

DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
- Ajzen, I. (2005). Attitudes, personality, and behavior (2nd Edition). England: Open University Press/McGraw- Hill.
- Al Kholilah, N., & Iramani, R. (2013). Studi financial management behavior pada masyarakat surabaya. *Journal of Business and Banking*, 3(1), 69-80.
- Angelia, D (2022). Aplikasi Mobile Banking Paling Banyak Digunakan Masyarakat Indonesia 2022. Retrieved January 20, 2023, form <https://goodstats.id/article/aplikasi-mobile-banking-paling-banyak-digunakan-masyarakat-indonesia-2022-Vb18i>
- Azzahra, T. (2022). Pengaruh Financial Technology Payment, Financial Attitude, dan Financial Knowledge terhadap Financial Management Behavior bagi Mahasiswa di Yogyakarta. *Selekta Manajemen: Jurnal Mahasiswa Bisnis & Manajemen*, 1(2), 78-91.
- Badura, A. (1977). Self-efficacy: Toward a Unifying Theory of Behavioral Change. *Psychological Review*, 84(2), 191–215. <https://doi.org/10.1007/978-3-319-75361-4>
- Bank Indonesia. Transaksi Delivery Channel. Retrieved February 6, 2023, form https://www.bi.go.id/id/statistik/ekonomi-keuangan/ssp/Lists/Transaksi%20Delivery%20Channel/Attachments/11/DC_hannel_2021.pdf
- Baptista, S. M. J., & Dewi, A. S. (2021). The Influence of Financial Attitude, Financial Literacy, and Locus of Control on Financial Management Behavior. *International Journal of Social Science and Business*, 5(1), 93-98.
- Besri, A. A. O. (2018). Pengaruh Financial Attitude, Financial Knowledge Dan Locus Of Control Terhadap Financial Management Behavior Mahasiswa S-1 Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta.
- BPS JawaTimur. (2021). Hasil Sensus Penduduk 2020 Jumlah penduduk Jawa Timur Hasil (Issue September). Retrieved January 21, 2023. <https://jatim.bps.go.id/pressrelease/2021/01/21/1224/jumlah-penduduk-jawa-timur-hasil-sensus-penduduk-2020--sp2020--sebesar-40-67-juta-orang.html>
- bps.go.id. (2021). Pengelompokan Generasi di Indonesia. Retrieved January 21, 2023. <https://sensus.bps.go.id/main/index/sp2020>

- Chen, H. dan Volpe, R.P. (1998) "An analysis of personal financial literacy among college students," *Financial Services Review*, 7(2), hal. 107–128. doi:10.1016/s1057-0810(99)80006-7
- Choiriyah, N., & Purwanto, E. (2022). Analisis Financial Knowledge dan Minat Transaksi terhadap Penggunaan Fintech Peer-To-Peer Lending di Kota Surabaya. *Ekonomis: Journal of Economics and Business*, 6(2), 511-517.
- Danes, S. M., & Haberman, H. R. (2007). Jamestown 7-24-09 Parking Lot View. *Journal of Financial Counseling and Planning*, 18(2), 48-60.
- Davis, F. D. (1985). A technology acceptance model for empirically testing new end-user information systems: Theory and results. *Management Science*. <https://doi.org/oclc/56932490>
- Departemen komunikasi. (2018) Mengenal Financial Technology. Retrieved January 12, 2023, from <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>
- Erlangga, M. Y., & Krisnawati, A. (2020). Pengaruh fintech payment terhadap perilaku manajemen keuangan mahasiswa. *Jurnal Riset Manajemen Dan Bisnis*, 15(1), 53-62.
- Evanthi, A., Wikartika, I., & Suwaidi, R. A. (2023). Availability bias and financial literacy effect in investment decision making with investment satisfaction as an intervening variable in young investors in Surabaya. *JBMP (Jurnal Bisnis, Manajemen Dan Perbankan)*, 9(1), 12–24. <https://doi.org/10.21070/jbmp.v9i1.1661>
- Forbes, J., & Kara, S. M. (2010). Confidence mediates how investment knowledge influences investing self-efficacy. *Journal of economic psychology*, 31(3), 435-443.
- Ghozali. (2011). Aplikasi Analisis Multivariate dengan Program SPSS. *Jurnal Ilmiah Universitas Pandanaran*.
- Hakim, I. M. (2017). Pengaruh Financial Knowledge, Income, dan Financial Attitude terhadap Financial Management Behaviour pada Pengusaha Bordir Kota Tasikamalaya. *Jurnal Manajemen Universitas Siliwangi*, 6(2).
- Halim, Y. K. E., & Astuti, D. (2015). Financial Stressors, Financial Behavior, Risk Tolerance, Financial Solvency, Financial Knowledge, dan Kepuasan Finansial. *Jurnal Finesta*, 3(1), 19-23.
- Handayani, A. T., & Abdillah, L. A. (2019). ANALISIS PENERIMAAN PENGGUNA DALAM MEMANFAATKAN MEDIA SOSIAL TERHADAP USAHA KECIL MENENGAH MENGGUNAKAN METODE TECHNOLOGY ACCEPTANCE MODEL (TAM). In *Bina Darma Conference on Computer Science (BDCCS)* (Vol. 1, No. 6, pp. 2214-2221).

- Haqiqi, A. F. Z., & Pertiwi, T. K. (2022). Pengaruh Financial Technology, Literasi Keuangan dan Sikap Keuangan terhadap Perilaku Keuangan Generasi Z di Era Pandemi Covid-19 pada Mahasiswa UPN “Veteran” Jawa Timur. *SEIKO: Journal of Management & Business*, 5(2), 355-367.
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh financial attitude, financial knowledge, parental income terhadap financial management behavior. *Jurnal Manajemen Teori Dan Terapan/ Journal of Theory and Applied Management*, 9(3).
- Humaira, Iklima, and Endra Murti Sagoro. 2018. “Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku UMKM Sentra Kerajinan Batik Kabupaten Bantul.” *Nominal, Barometer Riset Akuntansi dan Manajemen* 7(1).
- Ida, I. D. A., & Dwinta, C. Y. (2010). Pengaruh Locus Of Control, financial knowledge, income terhadap financial management behavior. *Jurnal Bisnis dan Akuntansi*, 12(3), 131-144.
- Kautsar, A., Asandimitra, N., & Aji, T. S. (2018). Financial self-efficacy and entrepreneurial leadership on SME performance. *International Journal of Academic Research in Business and Social Sciences*, 8(12), 1806-1816.
- KBBI, 2023. Kamus Besar Bahasa Indonesia (online). Retrieved January 19, 2023, from <https://kbbi.web.id/generasi>
- Kementerian Keuangan Republik Indonesia. (2022). Pertumbuhan Ekonomi Nasional Triwulan III-2022 Sebesar 5,72%. Retrieved January 19, 2023, from <https://www.kemenkeu.go.id/informasi-publik/publikasi/berita-utama/Perekonomian-Indonesia-Triwulan-III-2022-5,7>
- Khairani, F., & Alfarisi, M. F. (2019). Analisis pengaruh financial attitude, financial knowledge, pendidikan orang tua dan parental income terhadap financial management behavior pada mahasiswa s1 universitas andalas padang. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 4(1), 172-183.
- Kim, Y., Choi, J., Park, Y. J., & Yeon, J. (2016). The adoption of mobile payment services for “Fintech”. *International Journal of Applied Engineering Research*, 11(2), 1058-1061.
- Kusnandar, V. B. (2022). Era Bonus Demografi, 69% Penduduk Indonesia Masuk Kategori Usia Produktif pada Juni 2022. Retrieved January 19, 2023, from [Databoks Katadata website: https://databoks.katadata.co.id/datapublishembed/141383/era-bonus-demografi-69-penduduk-indonesia-masuk-kategori-usia-produktif-pada-juni-2022](https://databoks.katadata.co.id/datapublishembed/141383/era-bonus-demografi-69-penduduk-indonesia-masuk-kategori-usia-produktif-pada-juni-2022)

- Lathiifah, D. R., & Kautsar, A. (2022). Pengaruh Financial Literacy, Financial Technology, Financial Self-Efficacy, Income, Life Style, dan Emotional Intelligence terhadap Financial Management Behavior pada Remaja di Kabupaten Ponorogo. *Jurnal Ilmu Manajemen*, 10(4), 1211-1226.
- Lown, M. J. (2011). 2011 Outstanding AFCPE Conference Paper: Development and Validation of a Financial Self Efficacy Scale. *Journal of Financial Counseling and Planning*, 22(2), 54–63.
- Mardiati, L. (2022). *Financial knowledge dan financial technology pada financial management behavior mahasiswa* (Doctoral dissertation, Universitas Negeri Malang).
- Margono. 2017. *Metodologi Penelitian Pendidikan*: PT Rineka Cipta. Jakarta
- Mayasari, M., & Sijabat, Z. M. (2017). Pengaruh Financial Self-Efficacy terhadap Perilaku Manajemen Keuangan Individu. *Journal of Applied Managerial Accounting*, 1(2), 50.
- MitraComm Ekasarana (2022). Optimalkan Mobile Banking Untuk Penuhi Ekspektasi Milenial dan Gen Z. Retrieved January 21, 2023, from <https://mitracomm.com/optimalikan-mobile-banking/>
- Nisa, F. K., & Haryono, N. A. (2022). Pengaruh Financial Knowledge, Financial Attitude, Financial Self Efficacy, Income, Locus of Control, dan Lifestyle terhadap Financial Management Behavior Generasi Z di Kota Surabaya. *Jurnal Ilmu Manajemen*, 10(1), 82-97.
- Pramedi, A. D., & Haryono, N. A. (2021). Pengaruh financial literacy, financial knowledge, financial attitude, income dan financial self efficacy terhadap financial management behavior entrepreneur lulusan perguruan tinggi di surabaya. *Jurnal Ilmu Manajemen*, 9(2), 572-586.
- Purwanti, P. (2021). Pengaruh Financial Knowledge, Financial Attitude, Presepsi Kemudahan, Sosial Demografi Penggunaan Dana Dompot Digital Terhadap Financial Management Behavior (Studi Empiris Konsumen Mahasiswa Di Pelita Bangsa). *Jurnal Daya Saing*, 7(1), 57-66.
- Rahardjo, B. (2017). Fintech: Layanan Baru, Ancaman Baru? Retrieved January 12, 2023, from <https://indeks.kompas.com>
- Rizkiawati, N. L., & Asandimitra, N. (2018). Pengaruh demografi, financial knowledge, financial attitude, locus of control dan financial self-efficacy terhadap financial management behavior masyarakat surabaya. *Jurnal Ilmu Manajemen*, 6(3), 93-107.
- Rizkiyah, K., Nurmawanti, L., Macdhy, R. D. N., & Yusuf, A. (2021). PENGARUH DIGITAL PAYMENT TERHADAP PERILAKU KONSUMEN DI ERA REVOLUSI INDUSTRI 4.0 (Studi Kasus Pengguna Platform Digital

- Payment OVO). *Managemant Insight: Jurnal Ilmiah Manajemen*, 16(1), 107-126.
- Rotter, J. B. (1966). Generalized expectancies for internal versus external control of reinforcement. *Psychological monographs: General and applied*, 80(1), 1.
- Sampoerno, A.E. dan Haryono, N.A. (2021) “Pengaruh Financial Literacy, Income, Hedonism Lifestyle, Self-Control, dan Risk Tolerance terhadap Financial Management Behavior pada Generasi Milenial Kota Surabaya,” *Jurnal Ilmu Manajemen*, 9(3), hal. 1002–1014. doi:10.26740/jim.v9n3.p1002-1014.
- Sanjaya, Y. C. A. (2022). Mengenal Generasi Z dan Karakteristiknya. Retrieved January 20, 2023, from Kompas.com website: <https://lifestyle.kompas.com/read/2022/09/16/205141620/mengenal-generasi-z-dan-karakteristiknya?page=all>.
- Sayekti, F., & Putarta, P. (2016). Penerapan Technology Acceptance Model (TAM) Dalam Pengujian Model Penerimaan Sistem Informasi Keuangan Daerah. *Jurnal Manajemen Teori Dan Terapan*, 9(3), 196–209.
- Siregar, A. E. (2016). Financial Technology Tren Bisnis Keuangan Ke Depan. Retrieved January 12, 2023, from <http://infobanknews.com>
- Sugiyono, D. (2013). Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif, dan R & D*. Bandung, Alfabeta
- Sugiyono. (2018). *Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Bandung: CV. Alfabeta.
- Sujarweni, V. Wiratna. 2015. *Metodologi Penelitian Bisnis Dan Ekonomi*, 33. Yogyakarta: Pustaka Baru Press
- Sulaeman, Putra I. S (2022). Data BI : Transaksi Digital Banking Naik 38persen Jadi Rp5.184 T di Oktober 2022. Retrieved January 20, 2023, form <https://www.merdeka.com/perbankan/data-bi-transaksi-digital-banking-naik-38-persen-jadi-rp5184-t-di-oktober-2022.html>
- Suprayogi, T. T. (2017). Locus of Control Dan Kinerja Karyawan: Uji Komparasi. *Jurnal Riset Manajemen dan Bisnis (JRMB) Fakultas Ekonomi UNIAT*, 2(2), 131-138.
- Tangke, N. (2004). Analisa Penerimaan Penerapan Teknik Audit Berbantuan Komputer (TABK) Dengan Menggunakan Technology Acceptance Model (TAM) Pada Badan Pemeriksa Keuangan (BPK) RI. *Jurnal Akuntansi dan Keuangan*, 6(1), 10-28.

- Widi, S. (2022). Ada 68,66 Juta Generasi z di Indonesia, Ini Sebarannya. Retrieved January 19, 2023, from dataindonesia.id website: <https://dataindonesia.id>
- Wiranti, A. (2002). Analisis Pengaruh Financial Technology, Financial Literacy, Financial Knowledge, Locus of Control, dan Income terhadap Perilaku Keuangan. *Jurnal Ilmu Manajemen*, 475-488.
- Xiao, J. J.(2008).Applying behavior theories to financial behavior. Handbook of consumer finance research, 69–81.
- Yuniningsih, & Taufiq, M. (2019). Investor Behavior in Determining Investmen on Real Asset. *MIX: Jurnal Ilmiah Manajemen*, 9(2), 327–340.
- Yuniningsih, Santoso, B., Zhafirah, N. F., Rachmayanti, D., & Anggraini, D. (2022). Lecturer’s Behavior Finance in Making Investment Decisions on Financial Assets from The Perspective of Psychological Factors. *The Spirit of Society Journal: International Journal of Society Development and Engagement*, 5(2), 101–109.
- Yuniningsih. (2018). *Dasar-dasar Manajemen Keuangan*. Sidoarjo: Indomedia Pustaka.
- Yuniningsih. (2020). *Perilaku Keuangan dalam Berinvestasi (Laboratorium Experiment dan Field Experiment)* (1st ed.). Sidoarjo: Indomedia Pustaka.