms. The heteroscedasticity test uses the Glejser method. Based on this test, it is known that the Sig. value of each independent variable effect (Social Environment, Self-Control, and Tamansiswa *"Tri-Nga"* Teaching) obtained a significance value above the value of 0.05, meaning that there are no symptoms of heteroscedasticity.

Hypothesis Test

Multiple Linear Regression Test

Table 3. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,980	3,621		2,756	,007
	LS	,452	,186	,243	2,433	,017
	KD	,418	,109	,386	3,843	,000
	TN	,301	,132	,227	2,280	,025

a.   Dependen Variabel: Perilaku Keuangan Mahasiswa
Source: Primary data processed, 2023

Multiple linear regression analysis in table 3 using IBM SPSS version 20 produces an equation, namely:

$$PK = 9,980 + 0,452LS + 0,418KD + 0,301TN + e$$

So from the multiple linear regression analysis equation it can be explained that the constant value of 9.980 states that the value of the Social Environment, Self-Control, and the Teachings of Tamansiswa *"Tri-Nga"* is zero, it can be said that the value in Student Financial Behavior is 9.980. Social Environment shows a value of 0.452 which means that if the value of Social Environment increases by one unit, the value of Self-Control and the Teachings of Tamansiswa *"Tri-Nga"* is constant, it will increase the value of Student Financial Behavior by 0.452. Self-Control shows a value of 0.418 which means that if the value of Self-Control increases by one unit, the value of the Social Environment and the Tamansiswa *"Tri-Nga"*

Teaching is constant, it will increase the value of Student Financial Behavior by 0.418. *"Tri-Nga"* Tamansiswa Teaching shows a value of 0.301 which means that if the value of *"Tri-Nga"* Tamansiswa Teaching increases by one unit, the value of the Social Environment, and Self-Control is constant, it will increase the value of Student Financial Behavior by 0.301.

Moderated Regression Analysis (MRA)

Table 4. *Moderated Regression Analysis* (MRA) Test Results

Model		Unstandardized Coefficients		Standardized Coefficients			
		B	Std. Error	Beta	t		Sig.
1	(Constant)	33,039	3,991			8,278	,002
	LS	-,584	,265	-,315	-2,202		,263
	KD	-,092	,118	-,085	-,778		,093
	TN	,017	,143	,013	,121		,266
	LS*LK	,018	,005	,845	4,016		,000
	KD*LK	,002	,001	,134	1,135		,259
	TN*LK	,004	,002	,274	2,076		,041

a. Dependen Variabel : Perilaku Keuangan Mahasiswa
Source: Primary data processed, 2023

The MRA equation using IBM SPSS version 20 in table 4 produces an equation, namely:

PK = 33,039 – 0,584LS – 0,092KD + 0,007TN + 0,018LS.LK + 0,002KD.LK + 0,004TN.LK + e

From this equation it can be concluded that the constant value of 33.039 means that if all independent variables are constant, the value of Student Financial Behavior increases by 33.039. The regression coefficient value of Social Environment (X_1) is -0.584, meaning that the value of Student Financial Behavior (Y) will increase by -0.584 assuming other independent variables are constant. The coefficient value of Self-Control (X_2) is -0.092, meaning that the value of Student Financial Behavior (Y) increases by -0.092 assuming other independent variables are constant. The coefficient value of the Tamansiswa *"Tri-Nga"* Teaching (X_3) is 0.007, meaning that the value of Student Financial Behavior (Y) increases by -0.007 assuming other independent variables are constant. The regression coefficient value of Social Environment (X_1) with Financial Literacy (Z) is 0.018, meaning that the value of Student Financial Behavior (Y) can increase by 0.018 assuming other independent variables are constant. The regression coefficient value of Self-Control (X_2) with Financial Literacy (Z) is 0.002, the value of Student Financial Behavior (Y) can increase by 0.002 assuming other independent variables are constant. Finally, the regression coefficient value of the Tamansiswa *"Tri-Nga"* Teaching (X_3) with Financial Literacy (Z) is 0.004, then the value of Student Financial Behavior (Y) will increase by 0.004 assuming other independent variables are constant.

Hypothesis Test Results

The following are the results of hypothesis testing which consists of a partial test (t), a simultaneous test (f), and a test of the coefficient of determination (R^2):

Table 5. Hypotesis Test Results

Model		Standardized Coefficients Beta	t	Sig.
1	(Constant)		2,756	,007
	LS	,243	2,433	,017
	KD	,386	3,843	,000
	TN	,227	2,280	,025
	F	46,202		
	Sig. Uji F	0,000b		
	Adj. R Square	0,578		

a. Dependen Variabel : Perilaku Keuangan Mahasiswa
Source: Primary data processed, 2023

Based on the results of hypothesis testing in table 5, it can be concluded that the Social Environment Variable (LS) obtained tcount 2.433> t table 1.98, standardized coefficient beta 0.243 with a significant level of 0.017 <0.05. So, it can *be* concluded that the Social Environment has a positive effect

on Student Financial Management, supported. The self-control variable (KD) obtained t count 3.843> t table 1.98, standardized coefficient beta 0.386 with a significant level of 0.000 <0.05. So, it can be concluded that Self-Control has a positive effect on Student Financial Management, supported. The Tamansiswa Teaching variable *"Tri-Nga"* (TN) obtained t count 2.280> t table 1.98, standardized coefficient beta 0.227 with a significant level of 0.025 <0.05. So, it can be concluded that the Tamansiswa Teaching *"Tri-Nga"* has a positive effect on Student Financial Management, supported. The F value can be concluded that the independent variables (Social Environment, Self-Control, and Tamansiswa *"Tri-Nga"* Teachings) can explain the Student Financial Management variable has a significance value of 0.000 < 0.05. So it can be concluded that the Social Environment, Self-Control, and the Teachings of Tamansiswa *"Tri-Nga"* are simultaneously or simultaneously able to influence Student Financial Behavior. The adjusted R square value is 0.578. These results concluded that the influence of independent variables (Social Environment, Self-Control, and Tamansiswa *"Tri-Nga"* Teachings) could explain the Student Financial Behavior variable by 0.578 or 57.8%, while the remaining 42.2% was explained by other variables outside this study.

CONCLUSIONS

This study aims to determine the effect of Social Environment, Self-Control, and Tamansiswa *"Tri-Nga"* Teachings on student financial behavior with financial literacy as a moderating variable. Respondents in this study amounted to 100 accounting students at universities in Yogyakarta in the 2019-2023 batch year. Hypothesis testing with IBM SPSS version 20.

The results of hypothesis testing obtained show several things, namely, the social environment, self-control, and the Tamansiswa *"Tri-Nga"* teachings have a positive effect on student financial behavior. Financial literacy can strengthen the influence of the social environment and the Tamansiswa Teaching *"Tri-Nga"* on student financial behavior. However, financial literacy cannot strengthen the influence of self-control on student financial behavior. Social environment, self-control, and Tamansiswa *"Tri-Nga"* teachings simultaneously influence the student financial behavior variable by 57.8%.

Limitations

This research is only limited to three independent variables, namely the social environment, self-control, and the Tamansiswa *"Tri-Nga"* Teachings, the moderating variable, namely financial literacy and one dependent variable, namely student financial behavior. There are still 42.2% of other variables that can influence student financial behavior that can be studied as a potential for further research. This study only uses one data source, namely using a questionnaire, so that the data obtained only describes the opinions of respondents without the support of the interview model. This research uses Tamansiswa teaching variables, namely the Tamansiswa Teaching *"Tri-Nga"*, so that respondents outside Sarjanawiyata Tamansiswa University do not really understand the teaching.

Suggestion

Future research is expected to add variables such as other Tamansiswa teachings, namely *Tri Pantangan* and *Tri N* (*niteni, niroake, nambahi*), expand the research object, and increase the research sample. The results of this study can be used as a reference or reference regarding discussions related to topics in the lecture process. Future research can improve the limitations that exist in this study by taking a wider range of respondents to get better results. Future research also needs to conduct direct interviews or open questions to respondents in data collection techniques. In addition, it is hoped that this research will become a reference and comparison for similar research in the future. This research is expected to provide benefits for students to increase knowledge related to Tamansiswa Teachings, especially for respondents outside Sarjanawiyata Tamansiswa University.

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