

DAFTAR PUSTAKA

- Abdurrahman, A., & Nugroho, D. A. (2024). The Role Of Digital Financial Literacy On Financial Well-Being With Financial Technology, Financial Confidence, Financial Behavior As Intervening And Sociodemography As Moderation. *Jurnal Ekonomi Dan Bisnis*, 27(2), 191–220. <https://doi.org/10.24914/Jeb.V27i2.11891>
- 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)
- Alamsyah, N. A. (2025). Pengaruh Literasi Keuangan, Gaya Hidup, Dan Financial Technology Terhadap Perilaku Keuangan Mahasiswa Program Studi Akuntansi Universitas Pembangunan Nasional “Veteran” Yogyakarta.
- Apriliani, R. (2024). *Literasi Keuangan Berbasis Teknologi Digital*. <https://repository-penerbitlitnus.co.id/id/eprint/212/1/Literasi%20keuangan%20berbasis%20teknologi%20digital.pdf>
- Ardyansyah, A. F., & Indrawati, N. K. (2024). Perception And Practices Of Personal Financial Management Among Generation Z In Indonesia. *Journal Research Of Social Science, Economics, And Management*, 3(12), 2116–2126. <https://doi.org/10.59141/Jrssem.V3i12.687>
- Awalia, M., Nurul Innayah, M., Purwidiyanti, W., Frida Utami, R., Ekonomi Dan Bisnis, F., & Muhammadiyah Purwokerto, U. (2024). Connecting The Dots: How Digital Financial Literacy And Locus Of Control Drive Financial Success Through Financial Behavior. Dalam *Soedirman Accounting Review (SAR): Journal Of Accounting And Business* (Vol. 09, Nomor 02).
- Awaningsih, N. (2022). *Pengaruh Optimisme, Tawakal, Financial Capability, Dan Parental Financial Socialization Terhadap Financial Well-Being Guru TK Dan PAUD Di Masa Pandemi*.
- Basrowi, & Utami, P. (2021). *Teori-Teori Perilaku Keuangan*. Eureka Media Aksara . <https://repository.penerbiteureka.com/Media/Publications/567881-Teori-Teori-Perilaku-Kuangan-5c33b946.pdf>
- Bhat, S. A., Lone, U. M., Sivakumar, A., & Krishna, U. M. G. (2025). Digital Financial Literacy And Financial Well-Being – Evidence From India.

International Journal Of Bank Marketing, 43(3), 522–548.
<https://doi.org/10.1108/IJBM-05-2024-0320>

Cam, O., & Ballantine, J. (2025). Exploring Accounting Academics' Views On Sustainability: A Freirean Dialogical Pedagogic Perspective. *The British Accounting Review*, 101633.
<https://doi.org/10.1016/J.Bar.2025.101633>

Chavali, K., Raj, P. M., & Ahmed, R. (2021). Does Financial Behavior Influence Financial Well-Being? *Journal Of Asian Finance, Economics And Business*, 8(2), 273–280. <https://doi.org/10.13106/Jafeb.2021.Vol8.No2.0273>

Choung, Y., Chatterjee, S., & Pak, T.-Y. (2023). Digital Financial Literacy And Financial Well-Being. *Finance Research Letters*, 58, 104438.
<https://doi.org/10.1016/J.Frl.2023.104438>

Coats, J., & Bajtelsmit, V. (2024). *New Insights Into Improving Financial Well-Being*.

Comerton-Forde, C., De New, J., Salamanca, N., Ribar, D. C., Nicastro, A., & Ross, J. (2022). Measuring Financial Wellbeing With Self-Reported And Bank Record Data*. *Economic Record*, 98(321), 133–151.
<https://doi.org/10.1111/1475-4932.12664>

Dewi, F., & Purwantoro, R. (2024). The Influence Of Financial Well-Being On Happiness And Financial Decision Making In Indonesia. *International Journal Of Business Studies*, 8. <https://doi.org/10.32924/Ijbs.V8i3.331>

Ekawati, F. M., Kusnanto, H., Lestari, P., Vidiawati, D., Novitasari, D. A., Widyahening, I. S., & Sanci, L. (2025). The Health And Wellbeing Of Undergraduate Students In Indonesia: Descriptive Results Of A Survey In Three Public Universities. *Scientific Reports*, 15(1).
<https://doi.org/10.1038/S41598-025-90527-W>

Fathihani, & Mareta, S. (2024). Analysis Of Determinants Influencing The Millennial Financial Behavior. *International Journal Of Advanced Technology And Social Sciences*, 2, 677–690.
<https://doi.org/10.59890/Ijatss.V2i5.1897>

Feryanto, A., & Trisnaningsih, S. (2023). Pengaruh Literasi Keuangan, Gaya Hidup Hedonisme, Dan Perencanaan Keuangan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa Akuntansi UPN “Veteran” Jawa Timur. *Al-Kharaj : Jurnal*

Ekonomi, Keuangan & Bisnis Syariah, 5, 2742–2754.
<https://doi.org/10.47467/Alkharaj.V5i5.4334>

Firdaus, G. A., & Djuniardi, D. (2024). *Systematic Literature Review Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Literasi Keuangan Digital: Studi Pada Generasi Z Di Indonesia*. <https://scholar.google.com/>,

Garg, N., Priyadarshi, P., & Malik, A. (2024). Financial Well-Being: An Integrated Framework, Operationalization, And Future Research Agenda. Dalam *Journal Of Consumer Behaviour* (Vol. 23, Nomor 6, Hlm. 3194–3212). John Wiley And Sons Ltd. <https://doi.org/10.1002/Cb.2372>

Gosal, G. G., & Nainggolan, R. (2023). The Influence Of Digital Financial Literacy On Indonesian Smes' Financial Behavior And Financial Well-Being. *International Journal Of Professional Business Review*, 8(12), E04164. <https://doi.org/10.26668/Businessreview/2023.V8i12.4164>

Guo, B., & Huang, J. (2023). Financial Well-Being And Financial Capability Among Low-Income Entrepreneurs. *Journal Of Risk And Financial Management*, 16(3). <https://doi.org/10.3390/Jrfm16030181>

Hair, J., Risher, J., Sarstedt, M., & Ringle, C. (2018). When To Use And How To Report The Results Of PLS-SEM. *European Business Review*, 31. <https://doi.org/10.1108/EBR-11-2018-0203>

Hartono. (2019). *Metodologi Penelitian* (1 Ed.). Zanafra Publishing. <http://repository.uin-suska.ac.id/70282/1/Metodologi%20penelitian%20hartono%20repos.pdf>

Herdjiono, I., Siswantoyo, S., Sukiyono, K., Hutama, P. S., Hakim, A. R., Nggaruaka, T., Awotkay, A. S., & Lola, M. A. (2023). Effect Of Financial Behavior, Childhood Consumer Experience, And Financial Wellness On Financial Well-Being. *Management:Journal Of Sustainable Business And Management Solutions In Emerging Economies*. <https://doi.org/10.7595/Management.Fon.2023.0010>

Hitesh, K., & Sandhu, S. (2024). Digital Financial Literacy And Perceived Financial Well-Being Among Indian Adolescents And Young Adults: The Importance Of Financial Capability And Resilience. *The Review Of Finance And Banking*, 16(2), 231–247. <https://doi.org/10.24818/Rfb.24.16.02.04>

IDN Media. (2024). *Indonesia Gen Z Report*.

- Imam, G. (2021). *Partial Least Squares : Konsep, Teknik Dan Aplikasi Menggunakan Program Smartpls 3.2.9 Untuk Penelitian Empiris* (3 Ed.). Universitas Diponegoro.
- Kempson, E., Finney, A., & Poppe, C. (2017). *Financial Well-Being A Conceptual Model And Preliminary Analysis* (Final, Vol. 5). SIFO Project. <https://www.bristol.ac.uk/media-library/sites/geography/pfrc/pfrc1705-financial-well-being-conceptual-model.pdf>
- 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>
- Kesa, D. D., Ferezagia, D. V., Nurfikri, A., Estetiono, A., & Wen, L. C. (2025). Understanding The Financial Behavior Of Finance Students: An Analysis Of Demographic, Financial Literacy, And Experiential. *International Journal Of Innovative Research And Scientific Studies*, 8(3), 3373–3379. <https://doi.org/10.53894/Ijirss.V8i3.7245>
- Kumar, P., Pillai, R., Kumar, N., & Tabash, M. I. (2023). The Interplay Of Skills, Digital Financial Literacy, Capability, And Autonomy In Financial Decision Making And Well-Being. *Borsa Istanbul Review*, 23(1), 169–183. <https://doi.org/10.1016/J.Bir.2022.09.012>
- Kurniawati, A. A., & Lestari, Henny S. (2022). Faktor-Faktor Yang Mempengaruhi Financial Well-Being. *Jmbi Unsrat*, 9.
- Lestari, D. P. (2023). *Pengaruh Literasi Keuangan, Pembelajaran Akuntansi Keuangan, Dan Gender Terhadap Kemampuan Mengelola Keuangan Mahasiswa Akuntansi*.
- Lyons, A., & Hanna, K. (2021). A Methodological Overview To Defining And Measuring “Digital” Financial Literacy. *Financial Planning Review*, 4(2), E1113. <https://doi.org/10.1002/Cfp2.1113>
- M. Lambert, Ma. J. C., Jusoh, Z. M., Abd Rahim, H., & Zainudin, N. (2023). Exploring The Determinants Of Financial Well-Being In The Millennial Generation: A Systematic Literature Review (SLR). *International Journal Of Academic Research In Business And Social Sciences*, 13(16). <https://doi.org/10.6007/Ijarbss/V13-I16/18727>

- Margasari, N., Murti Andhini, M., & Seetha Bandara, R. A. (T.T.). *Student Financial Well-Being: Personal Factors And Financial Behavior As Antecedents Of Financial Well-Being*. <https://doi.org/10.21831/Economia.V20i1.58070>
- Marsh, B. A., Debard, R., Gonzalez, A., Coomes, M. D., & Knight, W. E. (2006). *Examining The Personal Finance Attitudes, Behaviors, And Knowledge Levels Of First-Year And Senior Students At Baptist Universities In The State Of Texas*.
- Mathew, V., Cherian, N., & Justin, E. (2024). Unraveling Financial Well-Being: A Comprehensive Systematic Literature Review. Dalam *Multidisciplinary Reviews* (Vol. 7, Nomor 12). Malque Publishing. <https://doi.org/10.31893/Multirev.2024290>
- Mishra, D., Agarwal, N., Sharahiley, S., & Kandpal, V. (2024). Digital Financial Literacy And Its Impact On Financial Decision-Making Of Women: Evidence From India. *Journal Of Risk And Financial Management*, 17(10). <https://doi.org/10.3390/Jrfm17100468>
- Mokhtar, N., Sabri, M. F., & HO, C. S. F. (2020). Financial Capability And Differences In Age And Ethnicity. *Journal Of Asian Finance, Economics And Business*, 7(10), 1081–1091. <https://doi.org/10.13106/Jafeb.2020.Vol7.No10.1081>
- Muat, S., Fachrurrozi, F., & Sari, N. (2024). How Do Digital Financial Literacy, Financial Behavior, And Skills Affect Financial Well-Being? An Exploratory Study On Gen Z. *IJBE (Integrated Journal Of Business And Economics)*, 8(1), 728. <https://doi.org/10.33019/Ijbe.V8i1.851>
- Natalia, P., & Yuliia, K. (2023). *Innovation And Sustainability*.
- Nguyen, T. T., Dao, T. T., Tran, T. B., Nguyen, H. T. T., Le, L. T. N., & Pham, N. T. T. (2024). Fintech Literacy And Digital Entrepreneurial Intention: Mediator And Moderator Effect. *International Journal Of Information Management Data Insights*, 4(1), 100222. <https://doi.org/10.1016/J.Jjime.2024.100222>
- Pandey, P., & Kapoor, A. (2025). Cybercrime In The Digital Era: Impacts, Awareness, And Strategic Solutions For A Secure Future. *Sachetas*, 4(1), 32–37. <https://doi.org/10.55955/410004>

- Patel, P., & Nayak, K. (2024). A Study Of Financial Behavior Based On Theory Of Planned Behavior. *Shodhkosh: Journal Of Visual And Performing Arts*, 4(2). <https://doi.org/10.29121/Shodhkosh.V4.I2.2023.2924>
- Potocki, T., & Bialowas, S. (2023). What Factors Predict A Positive Change In A Consumer's Financial Capability Over Time? The New Evidence From Poland. *Journal Of Family And Economic Issues*, 44(3), 634–654. <https://doi.org/10.1007/S10834-022-09868-7>
- Prameswari, S., Nugroho, M., & Pristiana, U. (2023). Pengaruh Literasi Keuangan, Kesadaran Keuangan, Pendapatan Terhadap Kesejahteraan Keuangan Dengan Perilaku Keuangandan Inklusi Keuangan. *Cakrawala*.
- Prastacos, G., Ntzoufras, I., Karlis, D., Mamakou, X., & Chasiotis, V. (2025). *LMDE 2025 Conference*.
- Pricilla, A., Yusuf, M., Handarini, D., Pricilla, A., Yusuf, M., & Handarini, &. (2024). *LOCUS OF CONTROL* (Vol. 5, Nomor 1). <http://pub.unj.ac.id/journal/index.php/japa>
- Rahayu, R., Juita, V., & Rahman, A. (2023). Financial Literacy, Digital Financial Literacy And Women's Economic Empowerment: Study In West Sumatera, Indonesia. *Journal Of Telecommunications And The Digital Economy*, 11, 118–138. <https://doi.org/10.18080/Jtde.V11n2.700>
- Ranta, M., & Aro, K. (2017). Subjective Financial Situation And Financial Capability Of Young Adults In Finland. *International Journal Of Behavioral Development*, 42(6), 525–534. <https://doi.org/10.1177/0165025417745382>
- Riitsalu, Leonore, & Van Raaij, W. Fred. (2022). Current And Future Financial Well-Being In 16 Countries. *Journal Of International Marketing*, 30(3), 35–56. <https://doi.org/10.1177/1069031X221095076>
- Rudenstine, S., Feliz, S., Brown, O., & Schulder, T. (2025). Defying Risk: Moving From Resilience To The Capacity To Adapt, A Contribution To Mental Health Prevention. *Frontiers In Psychology*, 16. <https://doi.org/10.3389/Fpsyg.2025.1600841>
- Sajid, M., Mushtaq, R., Murtaza, G., Yahiaoui, D., & Pereira, V. (2024). Financial Literacy, Confidence And Well-Being: The Mediating Role Of Financial Behavior. *Journal Of Business Research*, 182, 114791. <https://doi.org/10.1016/J.Jbusres.2024.114791>

- Sehrawat, K., Vij, M., & Talan, G. (2021). Understanding The Path Toward Financial Well-Being: Evidence From India. *Frontiers In Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.638408>
- Siregar, S. R., Zulpahmi, Larasati, M., Enciso, R. C., Sumardi, Setiawan, E., & Nugroho, A. W. (2024). Measuring Financial Well-Being In Generation Z In Indonesia. *Salud, Ciencia Y Tecnologia - Serie De Conferencias*, 3. <https://doi.org/10.56294/sctconf2024.995>
- Sorgente, A., Totenhagen, C. J., & Lanz, M. (2022). The Use Of The Intensive Longitudinal Methods To Study Financial Well-Being: A Scoping Review And Future Research Agenda. *Journal Of Happiness Studies*, 23(1), 333–358. <https://doi.org/10.1007/s10902-021-00381-6>
- Stockdale, E., & Sanders, M. (2023). Financial Well-Being And Capability Of Widening Participation Students And A Text Message Intervention To Improve It. *Widening Participation And Lifelong Learning*, 25(1), 153–184. <https://doi.org/10.5456/wpl.25.1.153>
- Subedi, D. P., & Bhandari, D. R. (2024). Impact Of Financial Behaviors On The Financial Wellbeing Of Vegetable Farmers In Bhaktapur District. *The Batuk*, 10(2), 1–16. <https://doi.org/10.3126/batuk.v10i2.68148>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, Dan R Dan D* (Edisi 2 ;). Alfabeta.
- Sugiyono. (2022). *Metode Penelitian Kualitatif Untuk Penelitian Yang Bersifat: Eksploratif, Enterpretif, Interaktif, Dan Konstruktif*. Alfabeta.
- Suriani, S. (2022). *Financial Behavior* (Suginam & V. Winda, Ed.). Yayasan Kita Menulis. <https://repository.unibos.ac.id/xmlui/bitstream/handle/123456789/837/fullbook%20Financial%20Behavior.pdf?sequence=1&isallowed=Y>
- Swan, S., Patterson, F., Bredy, T. M., & Fleming, J. (2025). Conceptualisation Of Financial Capability In Adults With Acquired Cognitive Impairment: A Qualitative Evidence Synthesis. *Clinical Rehabilitation*. <https://doi.org/10.1177/02692155251347766>
- Tutut Rindiar Gandi, & Aula Ahmad Hafidh Saiful Fikri. (2024). The Role Of Financial Capability And Non-Impulsive Behavior In Moderated Mediation Model On The Effect Of Financial Literacy On Financial Well-Being. *International Journal Of Education, Language, Literature, Arts, Culture, And*

Social Humanities, 2(4), 33–56.
<https://doi.org/10.59024/Ijellacush.V2i4.917>

Untian Hanun, R., & Widiastuti, A. (2025). Journal Of Advanced Studies In Management The Influence Of Financial Literacy, Locus Of Control, Gender, And Lifestyle On Financial Behavior Among The I-Generation In Jepara Regency. Dalam *Journal Of Advanced Studies In Management* (Vol. 2).

Yadav, M., & Banerji, P. (2024). Systematic Literature Review On Digital Financial Literacy. *SN Business & Economics*, 4(11), 142.
<https://doi.org/10.1007/S43546-024-00738-Y>