

DAFTAR PUSTAKA

- AFTECH. (2023). Annual Members Survey 2023. *Asosiasi Fintech Indonesia*, 1–78. <https://www.fintech.id/id>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I. (2002). Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior. *Journal of Applied Social Psychology*, 32(4), 665–683. <https://doi.org/10.1111/j.1559-1816.2002.tb00236.x>
- Ajzen, I. (2005). *Attitude, Personality and Behavior* (1st ed., pp. 1–179). Open University Press. <https://books.google.co.id/books?id=dmJ9EGEy0ZYC&printsec=frontcover&hl=id#v=onepage&q&f=false>
- Akbar, R. P., & Armansyah, R. F. (2023). Perilaku Keuangan Generasi Z Berdasarkan Literasi Keuangan, Efikasi Diri, Dan Gender. *Jurnal Ilmiah Manajemen Dan Bisnis (JIMBis)*, 2(2), 107–124. <https://doi.org/10.24034/jimbis.v2i2.5836>
- Alam, R. A., Alam, S., & Nohong, M. (2022). Pengaruh Financial Literacy Dan Financial Self Efficacy Terhadap Perilaku Keuangan Dimediasi Oleh Sikap Keuangan Pada Ukm Kota Makassar. *Scientium Management Review*, 1(2), 1–7. <https://doi.org/10.56282/smr.v1i2.117>
- Alkhaldeh, B. Y., Alhawamdeh, H., Al-afeef, M. A. M., Abu-alhija, S. M. M., Al-RawashdehBani, H. A. A., Mustofa, S. M., Abozraiq, A. M., & Almarshad, M. (2023). Mediating Effect of Financial Behaviour on the Influence of Financial Literacy and Financial Technology on Financial Inclusion Development in Jordanian MSMEs. *Journal of Hunan University Natural Sciences*, 50(3), 95–108. <https://doi.org/10.55463/issn.1674-2974.50.3.10>
- Amagir, A., Groot, W., Brink, H. M. van den, & Wilschut, A. (2020). Financial literacy of high school students in the Netherlands: knowledge, attitudes, self-efficacy, and behavior. *International Review of Economics Education*, 34, 100185. <https://doi.org/10.1016/j.iree.2020.100185>
- Amelia, S. (2020). Analisis Pola Perilaku Keuangan Mahasiswa Di Perguruan Tinggi Berdasarkan Faktor-Faktor yang Mempengaruhinya dengan Menggunakan Kontrol Diri Sebagai Variabel Intervening. *Jurnal Akuntansi*, 01(03), 33–45. <https://core.ac.uk/download/389065381.pdf>
- Andarujati, R. (2023). Teknologi Finansial sebagai Modul Penerimaan Negara Generasi Ketiga. *Technology Management and Informatics Research Journals*, 4(2), 12. <https://doi.org/10.52617/tematics.v5i1.464>
- Andyni, N., & Kurniasari, F. (2021). Pengaruh Literasi dan Efikasi diri terhadap

- Inklusi Keuangan pada Penggunaan Layanan Pembayaran Digital ShopeePAY di Jabodetabek. *DeReMa (Development Research of Management) Jurnal Manajemen*, 16(1), 128. <http://dx.doi.org/10.19166/derema.v16i1.3150>
- APJII. (2023). Survei Internet Indonesia 2023. In *Asosiasi Penyelenggara Jasa Internet Indonesia* (pp. 1–10). <https://survei.apjii.or.id>
- Arofah, A. A. (2019). Financial literacy, self-efficacy, and financial behaviour of college students. *International Journal of Pedagogy and Teacher Education*, 3(2), 129–138. <https://jurnal.uns.ac.id/ijpte/article/view/17546>
- Asif, M., Khan, M. N., Tiwari, S., Wani, S. K., & Alam, F. (2023). The Impact of Fintech and Digital Financial Services on Financial Inclusion in India. *Journal of Risk and Financial Management*, 16(2). <https://doi.org/10.3390/jrfm16020122>
- Badan Kebijakan Fiskal. (2023). *Pertumbuhan Ekonomi Indonesia yang Kokoh di Tengah Tantangan Global*. Fiskal.Kemenkeu.Go.Id. <https://fiskal.kemenkeu.go.id/baca/2023/11/08/4471-pertumbuhan-ekonomi-indonesia-yang-kokoh-di-tengah-tantangan-global>
- Badan Pusat Statistik. (2023). Pertumbuhan Ekonomi Jawa Timur Triwulan III-2023. *Berita Resmi Statistik*, 13, 12. <https://jatim.bps.go.id/pressrelease/2020/08/05/1141/ekonomi-jawa-timur-triwulan-ii-2020-terkontraksi-5-90-persen.html>
- Bandura, A. (1978). Self-Efficacy: Toward a Unifying Theory of Behavioral Change. *Advance in Behavior Research and Therapy*, 1(4), 139–161. <https://doi.org/10.1017/S0003055400259303>
- Bank Indonesia. (2023). *Pertumbuhan Ekonomi Indonesia Tetap Kuat pada Triwulan III 2023*. [www.Bi.Go.Id. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2530023.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2530023.aspx)
- Baron, R. M., & Kenny, D. A. (1986). The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Consideration. *European Journal of Women's Studies*, 25(3), 310–324. <https://doi.org/10.1177/1350506818764762>
- Budiasni, N. W. N., & Ayuni, N. M. S. (2022). The Role of Locus of Control as a Mediation of Financial Literacy and Financial Inclusion on The Financial Performance of MSMEs. *Jurnal Keuangan Dan Perbankan*, 26(2), 317–334. <https://doi.org/10.26905/jkdp.v26i2.6846>
- Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Services Review*, 7(2), 107–128. [https://doi.org/10.1016/s1057-0810\(99\)80006-7](https://doi.org/10.1016/s1057-0810(99)80006-7)
- Cuandra, F., & Anjela. (2021). The Influence of Financial Behavior, Attitude, Knowledge and Skills on Financial Inclusion of People of Batam City. *Journal of Business & Applied Management*, 14(1), 045.

<https://doi.org/10.30813/jbam.v14i1.2539>

- Damayanti, S. M., & Zakarias, R. (2020). Generasi Milenial sebagai Pengguna Fintech: Dampaknya terhadap Literasi dan Inklusi Keuangan di Indonesia. *Ekonomi Dan Bisnis*, 7(2), 105–120. <https://doi.org/10.35590/jeb.v7i2.2193>
- Devi, L., Mulyati, S., & Umiyati, I. (2021). Pengaruh Pengetahuan Keuangan, Pengalaman Keuangan, Tingkat Pendapatan, Dan Tingkat Pendidikan Terhadap Perilaku Keuangan. *JASS (Journal of Accounting for Sustainable Society)*, 2(02), 78–109. <https://doi.org/10.35310/jass.v2i02.673>
- Diwangsa, J. J., & Sari, M. M. (2024). Pengaruh Literasi Keuangan Dan Financial Technology Terhadap Inklusi Keuangan Mahasiswa pada Mahasiswa Universitas Raharja. *Jurnal Manajemen Akuntansi (JUMSI)*, 5(1), 39–42. <https://doi.org/10.33050/ijacc.v5i1.3104>
- East Ventures. (2023). Keadilan Digital bagi Seluruh Rakyat Indonesia. *Digital Competitiveness Index 2023*, 1–222. <https://east.vc/id/reports/east-ventures-digital-competitiveness-index-2023/>
- Fanta, A., & Mutsonziwa, K. (2021). Financial Literacy as a Driver of Financial Inclusion in Kenya and Tanzania. *Journal of Risk and Financial*, 14, 561. <http://dx.doi.org/10.3390/jrfm14110561>
- Fatimah, N., & Susanti. (2018). Pengaruh Pembelajaran Akuntansi Keuangan, Literasi Keuangan, Dan Pendapatan Terhadap Perilaku Keuangan Mahasiswa Fakultas Ekonomi Universitas Muhammadiyah Gresik. *Pendidikan Akuntansi*, 6(1), 48–57. <https://ejournal.unesa.ac.id/index.php/jpak/article/download/25273/23161>
- Firdaus, A. F., & Kadarningsih, A. (2023). Peran Financial Socialization, Financial Self-Efficacy Dan Financial Knowledge Terhadap Financial Management Behavior Generasi Z. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, 3(3), 415–425. <https://doi.org/10.55606/jaemb.v3i3.2285>
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. (pp. 129–385). Reading, MA: Addison-Wesley. https://www.researchgate.net/publication/233897090_Belief_attitude_intention_and_behaviour_An_introduction_to_theory_and_research
- Ghozali, I. (2021). Structural Equation Modeling dengan Metode Alternatif Partial Least Square (PLS). In *Semarang: Badan Penerbit Universitas Diponegoro* (5th ed.). Badan Penerbit Universitas Diponegoro.
- Gosmawi, S., Sharma, R. B., & Chouhan, V. (2022). Impact of Financial Technology (Fintech) on Financial Inclusion (FI) in Rural India. *Universal Journal of Accounting and Finance*, 10(2), 483–497. <https://doi.org/10.13189/ujaf.2022.100213>
- Goyal, K., & Kumar, S. (2021). Financial literacy: A systematic review and

- bibliometric analysis. *International Journal of Consumer Studies*, 45(1), 80–105. <https://doi.org/10.1111/ijcs.12605>
- Hadjaratie, L., Hasdiana, Masaong, A. K., & Panai, A. H. (2023). Tingkat Kesiapan Generasi Emas Indonesia di Era Disrupsi berdasarkan Karakteristik Digital Native. *Radial : Jurnal Peradaban Sains, Rekayasa, Dan Teknologi*, 11(1), 103–112. <https://doi.org/10.37971/radial.v11i1.339>
- Hair, Hult, T., Ringle, C., Sarstedt, M., Danks, N., & Ray, S. (2021a). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis* (8th Editio). Cengage Learning.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021b). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. In Springer. <https://doi.org/10.1080/10705511.2022.2108813>
- Hasanudin, Nurwulandari, A., & Caesariawan, I. (2022). Pengaruh literasi keuangan, efikasi keuangan, dan sikap keuangan terhadap keputusan investasi melalui perilaku keuangan. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, 5(2), 581–597. <https://doi.org/10.32670/fairvalue.v5i2.2318>
- Hiranrat, C., Harncharnchai, A., & Duangjan, C. (2021). Theory of Planned Behavior and the Influence of Communication Self-Efficacy on Intention to Pursue a Software Development Career. *Journal of Information Systems Education*, 32(1), 40–52. <https://jise.org/Volume32/n1/JISE2021v32n1pp40-52.html>
- Ismanto, H., Widiastuti, A., Muharam, H., Pangetuti, I. R. D., & Rofiq, F. (2019). *Perbankan dan Literasi Keuangan* (1st ed.). Penerbit Deepublish.
- Jamal, H., Haeruddin, H., & Ahmad, I. (2023). Dampak Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Keuangan. *Akuntansi Bisnis & Manajemen*, 30(2), 105–116. <https://doi.org/10.35606/jabm.v30i2.1277>
- Kerthayasa, I. W., & Darmayanti, N. P. A. (2023). Pengaruh Literasi Keuangan Dan Financial Technology Terhadap Inklusi Keuangan Di Desa Pengotan. *E-Jurnal Manajemen Universitas Udayana*, 12(2), 137. <https://doi.org/10.24843/ejmunud.2023.v12.i02.p02>
- Kurnianti, D., Khairunnisa, H., Handarini, D., Marsofiyati, Anwar, C., Dianta, K., Yusuf, M., Mundiharno, Yaacob, M. H., Malzara, V. R. B., Sari, R. N., Haneul, & Safitri, G. (2024). Literasi Keuangan untuk Menumbuhkan Kecerdasan Finansial Mahasiswa. *Sarwahita*, 21(01), 30–44. <https://doi.org/10.21009/sarwahita.211.3>
- Kurniawan, A., Shidik, F. A., & Mulyati, S. (2022). The Effect of Sharia Accounting Knowledge, Religiosity, Student's Perception, Motivation on Student's Interest in Career in Sharia Financial Institutions (Empirical Studies in West Java Accounting Study Program Students). *Islamic Economic*,

Accounting, and Management Journal (Tsarwatica), 03, 26–39.
<https://ojs.stiesa.ac.id/index.php/tsarwatica>

- Lamusu, M. F. R., Monoarfa, M. A. S., & Dunga, M. F. (2024). Pengaruh Literasi Keuangan, Efikasi Keuangan, dan Faktor Demografi Terhadap Keputusan Investasi Mahasiswa Universitas Negeri Gorontalo. *Jurnal Ilmiah Manajemen Dan Bisnis*, 6(3), 1132–1145. <https://doi.org/10.37479/jimb.v6i3.22954>
- Liska, R., Machpudin, A., Khaza, M. A. M. H., Ratnawati, R., & Wediawati, B. (2022). Pengaruh Literasi Keuangan dan Financial Technology Terhadap Inklusi Keuangan (Studi Empiris pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Jambi). *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 11(4), 1034–1043. <https://doi.org/10.29313/bcsbm.v2i1.2388>
- Liu, L., & Zhang, H. (2021). Financial literacy, self-efficacy and risky credit behavior among college students: Evidence from online consumer credit. *Journal of Behavioral and Experimental Finance*, 32, 1–9. <https://doi.org/10.1016/j.jbef.2021.100569>
- Lukmanul, H., & Hapsari, R. A. (2022). Financial Technology Law. In Kodri (Ed.), *Penerbit Adab* (1st ed.).
- Maune, A., Matanda, E., & Mundonde, J. (2021). Financial Inclusion as an Intentional Behaviour in Zimbabwe. *Acta Universitatis Danubius*, 17(4), 2021. <https://orcid.org/0000-0002-6704-8733>
- Mehmetoglu, M., & Venturini, S. (2021). *Structural Equation Modelling with Partial Squares using Stata and R* (1st ed.). Chapman and Hall/CRC. <https://doi.org/10.1201/9780429170362>
- Mmari, P. (2023). The Role of Financial Literacy in Enhancing Financial Inclusion in Tanzania. *International Journal of Economics, Commerce, and Management*, 11(04), 133–152. <https://ijecm.co.uk/wp-content/uploads/2023/08/11812.pdf>
- Musa, H., Ahmad, N. H. B., & Nor, A. M. (2024). Extending the Theory of Planned Behavior in financial inclusion participation model—evidence from an emerging economy. *Cogent Economics and Finance*, 12(1). <https://doi.org/10.1080/23322039.2024.2306536>
- Muslichah, M., Hidayah, Y., Putra, S., Abdullah, R., & Kadir, A. (2023). Islamic Financial Literacy and Financial Inclusion: Examining the Intervening Role of Financial Self-Efficacy. *International Journal of Islamic Economics and Finance (IJIEF)*, 6(2), 181–200. <http://dx.doi.org/10.18196/ijief.v6i2.16384>
- Nasmiah, Semmaila, B., & Selong, A. (2023). Pengaruh Literasi Keuangan, dan Inklusi Keuangan terhadap Nilai Keekonomian Debitur Ultra Mikro pada Kantor Pelayanan Perbendaharaan Negara Makassar II. *Jurnal Pendidikan Tambusai*, 7, 31518–31533. <https://doi.org/10.31004/jptam.v7i3.12144>
- Natalia, M. A., Kurniasari, F., Hendrawaty, E., & Oktaviani, V. M. (2020).

Pengaruh Literasi Keuangan terhadap Inklusi Keuangan dengan Menggunakan Social Capital sebagai Variabel Mediator. *Ultima Management: Jurnal Ilmu Manajemen*, 12(1), 16–33. <https://doi.org/10.31937/manajemen.v12i1.1522>

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. <https://doi.org/10.26740/jim.v10n1.p82-97>

Nusron, L. A., Krismiatur, E. W., & Diansari, R. E. (2021). Pengaruh Pembelajaran di Perguruan Tinggi dan Pendidikan Keuangan di Keluarga Terhadap Literasi Keuangan. *Jurnal Akmenika*, 18(1), 511–519. <https://doi.org/10.31316/akmenika.v18i1.1464>

Otoritas Jasa Keuangan. (2022). *Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2022*. <https://www.ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Infografis-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2022.aspx>

P Wewengkang, C. B., Mangantar, M., & C Wangke, S. J. (2021). The Effect of Financial Technology Use and Financial Literacy Towards Financial Inclusion in Manado (Case Study: Feb Students in Sam Ratulangi University Manado). *Jurnal EMBA*, 9(2), 599–606. <https://doi.org/10.35794/emba.v9i2.33593>

Parmitasari, R. D. A., Kara, M., Bulutoding, L., Alwi, Z., & Sriwijaya, M. (2020). Financial Behavior of Indonesian Moslem Students Scholarship Recipients: The Role of Locus of Control and Financial Knowledge. *International Journal of Advanced Engineering Research and Science*, 7(4), 281–292. <https://doi.org/10.22161/ijaers.74.36>

Peraturan OJK. (2023). *Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 3 Tahun 2023 Tentang Peningkatan Literasi Dan Inklusi Keuangan Di Sektor Jasa Keuangan Bagi Konsumen Dan Masyarakat* (pp. 1–27). [https://www.ojk.go.id/id/regulasi/Documents/Pages/Penerapan-Tata-Kelola-Bagi-Bank-Umum/POJK 17 Tahun 2023. PENERAPAN TATA KELOLA BAGI BANK UMUM.pdf](https://www.ojk.go.id/id/regulasi/Documents/Pages/Penerapan-Tata-Kelola-Bagi-Bank-Umum/POJK%2017%20Tahun%202023.PENERAPAN%20TATA%20KELOLA%20BAGI%20BANK%20UMUM.pdf)

Peraturan Presiden. (2020). *Peraturan Presiden Republik Indonesia Nomor 114 Tahun 2020 Tentang Strategi Nasional Keuangan Inklusif* (pp. 1–17). <https://peraturan.go.id/files/ps114-2020.pdf>

Purwanto, P., Rachrizi, A. R., & Bustaram, I. (2021). Peran Fintech Dalam Meningkatkan Keuangan Inklusif Pada UKM di Kabupaten Pamekasan. *Jurnal Pendidikan, Akuntansi Dan Keuangan*, 4(2), 115–129. <http://dx.doi.org/10.47080/progress.v4i2.1297>

Puspita, G., & Isnalita, I. (2019). Financial Literacy: Pengetahuan, Kepercayaan Diri dan Perilaku Keuangan Mahasiswa Akuntansi. *Owner: Riset Dan Jurnal*

Akuntansi, 3(2), 117–128. <https://doi.org/10.33395/owner.v3i2.147>

- Putra, R. E., Putera, R. E., & Aromatica, D. (2023). Peran Agen Brilink Sebagai Program Kebijakan Inklusi Keuangan the Role of Brilink Agents As a Financial Inclusion Policy Program. *Jurnal Kebijakan Publik*, 14(1), 85–91. <https://jkp.ejournal.unri.ac.idhttps://jkp.ejournal.unri.ac.id>
- Putri, W. D., Fontanella, A., & Handayani, D. (2023). Pengaruh Penggunaan Financial Technology, Gaya Hidup dan Pendapatan Orang Tua Terhadap Perilaku Keuangan Mahasiswa. *Akuntansi Dan Manajemen*, 18(1), 51–72. <https://doi.org/10.30630/jam.v18i1.213>
- Radianto, W. E., Efrata, T. C., Dewi, L., Effendi, L. V., & Salim, I. R. (2020). the Roles of Financial Self Efficacy and Mental Accounting in Increasing Financial Motivation and. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 6(10), 1–11. <https://jurnal.stie-aas.ac.id/index.php/IJEBAR/article/view/6476>
- Ratnaningtyas, H., Bilqis, L. D. R., & Swantari, A. (2022). Perencanaan Keuangan Pribadi Untuk Mahasiswa Sekolah Tinggi Ilmu Ekonomi Bisnis Indonesia. *Abdi Moestopo: Jurnal Pengabdian Pada Masyarakat*, 5(2), 141–147. <https://doi.org/10.32509/abdimoestopo.v5i2.1770>
- Rohmah, R. M., & Gunarsih, T. (2021). Pengaruh Literasi Keuangan Dan Fintech terhadap Inklusi Keuangan Pada Masyarakat D.I.Yogyakarta. *Seminar Nasional Unriyo*, 3(1), 2019–2226. <https://prosiding.respati.ac.id/index.php/PSN/article/download/372/356>
- Rufaidah, M., Muhammadiyah, U., Wisnu, S., & Setiyono, P. (2023). Exploring the Role of Family Financial Education and Lifestyle on Financial Management Behavior: The Mediating Effect of Financial Self-Efficacy: Menjelajahi Peran Pendidikan Keuangan Keluarga dan Gaya Hidup dalam Perilaku Pengelolaan Keuangan: Efek Media. *Indonesian Journal of Public Policy Review*, 22, 1–13. <https://ijppr.umsida.ac.id/index.php/ijppr/article/view/1310/1133>
- Sadari, S., & Hakim, A. (2019). Revitalisasi Keuangan Inklusif Dalam Sistem Perbankan Syariah di Era Financial Technology. *Journal of Islamic Economics Finance and Banking*, 1(1), 1–24. <https://doi.org/10.51275/zhafir.v1i1.126>
- Safitri, S. D., & Purnamasari, D. I. (2021). The impact of financial literacy, financial behavior, and financial motivation on students' investment decision. *International Journal of Current Research*, 13(11), 19498–19501. <https://doi.org/https://doi.org/10.24941/ijcr.42540.11.2021>
- Safryani, U., Aziz, A., & Triwahyuningtyas, N. (2020). Analisis Literasi Keuangan, Perilaku Keuangan, Dan Pendapatan Terhadap Keputusan Investasi. *Jurnal Ilmiah Akuntansi Kesatuan*, Vol. 8 No.(3), 319–332. <https://doi.org/10.37641/jiakes.v8i3.384>

- Salim, F., Arif, S., & Devi, A. (2022). Pengaruh Literasi Keuangan Syariah, Islamic Branding, dan Religiusitas terhadap Keputusan Mahasiswa Dalam Menggunakan Jasa Perbankan Syariah: Studi pada Mahasiswa FAI Universitas Ibn Khaldun Bogor Angkatan 2017-2018. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(2), 226–244. <https://doi.org/10.47467/elmal.v5i2.752>
- Sangwan, V., Harshita, Prakash, P., & Singh, S. (2019). Financial Technology: A Review of Extant Literature. *Studies in Economics and Finance*, 37(1), 71–88. <https://doi.org/10.1108/SEF-07-2019-0270>
- Sari, A. N., & Kautsar, A. (2020). Analisis Pengaruh Literasi Keuangan, Financial Technology, dan Demografi terhadap Inklusi Keuangan pada Masyarakat di Kota Surabaya. *Jurnal Ilmu Manajemen*, 8(4), 1233. <https://doi.org/10.26740/jim.v8n4.p1233-1246>
- Sari, D. E., Selviana, E. A., Brilliani, Asila, N. F., & Jannah, M. (2022). The Effect of Financial Literature and Financial Technology on Financial Inclusion Among Accounting Student. *International Journal of Social Science and Business*, 6(3), 310–315. <https://doi.org/10.23887/ijssb.v6i3.40508>
- Sari, D. W. P., & Anwar, M. (2022). Pengaruh Literasi Keuangan Terhadap Perilaku Menabung Dengan Self Control Sebagai Variabel Mediasi Pada Mahasiswa S1 FEB UPN “Veteran” Jawa Timur. *SEIKO: Journal of Management & Business*, 5(2), 81–92. <https://doi.org/10.37531/sejaman.v5i2.1911>
- Sari, M. P. (2021). Pengaruh Pengetahuan Keuangan Dan Kepribadian Terhadap Perilaku Keuangan Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Muhammdiyah Sumatera Utara. *Jurnal Ilmiah Mhasiswa Ekonomi Dan Bisnis (JIMEIS)*, 2(1), 8–13. <http://jurnalmahasiswa.umsu.ac.id/index.php/jimeis/article/view/1198>
- Shneor, R., & Munim, Z. H. (2019). Reward crowdfunding contribution as planned behaviour: An extended framework. *Journal of Business Research*, 103(June), 56–70. <https://doi.org/10.1016/j.jbusres.2019.06.013>
- Sudaryana, B., & Agusiady, R. (2022). *Metodologi Penelitian Kuantitatif*. Deepublish.
- Sugiyono. (2022). *Metode penelitian kuantitatif kualitatif dan R&D* (Sutopo (ed.); 4th ed.). Penerbit Alfabeta.
- Suidarma, I. M., Putu, N., Putri, A., & Yasa, I. N. A. (2023). Pengaruh Literasi Keuangan Terhadap Keputusan Investasi Dimoderasi Perilaku Keuangan Pada Mahasiswa. *Jurnal Pendidikan Akuntansi Dan Keuangan*, 11(July), 105–120. <https://ejournal.upi.edu/index.php/JPAK>
- Sun, Y., & Angelina, H. (2022). the Effect of Behavior, Trust, and Literacy About Peer To Peer Lending on Financial Inclusion in the Jakarta Community.

Journal of Applied Finance & Accounting, 9(1), 29–41.
<https://doi.org/10.21512/jafa.v9i1.8340>

Tucker, M., Jubb, C., & Yap, C. J. (2019). The theory of planned behaviour and student banking in Australia. *International Journal of Bank Marketing*, 38(1), 113–137. <https://doi.org/10.1108/IJBM-11-2018-0324>

Wardani, A. P. Y. K., & Darmawan, N. A. S. (2020). Peran Financial Technology pada UMKM: Peningkatan Literasi Keuangan Berbasis Payment Gateway. *Jurnal Ilmiah Akuntansi Dan Humanika*, 10(2), 170. <https://doi.org/10.23887/jiah.v10i2.25947>

Yoga, I., & Handayani, P. N. (2021). Determinan Inklusi Keuangan Pada Masyarakat (Studi Pada Masyarakat Kabupaten Karanganyar). *Seminar Nasional Pertumbuhan Ekonomi*, 2(1), 1–11. <https://eprosiding.stiesemarang.ac.id/index.php/SNMAS/article/view/48/48>