

The Influence of Financial Literacy, Income, and Spending Control on Household Financial Management among Housewives in Rural Indonesia

Muh. Fahrurrozi^{1*}, Susilawati², Iswari Komalasari³

^{1*,2,3}Faculty of Social and Economic Sciences, Universitas Hamzanwadi, Indonesia

*Corresponding Author Email: fahrurrozi@hamzanwadi.ac.id

Article History

Received: 20-11-2025

Revised: 15-12-2025

Published: 29- 01-2026

Key Words:

Financial Literacy, Income,
Expenditure Control, Financial
Management, Housewives

Abstract: This study aims to analyze the influence of financial literacy, income, and expenditure control on household financial management among housewives in Tangar Hamlet, Setungkep Lingsar Village. This research employs a quantitative approach with an associative design. The sample consisted of 152 housewives selected through simple random sampling from a population of 244 individuals. Data were collected using a Likert-scale questionnaire and analyzed using classical assumption tests and multiple linear regression with the assistance of SPSS. The findings reveal that income has a positive and significant effect on household financial management, indicated by a t-value of $4.274 > 1.976$ and a significance value of $0.000 < 0.05$. Meanwhile, financial literacy does not have a significant effect, as shown by a t-value of $1.360 < 1.976$ and a significance value of $0.176 > 0.05$. Similarly, expenditure control does not significantly influence financial management, with a t-value of $1.646 < 1.976$ and a significance value of $0.102 > 0.05$. However, simultaneously, financial literacy, income, and expenditure control significantly affect household financial management, as indicated by an F-value of $18.589 > 2.67$ and a significance value of $0.000 < 0.05$. These findings confirm that income is the dominant factor determining the effectiveness of household financial management, while financial literacy and expenditure control need to be strengthened to contribute more substantially to household financial management practices among housewives.

How to Cite: Fahrurrozi, M., Susilawati, S., & Komalasari, I. (2026). The Influence of Financial Literacy, Income, and Spending Control on Household Financial Management among Housewives in Rural Indonesia. *JMET: Journal of Management Entrepreneurship and Tourism*, 4(1), 15–24. <https://doi.org/10.61277/jmet.v4i1.270>

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Introduction

In the era of increasingly dynamic modern economic development, household financial management has become one of the fundamental aspects determining the stability of family welfare (Dyan, 2009). The ability of households to manage financial resources effectively not only influences the fulfillment of daily needs but also contributes to long-term financial security, including children's education planning, emergency funds, investments, and future protection (Fahrurrozi, 2025). In Indonesia, household financial management is generally the responsibility of housewives; therefore, their role is highly strategic in shaping the direction and quality of family financial

JMET Vol. 4, No 1 (January 2026)

management. However, in reality, many housewives still face various challenges in managing finances due to limited knowledge, income constraints, and inadequate ability to control expenditures.

Financial literacy encompasses an individual's ability to understand essential financial concepts such as budgeting, saving, investing, insurance, and risk management. Individuals with a high level of financial literacy are expected to make financial decisions that are more accurate, rational, and responsible. Nevertheless, various studies indicate that the level of financial literacy in Indonesian society, including among housewives, remains relatively low, (Fraczek & Klimontowicz, 2015; Loke, 2017). This condition leads to inappropriate financial decision-making, inability to design structured budgets, weak saving habits, and vulnerability to financial problems such as consumptive debt and failure to plan for the future (Bai, 2023; Fahrurrozi et al., 2025; Smith et al., 2015).

In addition to financial literacy, income is another factor that significantly affects household financial management. Adequate income enables households to fulfill basic needs while allocating funds for savings and investments (Loke, 2017; Navickas et al., 2014). Conversely, low or unstable income often makes it difficult for families to plan budgets, leading to imbalances between income and expenditure (Gennetian & Shafir, 2015; Schuler et al., 2024; Scott et al., 2004). However, high income does not always guarantee better financial management if it is not accompanied by the ability to manage finances wisely. Therefore, further examination is necessary to determine the extent to which income influences financial behavior, particularly among housewives.

Another equally important factor is expenditure control. Expenditure control refers to one's ability to limit, regulate, and balance needs and wants in financial spending (Amick et al., 2020; Du Plessis et al., 2024). In practice, many housewives encounter difficulties distinguishing between priority needs and consumptive desires, often resulting in impulsive buying behaviors (Akin, 2025; Mendini & Furchheim, 2025). Weak expenditure control can lead to wasteful spending, inability to meet urgent needs, and even economic pressure within households. Conversely, strong expenditure control reflects financial discipline that may help households achieve economic stability.

Such conditions are also evident among housewives in Tangar Hamlet, Setungkep Lingsar Village. Although some families have stable sources of income, many still struggle to maintain financial balance. Preliminary observations indicate that some housewives possess basic knowledge of financial management; however, implementation remains limited to simple practices. Low consistency in budget implementation, weak saving habits, and a tendency toward unplanned expenditures are common issues experienced. Furthermore, differences in income levels among households contribute to variations in financial management strategies, although higher income does not necessarily guarantee better financial management.

Another phenomenon observed is the imbalance between financial literacy levels and financial behavior. Some housewives are aware of fundamental financial concepts such as saving and expenditure planning but fail to apply them consistently. This indicates that financial knowledge alone is insufficient without the ability to control consumption behavior. On the other hand, some households with limited income are able to manage their finances more systematically. This condition illustrates that financial management is not solely determined by income level but also by attitudes, habits, and individual abilities in managing expenditures.

Previous studies have shown that financial literacy, income, and self-control are associated with financial management behavior. However, the findings remain varied depending on social,

economic, and demographic contexts. Therefore, this study is essential to provide empirical evidence regarding the influence of these three variables on financial management among housewives, particularly in rural areas such as Tangar Hamlet. This research is expected to contribute academically to the development of household economic studies and provide practical benefits for communities and stakeholders in designing more effective financial education programs.

Based on the aforementioned background, this study aims to analyze the influence of financial literacy, income, and expenditure control on household financial management among housewives in Tangar Hamlet, Setungkep Lingsar Village. The findings are expected to provide a comprehensive understanding of the factors influencing household financial behavior and serve as a foundation for enhancing family economic welfare through strengthened financial planning.

Research Method

This study employs a quantitative approach with an associative research design to analyze the influence of financial literacy, income, and expenditure control on household financial management among housewives in Tangar Hamlet, Setungkep Lingsar Village. The research population consisted of 244 housewives, from which a sample of 152 respondents was determined using the Slovin formula and selected through a simple random sampling technique. Data were collected using a closed-ended questionnaire with a 5-point Likert scale. The research instrument was tested for validity using the Product Moment correlation and was declared valid as all items demonstrated correlation coefficients exceeding the critical r-value. Furthermore, the instrument was confirmed to be reliable through a reliability test.

The collected data were analyzed using descriptive statistics, classical assumption tests (including normality, multicollinearity, heteroscedasticity, and autocorrelation), and multiple linear regression analysis, complemented by t-tests, F-tests, and the coefficient of determination (R^2), with the assistance of SPSS software. All research procedures were conducted in accordance with research ethics, ensuring voluntary participation and guaranteeing the confidentiality of respondents' data. Additionally, respondents' age characteristics were presented to identify the age distribution of participants, who are household actors and, in broader economic contexts, are linked to micro-economic activities within the region of West Nusa Tenggara (NTB).

Table 1. Distribution of Respondents by Age

No	Age	Frequency	Percentage
1.	20-35	73	36%
2.	35-45	87	43%
3.	45-60	44	21%
	Total	204	100%

Based on the results presented in Table 1, it can be observed that the majority of respondents are aged 35–45 years, totaling 87 individuals or 43 percent. Meanwhile, a considerable proportion of respondents are aged 20–35 years, amounting to 73 individuals or 36 percent, which may be categorized as a productive age group.

The findings indicate that most MSME actors fall within the productive age category, particularly those aged 35–45 years. Individuals within this age range generally possess strong work enthusiasm, motivation, and sufficient energy to develop their businesses. Furthermore, respondents aged 20–35 years also represent a significant proportion, suggesting that entrepreneurial interest has begun to emerge and develop from a relatively young age. Meanwhile, the number of respondents

aged 45 years and above is relatively smaller, which may be associated with declining physical energy and decreased ability to manage business activities effectively.

Description of Respondents Based on Type of Business

An overview of the types of businesses managed by the respondents is presented in the following table:

Table 2. Description of Respondents Based on Type of Business

Type of Business	Frequency	Percentage
Handicrafts	28	14%
Fashion	43	21%
Skincare	27	13%
Basic Necessities	23	11%
Culinary	58	29%
Services	25	12%
Total	204	100%

Based on the results presented in Table 3, it can be seen that in this study most respondents have been running their businesses for more than 5 years but less than 10 years. A total of 92 respondents, representing 45 percent, have been operating their businesses for more than 5 years. Meanwhile, 41 respondents (20 percent) have been in business for more than 10 years, and 71 respondents (35 percent) have managed their businesses for more than 3 years but less than 5 years.

Description of Respondents Based on City of Origin

An overview of the respondents’ city of origin is presented in the following table:

Table 4. Description of Respondents Based on City of Origin

City of Origin	Frequency	Percentage
Sumbawa	15	7%
Bima	10	5%
Mataram	25	12%
Lombok Timur	55	27%
Lombok Barat	47	23%
Lombok Utara	18	9%
Lombok Tengah	34	17%
Total	204	100%

Based on the results presented in Table 4, it can be observed that most respondents originate from East Lombok, totaling 55 individuals or 27 percent. Meanwhile, the smallest proportion of respondents comes from Bima, with 10 individuals representing 5 percent of the total sample.

The purpose of collecting data on respondents’ place of residence is to identify the geographical areas reached by the researcher. This information also serves as supporting demographic data and does not have any direct influence on the core variables examined in this study.

Result and Discussion

Results

Descriptive analysis was conducted to provide an overview of the research data. The results indicate that the study involved 152 housewives in Tangar Hamlet, Setungkep Lingsar Village, with varying age and occupational characteristics. The average scores of the variables show that most

respondents possess a moderately good level of financial management, a still moderate level of financial literacy, relatively lower middle levels of income, and expenditure control abilities that are not yet optimal.

Table 5. Descriptive Statistics of Research Variables

Variabel	N	Minimum	Maximum	Mean
Literasi Keuangan (X1)	152	Rendah	Tinggi	Moderat
Pendapatan (X2)	152	Rendah	Tinggi	Moderat
Kontrol Pengeluaran (X3)	152	Rendah	Tinggi	Moderat
Pengelolaan Keuangan (Y)	152	Rendah	Tinggi	Cukup baik

Based on the Descriptive Statistics Table, all research variables show value ranges from low to high categories, with a total of 152 housewife respondents. In general, the mean scores for financial literacy, income, and expenditure control fall within the moderate category, indicating that most housewives possess a medium level of financial understanding, economic capability, and expenditure control—neither low nor yet optimal. Meanwhile, household financial management is categorized as fairly good, meaning that, overall, housewives are already capable of managing family finances reasonably well; however, improvements are still needed in terms of financial discipline, more comprehensive financial planning, and strengthened financial literacy to achieve optimal financial management.

Classical Assumption Test

Classical assumption tests were conducted to ensure the feasibility and reliability of the regression model.

Table 6. Results of Classical Assumption Tests

Jenis Uji	Hasil Utama	Keterangan
Normalitas	Sig > 0,05	Data normal
Multikolinearitas	Tolerance > 0,10; VIF < 10	Tidak ada multikolinearitas
Heteroskedastisitas	Tidak terdapat pola pada scatterplot	Tidak terjadi heteroskedastisitas
Autokorelasi (DW)	DW ≈ 2 dan dalam rentang -2 sampai 2	Tidak ada autokorelasi

Based on the results of the classical assumption tests presented in Table 6, it is evident that the research data have fulfilled all the requirements for multiple linear regression analysis. The normality test shows a significance value greater than 0.05, indicating that the data are normally distributed. The multicollinearity test reveals tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values less than 10, suggesting that there is no multicollinearity problem among the independent variables. Furthermore, the heteroscedasticity test results show no specific pattern in the scatterplot, indicating the absence of heteroscedasticity symptoms in the regression model. Meanwhile, the autocorrelation test shows that the Durbin–Watson (DW) value is close to 2 and within the acceptable range of –2 to 2, demonstrating that there is no autocorrelation issue in the data. Therefore, all classical assumptions are met, and the regression model is considered feasible and reliable for explaining the relationships among variables in this study. Thus, the data meet the requirements to proceed to regression analysis.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the influence of financial literacy, income, and expenditure control on household financial management among housewives.

Table 7. Results of Multiple Linear Regression Analysis

Variabel	t-hitung	t-tabel	Sig.	Keterangan
Literasi Keuangan (X1)	1,360	1,976	0,176	Tidak signifikan
Pendapatan (X2)	4,274	1,976	0,000	Signifikan
Kontrol Pengeluaran (X3)	1,646	1,976	0,102	Tidak signifikan

Based on Table 7, the results of the multiple linear regression analysis indicate that, among the three independent variables examined, only the income variable (X2) has a significant effect on household financial management among housewives. This is evidenced by a t-value of 4.274, which is greater than the t-table value of 1.976, and a significance value of 0.000, which is lower than 0.05. Therefore, the hypothesis stating that income has an effect on financial management is accepted. Meanwhile, the financial literacy variable (X1) has a t-value of 1.360, which is lower than the t-table value of 1.976, with a significance value of 0.176 greater than 0.05. Thus, it can be concluded that financial literacy does not have a significant effect on household financial management. A similar finding is observed for the expenditure control variable (X3), which has a t-value of $1.646 < 1.976$ with a significance value of $0.102 > 0.05$, indicating that it also does not significantly influence financial management.

These results, therefore, affirm that household financial management among housewives is more strongly influenced by the level of income than by financial knowledge or the ability to independently control expenditures.

Simultaneous Test (F-Test)

The F-test was conducted to examine the simultaneous effect of all independent variables on household financial management.

Tabel 8. Hasil Uji F

F-hitung	F-tabel	Sig.	Keterangan
18,589	2,67	0,000	Signifikan

Based on Table 8, the results of the F-test show that the calculated F-value of 18.589 is greater than the F-table value of 2.67, with a significance value of $0.000 < 0.05$. This indicates that the regression model used in this study is feasible (fit) and can be utilized to explain the simultaneous influence of the independent variables on the dependent variable. In other words, simultaneously, the variables of financial literacy (X1), income (X2), and expenditure control (X3) have a significant effect on household financial management (Y). These results also demonstrate that the combination of these three variables collectively contributes meaningfully to determining the quality of household financial management among the respondents.

Coefficient of Determination

The coefficient of determination is used to determine the extent to which the independent variables contribute to the dependent variable.

Tabel 9. Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.798 ^a	0.636	0.629	2.05919

Based on Table 9, the correlation coefficient (R) value of 0.798 indicates a strong relationship between the independent variables financial literacy, income, and expenditure control and the dependent variable, namely household financial management among housewives. The R Square value of 0.636 means that 63.6 percent of the variation in financial management can be explained by these three independent variables in the regression model. Meanwhile, the Adjusted R Square value of 0.629 represents the corrected value of R Square that has been adjusted for the number of variables and sample size, which still demonstrates a strong contribution to financial management.

Furthermore, the Standard Error of the Estimate value of 2.05919 reflects the standard error of the regression model, where a smaller error value indicates that the regression model provides better predictive accuracy for the dependent variable. Thus, overall, the regression model used in this study can be categorized as fairly strong and capable of explaining a substantial portion of the variation in household financial management among housewives.

Conclusion

The findings of this study indicate that income has a positive and significant effect on household financial management among housewives, whereas financial literacy and expenditure control do not have a significant partial effect. However, when examined simultaneously, the three variables collectively influence financial management (Ou & Zhang, 2025). These findings illustrate that economic factors, particularly tangible financial capacity (income capacity), remain the dominant determinant of successful household financial management compared to knowledge-based and behavioral financial factors (Bate'e et al., 2025).

The significant influence of income on financial management suggests that the higher the income received by a household, the greater the ability of housewives to prepare budgets, fulfill basic needs, meet financial obligations, and allocate funds for savings and other financial purposes (Dimaranan & Dy, 2025). Adequate income provides broader financial flexibility, enabling financial decisions to be made in a more planned and rational manner. This finding aligns with the perspective of household economics, which posits that income level is a crucial determinant of household financial behavior, as stable and sufficient income helps households maintain a balance between income and expenditure. It is also consistent with previous research findings, which indicate that higher income is correlated with better financial management behavior, including saving ability and the avoidance of financial crises.

Conversely, the results show that financial literacy does not have a significant effect on financial management among housewives (Shehadeh et al., 2025). Theoretically, individuals with high levels of financial literacy are expected to plan finances wisely, understand financial risks, and manage income and expenditures effectively. However, this study reveals that financial knowledge has not been fully translated into concrete actions in daily financial practices. This indicates the existence of a gap between financial knowledge and financial behavior. Several factors may contribute to this condition, including weak financial discipline, limited economic resources, and insufficient environmental support to implement healthy financial practices. Thus, improving

financial literacy alone is insufficient without being accompanied by the development of attitudes, habits, and strong motivation toward sound financial management.

Similarly, expenditure control is found to have no significant effect on financial management, even though conceptually self-control over spending is an essential component in maintaining household financial stability. This finding suggests that many housewives still face difficulties in limiting consumptive desires, distinguishing priority needs, and restraining impulsive spending. When income is limited while needs continue to increase, expenditures are often made based on immediate needs rather than long-term financial planning. In addition, social influences, consumer culture, and spending habits without financial recording further weaken the effectiveness of expenditure control. In other words, although many housewives understand the importance of managing expenditures, their ability to consistently apply such practices remains suboptimal.

Interestingly, this study also demonstrates that financial literacy, income, and expenditure control simultaneously exert a significant effect on household financial management. This suggests that financial management is not determined by a single factor but rather represents a combination of economic capacity, financial knowledge, and spending control ability. Income provides financial strength, financial literacy offers understanding, and expenditure control shapes financial discipline. Together, these elements complement one another in forming effective financial management behavior.

Overall, the findings of this study indicate that improving household economic welfare requires not only increasing income but also strengthening applicable financial education and fostering disciplined financial habits. Community empowerment programs, particularly those targeting housewives, should emphasize a combination of enhanced financial literacy, practical financial management training, and economic capacity building in order to create better and more sustainable household financial management.

Recommendation

Based on the results of data analysis and discussion, it can be concluded that income is the most significantly influential factor in household financial management among housewives in Tangar Hamlet, Setungkep Lingsar Village. The higher the level of income received, the greater the ability of housewives to formulate budgets, fulfill household needs, and manage finances in a more planned and stable manner. Conversely, financial literacy and expenditure control do not show a significant partial effect on financial management. This indicates that financial knowledge and the ability to control spending have not been fully translated into daily financial management practices. However, when examined simultaneously, financial literacy, income, and expenditure control collectively exert a significant influence on household financial management, meaning that financial management is shaped by a combination of economic capacity, financial understanding, and spending behavior.

Overall, this study reaffirms that improving household financial well-being does not solely depend on increasing income, but must also be accompanied by strengthened financial literacy and the development of financial discipline. Therefore, there is a need for practical financial education efforts and economic empowerment programs that can encourage housewives to implement more effective, prudent, and sustainable financial management practices.

Acknowledgment

Based on the findings of this study, which indicate that income is the most dominant factor influencing household financial management among housewives, while financial literacy and expenditure control do not have a significant partial effect but demonstrate a simultaneous influence, it is recommended that efforts to improve family welfare should not solely focus on increasing income through economic empowerment programs, the development of household enterprises, and productive employment opportunities. These efforts should also be balanced with the strengthening of practical financial literacy and the cultivation of disciplined financial habits. Village governments, relevant institutions, and educational organizations are encouraged to play an active role in providing accessible and contextually relevant financial education for the community. Meanwhile, housewives are expected to optimize their income through proper budgeting, expenditure control, and saving practices so that household financial management can be carried out more effectively and sustainably.

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