

The Influence of Financial Literacy and Lifestyle on Financial Management Behavior in College Students

Fadila Sardita¹, Friyatmi²

Department of Economic Education, Faculty of Economics and Business, Padang State University, Sumatra

Corresponding Author: Fadila Sardita, e-mail: sarditafadila@gmail.com

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ABSTRACT

Financial literacy and lifestyle are important factors in shaping students' financial management behavior. However, studies examining the influence of these two variables simultaneously and the gap between financial management knowledge and practice are still limited. This study aims to analyze the influence of financial literacy and lifestyle on the financial management behavior of undergraduate students in the Faculty of Economics and Business, Padang State University. This study used a quantitative approach with an associative survey design. The population in this study were undergraduate students of the Faculty of Economics and Business, Padang State University, with a sample of 97 respondents selected using proportional random sampling technique. Data were collected through a closed-ended Likert-scale questionnaire to measure lifestyle and financial management behavior, and an objective multiple-choice test to measure financial literacy. The obtained data were analyzed using multiple linear regression analysis techniques. The results showed that partially financial literacy did not significantly influence students' financial management behavior. Conversely, lifestyle had a positive and significant effect on financial management behavior. Simultaneously, financial literacy and lifestyle significantly influenced students' financial management behavior with a contribution of 24.8%. The conclusion of this study indicates a knowledge-action gap among students, namely a condition where the level of financial knowledge is not fully reflected in financial management behavior. Furthermore, lifestyle is a more dominant factor influencing students' financial decisions. This research provides theoretical and practical implications for the development of financial education that focuses not only on increasing knowledge but also on developing a controlled and financially responsible lifestyle.

Keywords: financial literacy; lifestyle; financial management behavior; students; personal finance

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INTRODUCTION

Financial management behavior is a crucial aspect of an individual's life because it plays a direct role in achieving financial well-being. This behavior reflects how a person plans, manages, saves, and uses their financial resources effectively and efficiently. The ability to manage finances is not only related to income but also determined by daily financial decisions and actions, such as debt management, establishing an emergency fund, and investment planning. Amid economic instability and rapid technological development, financial management behavior is becoming increasingly important because it influences an individual's financial resilience (Lusardi, 2020).

Technological developments and easy access to various financial products and services in the modern era have contributed to shaping increasingly diverse individual financial behaviors. Various digital financial facilities offer convenience, but on the other hand, they also require individuals to have sound financial management skills to avoid financial difficulties. Financial management is an inseparable reality of human life, so wise behavior is necessary to avoid failure in managing personal finances (Napitupulu et al., 2021).

This situation is increasingly relevant for the younger generation, especially students living in the digital age. Students generally still rely on pocket money from their parents, scholarships, or

income from part-time jobs. Although students are generally considered capable of managing their living expenses independently, the reality is that not all students possess good financial management skills (Suzanna et al., 2022). Furthermore, the rise of e-commerce, with its various promotions, discounts, and ease of transactions, has also driven student consumer behavior (Hafiza et al., 2024).

The increasing use of e-commerce in Indonesia indicates that online shopping has become part of people's routines, including students. Data from the Indonesian Ministry of Trade (2024) shows that e-commerce use has continued to increase since 2020 and is predicted to continue growing until 2029. The ease of transactions supported by the use of e-wallets and Buy Now Pay Later payment systems further increases the opportunity for impulsive spending (Putri et al., 2025). This phenomenon makes it difficult for some students to control and manage their personal finances.

Financial management difficulties among college students are also closely related to their low levels of financial literacy. Findings from the Financial Services Authority (2024) indicate that most college students experience difficulties controlling spending due to a lack of financial literacy, with approximately 40% of young people admitting to being frequently influenced by digital advertising. Financial literacy is a strategic issue because it encompasses the knowledge, skills, attitudes, and behaviors necessary for making sound financial decisions (OECD, 2020; Sugiaharti & Maula, 2019).

The results of the National Financial Literacy and Inclusion Survey conducted by the Financial Services Authority (OJK) show that the level of financial inclusion in Indonesia is still higher than the level of financial literacy. This indicates that the public, including students, has extensively used financial products and services without adequate understanding of their risks and benefits (OJK, 2025). Low financial literacy has the potential to cause financial problems, especially for students in the transition phase toward financial independence.

In addition to financial literacy, lifestyle is also a significant factor influencing students' financial management behavior. Lifestyle reflects an individual's patterns of behavior, activities, and preferences in daily life, which are often influenced by their social and cultural environment. A hedonistic lifestyle that emphasizes the pursuit of instant gratification through excessive consumption can negatively impact an individual's financial well-being (Smith, 2020; Santoso et al., 2021).

Self-Control Theory explains that a lack of self-discipline can lead individuals to make irrational financial decisions, especially when faced with external temptations such as digital advertising, social media, and lifestyle trends (Baumeister, 1994 in Patel & Brown, 2023). Research shows that social media and influencers have a significant influence on college students' consumption behavior, leading to spending that is not always based on needs (Rismawan et al., 2025; Dewi et al., 2021).

Based on this description, it can be concluded that college students' financial management behavior is influenced by various factors, particularly financial literacy and lifestyle. Students with good financial literacy and the ability to manage their lifestyle wisely tend to have healthier financial management behaviors (Noviani, 2021; Fauziah et al., 2024). Therefore, research on the influence of financial literacy and lifestyle on college students' financial management behavior is important to understand their financial problems and provide a basis for efforts to improve financial well-being among the younger generation.

METHOD

Penelitian This study uses a quantitative approach with the main characteristic of testing the relationship between variables based on the positivist paradigm, namely measuring phenomena through numerical data analyzed statistically (Sugiyono, 2019; Sugiyono, 2011). The type of research used is associative research because this study aims to determine whether or not there is an influence between the independent variables on the dependent variable, namely financial literacy and lifestyle on students' financial management behavior (Arikunto, 2010). The study was conducted at the Faculty of Economics and Business, Padang State University in 2026. The population in this study were 3,093 undergraduate students of the Faculty of Economics and Business, class of 2022–2025. The sampling technique used proportional random sampling to ensure proportional

representation of each study program and year of entry. The sample size was determined using the Slovin formula with a 10% error rate, resulting in a sample of 97 respondents who were then allocated to each stratum proportionally (Sugiyono, 2013).

Data collection was conducted using a closed questionnaire with a Likert scale to measure financial management and lifestyle behavior variables, as well as an objective multiple-choice test to measure students' financial literacy more objectively (Sugiyono, 2019; Yusuf, 2014). The financial management and lifestyle behavior variable instruments were compiled based on the indicators of each variable and have undergone validity testing using Pearson Product Moment and reliability testing with the Cronbach Alpha coefficient to ensure the feasibility of the measuring instrument (Arikunto, 2013; Winarno, 2013). Meanwhile, for the financial literacy variable, an instrument adapted from Chen & Volpe was used. The trial used a test of the level of question difficulty and question discrimination power. Data were analyzed using descriptive statistical analysis in the form of percentages, average values, and respondent achievement levels, as well as inferential statistical analysis through classical assumption tests including the Kolmogorov-Smirnov normality test, multicollinearity tests with Tolerance and Variance Inflation Factor (VIF) values, and heteroscedasticity tests using the Glejser test. Furthermore, hypothesis testing was carried out using multiple linear regression analysis through the F test, t test, and coefficient of determination (R^2) to determine the effect of financial literacy and lifestyle on students' financial management behavior (Ghozali, 2011; Ghozali, 2016; Sanusi, 2011; Irianto, 2021).

RESULTS AND DISCUSSION

RESULTS

1. Descriptive Statistical Analysis

This study consists of two independent variables: Financial Literacy (X1) and Lifestyle (X2), with one dependent variable: Financial Management Behavior (Y). To measure the financial literacy variable, 13 questions were used, the lifestyle variable used 12 statements, and the financial management behavior variable used 18 statements. The following are the results of a descriptive analysis of the processed research data:

Table 1. Results of Respondent Achievement Levels

No	Variable	Mean	TCR	Category
1	Financial Literacy	4,04	81%	Very Good
2	Lifestyle	4,10	82%	Very Good
3	Financial Management Behavior	4,00	80%	Good

Source: Primary data processing 2026

The data in the table above shows that all three research variables fall into the Very Good and Good categories. This indicates that respondents generally possess adequate financial knowledge and lifestyle patterns, positively shaping students' behavior in managing their finances. However, one aspect of the financial literacy indicator needs to be further improved, specifically regarding understanding insurance. Furthermore, regarding the lifestyle aspect, students need to be open-minded in assessing social status, so that they do not solely judge someone's status based on physical appearance.

2. Inductive Statistical Analysis

a. Multiple Linear Regression Analysis

Multiple linear regression is a regression model involving more than one independent variable. This regression analysis aims to determine the influence of Financial Literacy (X1) and Lifestyle (X2) on Financial Management Behavior (Y). The following are the results of the multiple linear regression analysis:

Table 2. Multiple Linear Regression Test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	35,391	8,222		4,305	,000
Financial Literacy	,073	,105	,062	,692	,491
Lifestyle	,668	,121	,496	5,540	,000
a. Dependent Variable: Financial Management Behavior					

Source: Primary data processing 2026

Based on the table above, the multiple linear regression equation can be obtained as follows:

$$Y = a + b_1x_1 + b_2x_2$$

$$Y = 35,391 + 0,073x_1 + 0,668x_2$$

- a) Constant of 35.391

This indicates that if the variables Financial Literacy (X1) and Lifestyle (X2) are held constant or equal to zero, then Financial Management Behavior (Y) is 35.391.

- b) Financial Literacy Regression Coefficient of 0.073

This positive value indicates a unidirectional relationship. This means that every one-unit increase in Financial Literacy will increase Financial Management Behavior by 0.073. However, this variable is not statistically significant because the sig. value of 0.491 is greater than 0.05.

- c) Lifestyle Regression Coefficient of 0.0668

This positive value indicates that every one-unit increase in Lifestyle will increase Financial Management Behavior by 0.0668. This variable has a significant effect because the sig. value of 0.000 is less than 0.05.

b. Hypothesis Testing

1) F-Test (Simultaneous)

The F-test is used to determine whether the independent variables, namely Financial Literacy and Lifestyle, simultaneously have a significant influence on the dependent variable, namely Financial Management Behavior. The following are the results of the F-test:

Table 5. F-Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1023,285	2	511,643	15,497	,000 ^b
	Residual	3103,457	94	33,015		
	Total	4126,742	96			
a. Dependent Variable: Financial Management Behavior						
b. Predictors: (Constant), Lifestyle, Financial Literacy						

Source: Primary data processing 2026

Based on the ANOVA table above, the calculated F-value is 15.497 with a significance level of 0.000. Because the significance value (0.000) is much smaller than 0.05 ($\alpha = 5\%$), it can be concluded that Financial Literacy and Lifestyle simultaneously (together) have a significant effect on Financial Management Behavior. This regression model is suitable for predicting the extent to which literacy and lifestyle factors shape respondents' financial behavior.

2) t-Test (Partial)

The t-test was used to determine whether the regression model for the independent variables, Financial Literacy and Lifestyle, partially influences the dependent variable, Financial Management Behavior. The following are the results of the research t-test:

Table 6. t-Test Results

Coefficients ^a			
Model		T	Sig.
1	(Constant)	4,305	,000
	Financial Literacy	,692	,491
	Lifestyle	5,540	,000
a. Dependent Variable: Financial Management Behavior			

Primary data processing 2026

Based on the t-test results table above, the partial effect of each independent variable on the dependent variable is as follows:

a) Financial Literacy (X1)

Producing a calculated t-value of 0.692 with a significance value of 0.491, greater than 0.05, it can be concluded that Financial Literacy has no partial significant effect on Financial Management Behavior. This indicates that respondents' financial knowledge is not necessarily directly implemented in their daily financial management practices.

b) Lifestyle (X2)

Producing a calculated t-value of 5.540 with a significance value of 0.000, much less than 0.05, it can be concluded that Lifestyle has a positive and significant effect on Financial Management Behavior. This means that the more focused and positive a person's lifestyle, the better their financial management behavior tends to be.

3) Coefficient of Determination (R2)

The coefficient of determination (R2) is used to show how much the variation in the independent variable can explain the dependent variable. The R value ranges from zero to one. The closer it is to one, the better the independent variable can explain the variation in the dependent variable.

Table 7. R2 Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,498 ^a	,248	,232	5,746
a. Predictors: (Constant), Lifestyle, Financial Literacy				
b. Dependent Variable: Financial Management Behavior				

Source: Primary data processing 2026

Based on the Model Summary table above, the R Square value is 0.248. This figure indicates that the Financial Literacy (X1) and Lifestyle (X2) variables together contribute 24.8% to the Financial Management Behavior (Y) variable. Meanwhile, the remaining 75.2% (100% - 24.8%) is influenced by other variables outside this research model that were not examined by the author.

DISCUSSION

1. The Influence of Financial Literacy on Financial Management Behavior in College Students

Statistical testing results indicate that financial literacy does not significantly influence the financial management behavior of undergraduate students at the Faculty of Economics and Business, Padang State University. This finding indicates that students' financial knowledge is not necessarily directly reflected in their daily financial management behavior. However, descriptive analysis using the TCR value indicates that students' financial literacy levels are in the good to excellent category. This condition confirms the knowledge–action gap phenomenon, namely the gap between cognitive understanding and actual implementation in financial behavior.

Theoretically, financial literacy is seen as a crucial prerequisite for developing rational financial behavior (OECD, 2020; Morgan, 2020). However, in the student context, this knowledge is often not a dominant factor in financial decision-making. Economics students generally understand basic concepts such as the importance of saving, investing, and avoiding consumer debt. However, in practice, financial decisions are more influenced by daily needs, limited income, and social pressures within the campus environment. In other words, spending behavior is driven more by the effort to survive until the end of the month and responsibility to parents than by the application of financial theory learned in class.

The results of this study align with the findings of Allgood and Walstad (2020), who stated that financial literacy does not always correlate with good financial behavior if it is not supported by psychological factors and self-control. Similar findings were also reported by Azizah (2020), who stated that financial problems often arise not from a lack of knowledge, but from weak habits and discipline in managing finances. Therefore, in this study, financial literacy plays a more important role as a source of knowledge, but is not yet strong enough to be the primary driver of change in students' financial management behavior.

2. The Influence of Lifestyle on Students' Financial Management Behavior

In contrast to financial literacy, statistical test results indicate that lifestyle has a positive and significant effect on the financial management behavior of undergraduate students at the Faculty of Economics and Business, Padang State University. This finding is supported by descriptive analysis, which shows that the activity and interest indicators are in the very good category, while the opinion indicator is in the good category. This indicates that students' activity patterns, interests, and perspectives in daily life are important factors in determining how they manage their finances.

Lifestyle is a tangible representation of an individual's values, priorities, and habits, manifested through daily actions. Students with an organized, productive, and planned lifestyle tend to be more careful in managing their expenses to ensure their activities run smoothly. Conversely, an impulsive and consumptive lifestyle, particularly one fueled by social media and digital trends, has the potential to worsen financial management. This aligns with Self-Control Theory, which states that a less disciplined lifestyle increases an individual's vulnerability to external temptations, including in financial decisions (Baumeister, 1994 in Patel & Brown, 2023).

The findings of this study are consistent with those of Noviani (2021) and Fauziyah et al. (2024), which concluded that lifestyle significantly influences students' financial management behavior. Research by Suzanna et al. (2022) and Msarofah and Fauzan (2024) also found that students who manage their lifestyle wisely tend to have healthier and more controlled financial behavior. Thus, lifestyle can be viewed as a practical factor that directly influences financial behavior because it is closely related to the actual habits and choices students make every day.

3. The Influence of Financial Literacy and Lifestyle on Financial Management Behavior in Students

The results of simultaneous F-tests indicate that financial literacy and lifestyle significantly influence students' financial management behavior. This finding indicates that although financial literacy has no partial effect, it still plays a role when combined with lifestyle. This suggests that ideal financial management behavior is the result of the interaction between financial understanding and students' lifestyles.

In this context, financial literacy serves as a source of information or a cognitive framework that provides an understanding of sound financial management, while lifestyle plays a driving factor that determines how this knowledge is applied in real life. Knowledge about investing, saving, and debt management will be more effective when supported by a lifestyle that is not impulsive and has a clear scale of priorities. This finding aligns with Morgan's (2020) view that financial literacy is multidimensional and only achieves optimal impact when integrated with individual attitudes and behaviors.

The coefficient of determination of 24.8% indicates that financial literacy and lifestyle do not fully explain variations in students' financial management behavior. This suggests that other factors have the potential to influence financial behavior, such as self-control, social pressure, income, family environment, and the influence of digital media. This study's limitations lie in its sample size, which included only one faculty, and its use of a cross-sectional design. Therefore, generalization of the results requires caution. Future research is recommended to involve a broader range of respondents and incorporate other psychological and social variables to obtain a more comprehensive picture of students' financial management behavior.

CONCLUSION

This study concluded that financial literacy partially had no significant effect on the financial management behavior of undergraduate students at the Faculty of Economics and Business, Padang State University, even though their financial literacy level was in the good category. This finding indicates a gap between knowledge and practice (knowledge-action gap), where theoretical understanding of finance has not been fully internalized into habits for daily financial management. Conversely, lifestyle was shown to have a positive and significant effect on financial management behavior, indicating that students' activity patterns, interests, and perspectives play a dominant role in determining how they manage their finances. Simultaneously, financial literacy and lifestyle significantly influenced financial management behavior, indicating that students' financial behavior is shaped through the interaction between knowledge and lifestyle.

Scientifically, this study confirms that financial literacy serves as a cognitive foundation that needs to be supported by a controlled lifestyle to produce healthy financial management behavior. The practical implication is that improving students' financial behavior is not sufficient through learning financial theory alone; it also requires lifestyle coaching, strengthening priorities, and self-control. Given the limitations of this study, which only covered one faculty and used a cross-sectional design, further research is recommended to involve a wider population, add psychological and social variables, and use a longitudinal or experimental approach to gain a more comprehensive understanding of students' financial management behavior.

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