

DAFTAR PUSTAKA

- Abdillah, W., & Hartono, J. (2015). Partial Least Square (PLS): Alternatif Structural Equation Modeling (SEM) Dalam Penelitian Bisnis. Yogyakarta: Penerbit Andi, 22, 103-150.
- Afriani, R. I., & Kartika, R. (2021). Pengaruh Financial Knowledge Dan Locus Control Terhadap Financial Management Behavior Mahasiswa Tingkat Akhir Jurusan Akuntansi Universitas Bina Bangsa. *Sains: Jurnal Manajemen Dan Bisnis*, 13(2), 163.
<https://doi.org/10.35448/jmb.v13i2.10985>
- Augustine, L., & Widjaja, I. (2021). Pengaruh: Financial Attitude, Financial Knowledge Locus Of Control Terhadap Perilaku Manajemen Keuangan. *Jurnal Managerial Dan Kewirausahaan*, 3(4), 1087.
<https://doi.org/10.24912/jmk.v3i4.13504>
- Ajzen, I. (1991). *The Theory of planned behavior*. *Journal of Organizational Behavior and Human Decision Processes*.
- Andana, R. R., & Yuniningsih, Y. (2023). Financial Management Behavior in Using Fintech (Study on Management Students of UPN Veteran East Java). *Journal of Accounting Finance and Auditing Studies (JAFAS)*, 67–84.
<https://doi.org/10.32602/jafas.2023.024>
- Arifa, J. S. N., & Setiyani, R. (2020). Pengaruh Pendidikan Keuangan di Keluarga, Pendapatan, dan Literasi Keuangan terhadap Financial Management Behavior Melalui Financial Self-Efficacy Sebagai Variabel Mediasi. *Economic Education Analysis Journal*, 9(2), 552–568.
<https://doi.org/10.15294/eeaj.v9i2.39431>
- Asandimitra, N. L. R. & 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(2010), 1–107. oai:ojs.journal.unesa.ac.id:article/23846
- Atikah, A., & Kurniawan, R. R. (2021). Pengaruh Literasi Keuangan, Locus of Control, dan Financial Self Efficacy Terhadap Perilaku Manajemen Keuangan. *JMB : Jurnal Manajemen Dan Bisnis*, 10(2), 284–297.
<https://doi.org/10.31000/jmb.v10i2.5132>
- Bandura, A. (1978). *Self-efficacy: Toward a unifying theory of behavioral change*. *Journal of Advances in Behaviour Research and Therapy*, 1(4), 139–161.
[https://doi.org/10.1016/0146-6402\(78\)90002-4](https://doi.org/10.1016/0146-6402(78)90002-4)
- Brahmastra, I. B. R., & Wikartika, I. (2023). The Effect of Financial Knowledge,

- Financial Experience, and Locus of Control on Financial Management Behavior at Batik Msmses in Tuban. *Journal of Social Research*, 2(7), 2393–2415. <https://doi.org/10.55324/josr.v2i7.1171>
- Cahyaningrum, B., & Fikri, M. A. (2021). Peran Pemediasi Locus of Control Pada Pengaruh Financial Knowledge Dan Financial Attitude Terhadap Financial Management Behavior. *Jurnal Ilmu Manajemen*, 9(4), 1500–1515. <https://doi.org/10.26740/jim.v9n4.p1500-1515>
- Cahyono, E. (2018). Pengaruh citra merek, harga dan promosi terhadap keputusan pembelian HP merek Oppo di Sleman Daerah Istimewa Yogyakarta. *Jurnal Bisnis, Manajemen, Dan Akuntansi*, 5(1), 61-75.
- Chandrawati, K., Anwar, M., & Wikartika, I. (2023). The Role of Lifestyle as a Mediator of The Influence of Financial Knowledge on Career Women's Financial Behavior. *JEM17: Jurnal Ekonomi Manajemen*, 8(1), 001–024. <https://doi.org/10.30996/jem17.v8i1.7424>
- 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. <https://doi.org/10.33087/ekonomis.v6i2.598>
- Cicin Yulianti. (2023). *10 Provinsi dengan Jumlah Mahasiswa Terbanyak di Indonesia, Ada Daerahmu?* Detik.Com. <https://www.detik.com/edu/detikpedia/d-6996257/10-provinsi-dengan-jumlah-mahasiswa-terbanyak-di-indonesia-ada-daerahmu>
- Cohen, J. (1988). The effect size. Statistical power analysis for the behavioral sciences. Abingdon: Routledge, 77-83.
- Dinda Farahdilla, A. S. D. (2022). *Pengaruh Financial Literacy , Financial Attitude Dan Demografi Pada Financial Management Behavior Jimea / Jurnal Ilmiah MEA (Manajemen , Ekonomi , dan Akuntansi)*. 6(3), 973–982.
- Dwi Iga Luhsasi. (2021). Pengelolaan Keuangan: Literasi Keuangan dan Gaya Hidup Mahasiswa. *Jurnal Ecodunamika*, 4, 1–7. <https://ejournal.uksw.edu/ecodunamika/article/view/5227>
- Ernanda, D., & Sugiyono, S. (2017). Pengaruh Store Atmosphere, Hedonic Motive Dan Service Quality Terhadap Keputusan Pembelian. *Jurnal Ilmu Dan Riset Manajemen (JIRM)*, 6(10).
- Firdaus, A. F., & Kadarningsih, A. (2023). Peran *Financial Sosialization, Financial Self-Efficacy* dan *Financial Knowledge* Terhadap *Financial Management Behavior* Generasi Z. *Jurnal Akuntansi, Ekonomi dan*

- Manajemen Bisnis, 3(3), 415-425.
- Furnham, A. (1984). *Many sides of the coin: The psychology of money usage*. *Journal of Personality and Individual Differences*, 5(5), 501–509.
[https://doi.org/10.1016/0191-8869\(84\)90025-4](https://doi.org/10.1016/0191-8869(84)90025-4)
- Griffin, S. A., & Sibilang, N. P. (2022). *The Influence of Financial Attitude and Financial Knowledge on Financial Management Behavior Moderated by Locus of Control in Generation Z*. *Jurnal Multidisiplin Madani*, 2(12), 4141-4150.
- Ghozali. (2011). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 19. Semarang: Badan Penerbit Universitas Diponegoro.
- 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.
<https://www.journal.stieamkop.ac.id/index.php/seiko/article/view/2301>
- Harianto, S., & Isbanah, Y. (2021). Pengaruh Financial Knowledge, Pendapatan, Locus of Control, Financial Attitude, Financial Self-Efficacy, dan Parental Financial Socialization terhadap Financial Management Behavior Masyarakat di Kabupaten Sidoarjo. *Jurnal Ilmu Manajemen*, 9(1), 241.
<https://doi.org/10.26740/jim.v9n1.p241-252>
- Haryana, R. D. T. (2020). Pengaruh Life Style, Self Control Dan Financial Literacy Terhadap Perilaku Konsumtif Mahasiswa Melakukan Online Shopping. *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi*, 16(1), 29.
<https://doi.org/10.30742/equilibrium.v16i1.805>
- Herleni, S., & Tasman, A. (2019). Pengaruh Financial Knowledge dan Internal Locus Of Control Terhadap Personal Financial Management Behaviour Pelaku Ukmk Kota Bukittinggi. *Jurnal Kajian Manajemen Dan Wirausaha*, 1(1), 270–275. <http://bukittinggikota.bps.go.id>
- I'zzatul Jannah, A., Amalia, D., Marischa, N. N., Azyan, N. I., Afriyanti, N. A., Ningati, R. S., Wijaya, R., & Rozak, A. (2024). Analisis Money Management terhadap Kondisi Keuangan Mahasiswa Rantau. *Jurnal Ilmiah Multidisiplin*, 2(3), 209–215. <https://doi.org/10.5281/zenodo.11098569>
- Indotelko.com. (2020). *Populasi Milenial Potensial Menjadi Generasi Melek Keuangan*. Indotelko.Com.
<https://www.indotelko.com/read/1580334079/populasi-keuangan>
- Jorgensen, B. L., & Savla, J. (2023). *Financial Literacy of Young Adults : The Importance of Parental Socialization*. *Journal of Family Relations*. October

2010. <https://doi.org/10.2307/40864565>

Kemal, Worokinasih Saparila, &, & Darmawan Ari. (2020). Pengaruh Financial Knowledge dan Financial Attitude Terhadap Financial Behavior Pada Youth Entrepreneur Kota Malang. *Jurnal Administrasi Bisnis, Ekosistem Strat p*, 140.

Khalisharani, H., Sabri, M. F., Johan, I. R., Burhan, N. A. S., & Yusof, A. N. M. (2022). The Influence of Parental Financial Socialisation and Financial Literacy on University Student's Financial Behaviour. *International Journal of Economics and Management*, 16(3), 351–364.
<https://doi.org/10.47836/ijeam.16.3.06>

Khawar, S., & Sarwar, A. (2021). Financial literacy and financial behavior with the mediating effect of family financial socialization in the financial institutions of Lahore , Pakistan. *Future Business Journal*, 7(1), 1–11.
<https://doi.org/10.1186/s43093-021-00064-x>

Khoirunnisa, I. R., & Rochmawati, R. (2021). Pengaruh Literasi Keuangan, Sikap Keuangan, dan Pendidikan Keuangan Keluarga Terhadap Manajemen Keuangan Pribadi dengan Locus Of Control Sebagai Variabel Intervening. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(2), 210–219.
<https://doi.org/10.26740/jpak.v9n2.p210-219>

Kholifah, W. N., & Takarini, N. (2023). *Factors That Influence Financial Management Personal Student Feb Upn " Veteran " East Java. International Journal of Business Marketing and Management (IJBMM)*. 8(4), 213–220.

Kholilah, N. Al, & Iramania, R. (2013). Studi Financial Management Behaviour. *Jurnal of Business And Banking*, 3(1), 69–80.

Khusaini, I. N., & Anwar, M. (2024). The Effect of Financial Attitudes on Financial Behavior with Financial Self-Efficacy as a Mediating Variable. *East Asian Journal of Multidisciplinary Research*, 2(12), 5057–5068.
<https://doi.org/10.55927/eajmr.v2i12.6962>

Komaria, N. (2020). Pengaruh Financial Attitude, Financial Knowledge, Dan Personal Income Terhadap Personal Financial Management Behavior Pada Karyawan Generasi Milenial Pt. Petrokimia Gresik. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.

Kumalasari, D., & Anwar, M. (2022). Financial Knowledge Moderating The Effect Of Money Attitude On Personal Financial Management Behavior Of Students. *Economos : Jurnal Ekonomi Dan Bisnis*, 5(3), 225–232.
<https://doi.org/10.31850/economos.v5i3.2046>

Laga, A., & Hizazi, A. (2023). *The Effect of Financial Literacy, Financial*

Attitude, Locus of Control, and Lifestyle on Financial Management Behavior (Case Study on Undergraduate Accounting Study Program Students Faculty of Economics and Business Jambi University). Indonesian Journal of Economic & Management Sciences, 1(4), 459-480.

- Mariana, D., Purwanto, E., & Wikartika, I. (2022). Pengaruh Perilaku Pengelolaan Keuangan terhadap Penerima Kartu Indonesia Pintar pada Mahasiswa UPN "Veteran" Jawa Timur. *Jurnal Ilmiah Universitas Batanghari Jambi*, 22(3), 1536. <https://doi.org/10.33087/jiubj.v22i3.2554>
- Nikmatus Sholihah, D., & Isbanah, Y. (2023). Pengaruh literasi keuangan, pengetahuan keuangan, locus of control, dan hedonism lifestyle terhadap financial management behavior. *Jurnal Ilmu Manajemen*, 11(3), 589–601.
- 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>
- Nugroho Mahfud, A. F. Y. S. N. (2023). Peran Financial Literacy, Locus of Control, Dan Financial Self Efficacy Pada Financial Management Behavior. *Journal Economic Insights*, 2(1), 1–13. <https://jei.uniss.ac.id/index.php/v1n1/article/view/59%0Ahttps://jei.uniss.ac.id/index.php/v1n1/article/download/59/39>
- Nuryana, I., & Rahmawati, N. (2020). Perilaku pengelolaan keuangan. *Jurnal Pendidikan Ekonomi*, 9(1), 174. <https://doi.org/10.15294/eeaj.v9i1.37246>
- Nusa, S. R. B., & Dewi, A. S. (2022). Pengaruh Financial Knowledge, Financial Attitude Dan Parental Income Terhadap Financial Management Behavior Mahasiswa Daerah Istimewa Yogyakarta. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 6(3), 905–914. <https://doi.org/10.31955/mea.v6i3.2438>
- OJK. (2019). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK)*. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/DataLinkDesc/SNLIK>
- Pddikti. (2023). *10 Provinsi dengan Jumlah Mahasiswa Terbanyak*. <https://www.instagram.com/p/CyfwIwMPILq/?igsh=NWozZGNqNDRnazZs>
- 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. <https://doi.org/10.26740/jim.v9n2.p572-586>

- Priyambodo, P., Firdaus, F., & Jayawardana, H. B. A. (2022). Implementasi Teori Kognitif Sosial Bandura sebagai Upaya Pengembangan Fungsi dan Peran Sekolah. *SPEKTRA: Jurnal Kajian Pendidikan Sains*, 8(1), 37. <https://doi.org/10.32699/spektra.v8i1.233>
- Putri, T. P. (2018). Pengaruh Kontrol Diri, Literasi Keuangan dan Inklusi Keuangan terhadap Perilaku Menabung Mahasiswa Pendidikan Akuntansi Fakultas Ekonomi Universitas Negeri Surabaya. *Jurnal Pendidikan Akuntansi (JPAK)*, 6(3), 323–330.
- Rahmawati, Y. I., Hafid, R., Mahmud, M., Moonti, U., & Panigoro, M. (2023). Pengaruh Financial Literacy Terhadap Pengelolaan Keuangan Mahasiswa Rantau. *Journal of Economic and Business Education*, 1(3), 145–157. <https://doi.org/10.37479/jebe.v1i3.21416>
- Rea, J. K., Danes, S. M., Serido, J., Borden, L. M., & Shim, S. (2019). “Being Able to Support Yourself”: Young Adults’ Meaning of Financial Well-Being Through Family Financial Socialization. *Journal of Family and Economic Issues*, 40(2), 250–268. <https://doi.org/10.1007/s10834-018-9602-7>
- Rochmawati, P., Cholid Mawardi, M., Fauzi Kartika Sari, A., Studi Akuntansi, P., Ekonomi dan Bisnis, F., & Islam Malang, U. (2024). Pengaruh Financial Self Efficacy, Perilaku Keuangan, Keterampilan Wirausaha dan Financial Technology Terhadap Kinerja Keuangan UMKM. *E_Jurnal Ilmiah Riset Akuntansi*, 13(01), 134–145. <https://jim.unisma.ac.id/index.php/jra/article/view/23921>
- Rotter, J. B. (1966). *Generalized expectancies for internal versus external control of reinforcement*. *Journal of Psychological Monographs: General and Applied*, 80(1), 1-28. <https://doi.org/10.1037/h0092976>
- Rufaidah, M., & Setiyono, W. P. (2023). *Exploring the Role of Family Financial Education and Lifestyle on Financial Management Behavior: The Mediating Effect of Financial Self-Efficacy*. *Indonesian Journal of Public Policy Review*, 22.
- Safitri, A., & Kartawinata, B. R. (2020). Pengaruh Financial Socialization Dan Financial Experience Terhadap Financial Management Behavior (Studi Pada Wanita Bekerja Di Kota Bandung). *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)*, 9(2), 158–170.
- Sampoerno, A. E., & 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), 1002–1014. <https://doi.org/10.26740/jim.v9n3.p1002-1014>

- Siswanti, I., & Halida, A. M. (2020). Self-Control As Mediating. *The International Journal of Accounting and Business Society*, 28(01), 105–131.
- Sugiharti, H., & Maula, K. A. (2019). Pengaruh Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa. *Accounthink : Journal of Accounting and Finance*, 4(2), 804–818.
<https://doi.org/10.35706/acc.v4i2.2208>
- Suwarno, S., Andrinaldo, A., Supriyanto, S., Kesuma, I. M., & Debsi, A. A. (2022). Pengaruh Financial Knowledge, Financial Attitude Terhadap Financial Behavior Dengan Locus Of Control Sebagai Variabel Mediasi (Pada Fakultas Ekonomi dan Bisnis Universitas Bina Insan). *Jurnal Ekonomi dan Ekonomi Syariah (Jesya)*, 5(2), 2643–2657.
<https://doi.org/10.36778/jesya.v5i2.793>
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta. Bandung
- Tasha Gunadi, A., & Ruhana Dara, S. (2022). Faktor-Faktor Yang Mempengaruhi Perilaku Manajemen Keuangan Generasi Milenial. *KALBISOCIO Jurnal Bisnis Dan Komunikasi*, 9(1), 5–12.
<https://doi.org/10.53008/kalbisocio.v9i1.202>
- Tendean, R. L., Charista, B. T., & Malelak, M. I. (2022). Pengaruh Financial Knowledge, Financial Attitude, Dan Financial Self Efficacy Terhadap Saving Behavior Pada Pengguna E-Commerce Generasi Z. *Distribusi - Journal of Management and Business*, 10(2), 141–154.
<https://doi.org/10.29303/distribusi.v10i2.228>
- Utami, N. G. P., & Isbanah, Y. (2023). Pengaruh financial literacy, financial attitude, financial technology, self-control, dan hedonic lifestyle terhadap financial behavior. *Jurnal Ilmu Manajemen*, 11(3), 506–521.
<https://journal.unesa.ac.id/index.php/jim/article/view/24286/9796>
- Velya Anggraini, Fera Sriyunianti, & Armel Yentifa. (2022). Pengaruh Financial Literacy, Financial Attitude dan Locus of control terhadap Financial Management Behavior (Studi Kasus pada Mahasiswa Bidikmisi dan Non Bidikmisi Jurusan Akuntansi Politeknik Negeri Padang). *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia (JABEI)*, 1(1), 116–128.
<https://doi.org/10.30630/jabei.v1i1.21>
- Warini, S., Hidayat, Y. N., & Ilmi, D. (2023). Teori Belajar Sosial Dalam Pembelajaran. *ANTHOR: Education and Learning Journal*, 2(4), 566–576.
<https://doi.org/10.31004/anthor.v2i4.181>
- Waspada, I. P., & Mulyani, H. (2020). *Meningkatkan Perilaku Pengelolaan Keuangan Mahasiswa melalui Financial Literacy dan Financial Self-*

- Efficacy*. Jurnal Pendidikan Akuntansi & Keuangan. 8(1), 87–96.
- Widyawati, I. (2012). Faktor-Faktor Yang Mempengaruhi Literasi Finansial Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Brawijaya. *Assets: Jurnal Akuntansi Dan Pendidikan*, 1(1), 89.
<https://doi.org/10.25273/jap.v1i1.527>
- Wijaya, C. K. (2024). Pengaruh *Financial Literacy, Financial Attitude, Financial Self-Efficacy, Financial Technology, Locus Of Control, Lifestyle Terhadap Financial Management Behaviour Pada Mahasiswa Surabaya Hobby Modif Mobil*. *Journal Of Economics, Business, Management, Accounting and Social Sciences*, 2(2), 55-64.
- Zen, F., Purvitasari, S. H., Murdiono, A., & Istanti, L. N. (2023). *Financial Technology Moderates The Influence Of Financial Literacy And Financial Self-Efficacy On Financial Management Behavior* (Issue Bistic). Atlantis Press International BV. <https://doi.org/10.2991/978-94-6463-302-3>
- Zhao, H., & Zhang, L. (2020). Talking money at home: the value of family financial socialization. *International Journal of Bank Marketing*, 38(7), 1617–1634. <https://doi.org/10.1108/IJBM-04-2020-0174>