

## DAFTAR PUSTAKA

- Agustine, L., & Widjaja, I. (2021). PENGARUH: FINANCIAL ATTITUDE, FINANCIAL KNOWLEDGE LOCUS OF CONTROL TERHADAP PERILAKU MANAJEMEN KEUANGAN. In *Jurnal Manajerial dan Kewirausahaan: III* (Number 4).
- Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In *Action control: From cognition to behavior* (pp. 11–39). Springer.
- Akbar, D., Amelia, S. R., & Fitriana, A. (2023). Pengaruh Literasi Keuangan dan Pengelolaan Keuangan Terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomika dan Bisnis Universitas Perwira Purbalingga. 8(Tahun), 95–105. <https://doi.org/10.32493/pekobis.v8i2.P95-105.30850>
- Alat, S. F. T., Sari, P. P., & Maulida, A. (2025). Pengaruh Locus of Control, Sikap Keuangan, dan Perencanaan Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa. *Journal of Economics, Bussiness and Management Issues*, 2(2), 191–204. <https://doi.org/10.47134/jebmi.v2i2.547>
- Amalia, P., & Firmialy, S. D. (2024). How does the Theory of Planned Behavior Mediate The Relationship Between Financial Literacy And Impulse Buying on Live Selling Platforms? *Asia Pacific Management and Business Application*, 12(3), 251–268. <https://doi.org/10.21776/ub.apmba.2024.012.03.2>
- Amnas, M. B., Selvam, M., Raja, M., Santhoshkumar, S., & Parayitam, S. (2023). Understanding the Determinants of FinTech Adoption: Integrating UTAUT2 with Trust Theoretic Model. *Journal of Risk and Financial Management*, 16(12). <https://doi.org/10.3390/jrfm16120505>
- Amri, A., Ramdani, Z., Warsihna, J., & Tae, L. F. (2022). The Development and Validation of Financial Management Behavior (FMB) Scale in Postgraduate Students. *Jurnal Manajemen Indonesia*, 22(2), 189–198. <https://doi.org/10.25124/jmi.v22i2.4006>
- Anggraini, V., Sriyuniarti, F., & Yentifa, A. (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). <https://akuntansi.pnp.ac.id/jabei>
- Aprillia, R., & Wiyanto, H. (2023). Pengaruh Locus Of Control dan Financial Self-Efficacy Terhadap Financial Management Behavior Mahasiswa. 05(03), 708–715. <https://doi.org/10.24912/jmk.v5i3.25411>
- Arfah, L. (2024). Analisis Tingkat Literasi Finansial Mahasiswa Manajemen Bisnis Syariah di STAI Al-Kifayah Riau: Konsep, Sikap, dan Perilaku. *Bukhori: Kajian Ekonomi Dan Keuangan Islam*, 4(1), 59–69. <https://doi.org/10.35912/bukhori.v4i1.3326>

- Arsytania, R. A., & Zaniarti, S. (2023). Faktor-Faktor yang Mempengaruhi Financial Management Behavior (Studi Kasus Mahasiswa Manajemen Universitas Kristen Maranatha). In *Journal Management* (Vol. 22, Number 1). <https://doi.org/10.33557/mbia.v22i1.2186>
- Bandura, A. (1997). *Self-efficacy: The exercise of control* (Vol. 11). Freeman.
- Bank Indonesia. (2024a). *Laporan Kelembagaan Bank Indonesia Tahun 2024*.
- Bank Indonesia. (2024b). *Tinjauan Kebijakan Moneter 2024*.
- Barberis, N., & Thaler, R. (2003). *A SURVEY OF BEHAVIORAL FINANCE*. <http://www.nber.org/papers/w9222>
- Chen, H., & Volpe, R. P. (1998). *An Analysis of Personal Financial Literacy Among College Students*. 7(2), 107–128. [https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/10.1016/S1057-0810(99)80006-7)
- Citrawati, S., & Endah, S. M. D. (2025). Pengaruh Locus of Control, Kemampuan Akademis, Financial Attitude Terhadap Pengelolaan Keuangan Mahasiswa. *Universitas Muhammadiyah Cirebon* |, 12(2), 315. <https://doi.org/10.32534/jpk.v12i2.7179>
- Darwin, M., Mamondol, M. R., Sormin, S. A., Nurhayati, Y., Tambunan, H., Sylvia, D., Adnyana, M. D. M., Prasetyo, B., Vianitati, P., & Gebang, A. A. (2021). *Metode Penelitian Pendekatan Kuantitatif. Bandung: CV Media Sains Indonesia*. [https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/10.1016/S1057-0810(99)80006-7)
- Dedi Rianto Rahadi. (2023). *Pengantar Partial Least Squares Structural Equation Model (PLS-SEM)*.
- Dewanti, A. P., & Sandi, B. P. (2024). *The Impact Of Financial Technology on Saving Behavior of Students in Surabaya* (Vol. 3). <https://doi.org/https://doi.org/10.32477/semnas.v3i1.1100>
- Eugenianda, A. N., & Safitri, M. (2024). Pengaruh Literasi Keuangan, Locus of Control dan Financial Technology terhadap Perilaku Pengelolaan Keuangan Individu. In *JEK OBS* (Vol. 3, Number 1). <https://doi.org/10.33633/jekobs.v3i1.9799>
- Fatticia, R., Desky, H., Christiaan, P., Julyarman, N., & Ariyanti, R. (2024). The Influence of Fintech on Traditional Financial Management. *Journal Markcount Finance*, 2(2), 194–204. <https://doi.org/10.70177/jmf.v2i2.1283>
- 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>

- Futryan, D. O., & Oktapiani, S. (2023). Pengaruh Financial Self Efficacy, Financial Knowledge, Financial Attitude Terhadap Financial Management Behavior. *Advantage: Journal of Management and Business*, 1(2), 2023. <https://jurnalapik.id/index.php/advantage>
- Ghozali, I., & Kusumadewi, K. A. (2023). *Partial Least Square Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 4.0 Untuk Penelitian Empiris*.
- Goso. (2022). *Metode Penelitian Bisnis “Pendekatan Kuantitatif.”* <https://lppi.umpalopo.ac.id/>
- Gunawan, H., & Wijaya, M. (2024). Pengaruh Literasi Keuangan Dan Pengendalian Diri Terhadap Perilaku Keuangan Pada Pelaku UMKM Kelurahan Harjosari I Medan. *Jurnal Ilmiah Manajemen Dan Bisnis (JIMBI)*, 5(2), 195–206. <https://doi.org/10.31289/jimbi.v5i2.4434>
- Ibarrientos, G., Torres, C., Arduo, A. J., Pondoyo, A., Rollon, J. F., Onis, J. C., & Sumatra, K. P. (2024). *The Relationship Between AI Self-Efficacy and AI Trust of College Students*.
- Imeltiana, & Hwihanus. (2024). Pengaruh Financial Literacy, Financial Self-Efficacy, dan Financial Attitude terhadap Pengelolaan Keuangan Mahasiswa Akuntansi UNTAG Surabaya. *Inisiatif: Jurnal Ekonomi, Akuntansi Dan Manajemen*, 3(1), 212–233. <https://doi.org/10.30640/inisiatif.v3i1.2030>
- Jamali, H., Haeruddin, H., & Ahmad, I. (2023). Dampak Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Keuangan (The Impact of Financial Literacy and Financial Attitude on Financial Behavior). *Akuntansi Bisnis & Manajemen (ABM)*, 30(2). <https://doi.org/10.35606/jabm.v30i2.1277>
- Jameel, A., Khan, S., Alonazi, W. B., & Khan, A. A. (2024). Exploring the Impact of Social Media Sites on Compulsive Shopping Behavior: The Mediating Role of Materialism. *Psychology Research and Behavior Management*, 17, 171–185. <https://doi.org/10.2147/PRBM.S442193>
- Kahneman, D., & Tversky, A. (1979). *Prospect Theory: An Analysis Of Decision Under Risk*. *World Scientific Handbook in Financial Economics Series*, 99 – 127. <https://doi.org/10.2307/1914185>
- Karacsony, P., Pásztoóvá, V., Vinichenko, M., & Huszka, P. (2022). The Impact of the Multicultural Education on Students’ Attitudes in Business Higher Education Institutions. *Education Sciences*, 12(3). <https://doi.org/10.3390/educsci12030173>
- Khakimah, O. A., & Handayani, A. (2024). The Pengaruh Financial Knowledge, Locus Of Control, Dan Financial Literacy Terhadap Financial Management Behavior. *Jurnal Mahasiswa Manajemen*, 4(01), 66. <https://doi.org/10.30587/mahasiswamanajemen.v4i01.8575>

- Khotimah, A. N. K., & Ariani, K. R. (2025). *Pengaruh Literasi Keuangan, Gaya Hidup, Gender dan Perencanaan Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa UMS*. <https://doi.org/10.29040/jie.v9i1.16573>
- Komariyah, F., & Febriana, A. (2025). Peran FinTech dalam Meningkatkan Inklusi Keuangan di Era Ekonomi Digital. *Business, Management, Accounting and Social Sciences (JEBMASS)*, 3(4). <http://putrajawa.co.id/ojs/index.php/jebmass>
- Kominfo. (2024). *Pakar Unair Tanggapi Lonjakan Popularitas Paylater di Kalangan Generasi Z - Dinas Komunikasi dan Informatika Provinsi Jawa Timur*. <https://doi.org/https://kominfo.jatimprov.go.id/berita/pakar-unair-tanggapi-lonjakan-popularitas-paylater-di-kalangan-generasi-z>
- Kumar, S., Rao, S., Goyal, K., & Goyal, N. (2022). Journal of Behavioral and Experimental Finance: A bibliometric overview. In *Journal of Behavioral and Experimental Finance* (Vol. 34). Elsevier B.V. <https://doi.org/10.1016/j.jbef.2022.100652>
- Lathiifah, D. R., & Kautsar, A. (2022). Pengaruh Financial Literacy, Financial Technology, Financial Self-Efficacy, Income, Lifestyle, dan Emotional Intelligence Terhadap Financial Management Behavior pada Remaja di Kabupaten Ponorogo. In *FINANCIAL TECHNOLOGY, FINANCIAL SELF-EFFICACY* (Vol. 10). <https://doi.org/10.26740/jim.v10n4.p1211-1226>
- Lestari, G. T., & Ridwan. (2024). The Influence Of Financial Literacy, Financial Self-Efficacy, And Income On Financial Management Behaviour In Micro Businesses In Bandung Kulon Sub-District Bandung City. *Jurnal Ekonomi*, 13, 2024. <https://doi.org/10.54209/ekonomi.v13i02>
- Lusardi, A., & Messy, F.-A. (2023). The Importance of Financial Literacy and Its Impact on Financial Wellbeing. *Journal of Financial Literacy and Wellbeing*, 1(1), 1–11. <https://doi.org/10.1017/flw.2023.8>
- Mujiani, S. (2023). *The Influence of Financial Self-Efficacy on Students Investment Interest with Investment Knowledge as a Moderating Variable* (Vol. 08, Number 01). <https://doi.org/10.29040/jie.v8i1.11164>
- Murjani. (2022). *Prosedur Penelitian Kuantitatif*.
- Navilla, M. S., Sumiati, Sumiati, & Juwita, H. A. J. (2025). Locus of Control and Its Influence on Generation Z's Financial Management in Malang. *Jurnal Ilmiah Manajemen Kesatuan*, 13(5), 3337–3350. <https://doi.org/10.37641/jimkes.v13i5.3631>
- Ningtyas, M. N., & Siskawati, E. N. (2022). *Financial Literacy, Locus of Control, Financial Technology and Financial Behavior: Case on Undergraduate Students of Maulana Malik Ibrahim Islamic State University Malang*.

- 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. In *Jurnal Ilmu Manajemen* (Vol. 10). <https://doi.org/10.26740/jim.v10n1.p82-97>
- Novianti, R., & Retnasih, N. R. (2023). Financial Literacy, Financial Technology (FinTech), and Locus of Control on Financial Management Behavior. *Ekonomis: Journal of Economics and Business*, 7(1), 422. <https://doi.org/10.33087/ekonomis.v7i1.824>
- Nurzaman, A., & Ryanto, F. R. (2025). The Influence of Financial Literacy, Locus of Control, and Fintech Payments on Personal Financial Management of Working Millennials in Pontianak City. In *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)* (Vol. 9, Number 1). <https://doi.org/10.31538/ijse.v9i1.8332>
- OJK. (2022). *Edukasi Keuangan OJK Tahun 2022*. <https://doi.org/https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/literasi-keuangan.aspx>
- OJK. (2025). *Edukasi Konsumen Juni 2025*.
- OJK BPS. (2024). *Press Release OJK And Statistics Indonesia Present National Survey On Financial Literacy And Inclusion 2024 Findings*.
- OJK, & BPS. (2025). *SP 69 Indeks Literasi dan Inklusi Keuangan Masyarakat Meningkat, OJK dan BPS Umumkan Hasil Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK) Tahun 2025*.
- Pamungkas, M. S., & Prasetyo, T. U. (2025). *Financial Management Behavior: Pengaruh Financial Technology, Locus of Control, dan Financial Literacy Mahasiswa* (Vol. 6, Number 1). <https://doi.org/10.35917/cb.v6i1.573>
- Perkasa, T. P. W., & Retnaningdiah, D. (2023). *Pengaruh Literasi Keuangan, Financial Self-Efficacy, dan Teknologi Keuangan terhadap Perilaku Keuangan Mahasiswa di Yogyakarta*. <https://doi.org/10.47200/jcob.v7i01.1887>
- Prastika, A. Y., & Kadarningsih, A. (2025). *Kontribusi Literasi Keuangan, Inklusi Keuangan, dan Teknologi Finansial (Fintech) Pada Perilaku Manajemen Keuangan Mahasiswa*. <https://doi.org/10.51903/manajemen.v5i1.866>
- Putri, A. N., & Friyatmi. (2023). Pengaruh Financial Technology terhadap Financial Management Behavior Tenaga Kerja Milenial Kota Padang. *Jurnal Kompetitif*, 12(1), 83–91. <https://doi.org/10.52333/kompetitif.v12i1.118>
- Putri, L. P. M., & Fikri, M. A. (2025). FINANCIAL LITERACY AND FINANCIAL SECURITY: THE ROLE OF MEDIATION IN FINACIAL BEHAVIOR. *JAM-EKIS*, 8(1). <https://doi.org/10.36085/jam-ekis>

- Rahayu, G., Hindrayani, A., & Totalia, S. A. (2023). *Pengaruh Money Attitude, Financial Knowledge Dan Financial Self Efficacy, Terhadap Financial Management Behavior Mahasiswa S-1 Universitas Sebelas Maret*. 11(2). <https://doi.org/10.26740/jupe.v11n2.p193>
- Rahmayanti, D. (2023). The Effect of Internal Locus of Control and Spiritual Intelligence on Personal Financial Management Behavior. *Integrated Journal of Business and Economics*, 7(1), 340. <https://doi.org/10.33019/ijbe.v7i1.596>
- Rahmi, N., Husna, A., & Kulla, P. D. K. (2023). Studi Crosssectional Status Gizi Remaja Putri di SMAN 1 Baitussalam Kabupaten Aceh Besar. In *Journal of Healthcare Technology and Medicine* (Vol. 9, Number 1). <https://doi.org/10.33143/jhtm.v9i1.3011>
- Ritter, J. R. (2003). Behavioral Finance. In *Basin Finance Journal* (Vol. 11, Number 4). [https://doi.org/10.1016/S0927-538X\(03\)00048-9](https://doi.org/10.1016/S0927-538X(03)00048-9)
- Rokhmah, I. N., & Prapanca, D. (2023). *Building Awareness of Financial management behavior Among Students: The Role of Fintech Payments, Financial Experience and Financial Socialization [Membangun Kesadaran Perilaku Pengelolaan Keuangan di Kalangan Mahasiswa: Peran Fintech Payment, Pengalaman Keuangan dan Sosialisasi Keuangan]*.
- Sabrina, Z., & Harahap, M. I. (2024). Pengaruh Financial Literacy dan Risk Perception terhadap Keputusan Investasi Saham Syariah pada Mahasiswa FEBI UINSU. *Jurnal Ilmiah Ekonomi Islam*, 10(03), 2819–2827. <https://doi.org/10.29040/jiei.v10i3.15376>
- Salera, J. P., Bautista, J. A., Ahiakwo, K., Regodon, E. L., Mahipit, N., Tayaben, P., Balila, J. S., Macalalad, M., Perdido, R. I., & Sausa, L. (2024). *Influence of Social Media Experience on Students' Buying Behavior*. <https://doi.org/https://jurnal.unai.edu/isc/article/view/3481>
- Salsabilah, N. P., & Yuliati, A. (2025). The Influence of Financial Literacy, Consumptive Behavior, and Gender on the Financial Management of Generation Z College Students in Surabaya City. In *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* (Vol. 8, Number 3). <https://doi.org/10.31538/ijse.v8i3.7444>
- Saputri, S. I., & Wahjudi, E. (2023). *Peran Financial Literacy Sebagai Pemediasi Pengaruh Financial Experience Dan Financial Attitude Terhadap Manajemen Keuangan Pribadi Mahasiswa Unesa*. 4(1).
- Sari, Y. F., Chandra, N., & Sukartini. (2023). Pengaruh Financial Knowledge, Financial Anxiety dan Financial Self-Efficacy Terhadap Pengelolaan Keuangan Mahasiswa (Studi Kasus Pada Mahasiswa di Kota Padang). In *Journal Management* (Vol. 22, Number 2).

- Selvitriana, S., Hamdani, H., Zatira, D., Suharti, E., & Suci Aullia, S. (2024, December 16). *The Influence of Locus of Control, Financial Attitude, and Financial Knowledge on Financial Management Behavior*. <https://doi.org/10.4108/eai.18-12-2023.2350396>
- Sihaloho, Y. M., & Hwihanus. (2024). *Pengaruh Literasi Keuangan dan Perilaku Konsumtif Terhadap Pengelolaan Keuangan Pribadi Mahasiswa Akuntansi di Universitas 17 Agustus 1945 Surabaya*. <https://doi.org/https://doi.org/10.62017/jemb>
- Sofiyana, A., & Aryanto, V. D. W. A. (2025). *Peran Kontrol Diri Dalam Memediasi Literasi Keuangan, Gaya Hidup dan Interaksi Teman Sebaya Terhadap Perilaku Konsumtif Pengguna Paylater Gen Z di Kota Semarang*. 8, 52–65. <https://doi.org/10.37531/sejaman.vxix.xxx>
- Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta. [www.cvalfabeta.com](http://www.cvalfabeta.com)
- Suharlina. (2024). The Importance of Financial Literacy: How to Educate Yourself About Money and Make Sound Financial Decisions. In *Accounting Studies and Tax Journal (COUNT)* (Vol. 1, Number 1). <https://journal.ppipbr.com/index.php/count/index>
- Sulistyawati, A. I., Yulianti, Saifudin, Rosyati, Ariani, K. R., & Ghozali, I. (2023). The Role of Financial Self Efficacy in Moderating the Influence of Investment Knowledge and Financial Literacy on Investment Intention in the Capital Market among Millennials. In *Review of Economics and Finance* (Vol. 21).
- Susanti, A. A., & Pulungan, N. A. F. (2025). The Influence of Financial Literacy, Lifestyle, Income and Locus of Control on Financial Behaviour of The Millennial Generation (Case Studies on Millennial Generation of Master of Management Students at Mercu Buana University). *JAFM*, 6(2). <https://doi.org/10.38035/jafm.v6i2>
- Susanto, A. (2023). *Pengaruh Literasi Keuangan, Kemajuan Teknologi, dan Manfaat Investasi terhadap Minat Investasi Saham Dimoderasi Perilaku Keuangan Mahasiswa Kelas Karyawan Prodi Manajemen FEB UNAS*. <https://doi.org/http://repository.unas.ac.id/id/eprint/6444>
- Tanujaya, B., Prahmana, R. C. I., & Mumu, J. (2022). Likert Scale in Social Sciences Research: Problems and Difficulties. *FWU Journal of Social Sciences*, 16(4), 89–101. <https://doi.org/10.51709/19951272/Winter2022/7>
- Turnip, M., & Krisnandi, H. (2023). *Locus of Control Mediates Financial Attitudes, Knowledge, and Income effects on Millennial Financial Management Behavior in DKI Jakarta*.

- Wardhana, A., Pramawati, I. D. A. A. T., Singkeruang, A. W. T. F., Pratiwi, R., Kusumaningrum, R., Hasan, Amna, Wijayangka, C., Setyawati, C. Y., Kartawinata, B. R., Nawir, F., & Gustyana, T. T. (2022). *Fintech Innovation: Essence, Position & Strategy. Jawa Barat: CV Media Sains Indonesia*. [https://doi.org/https://www.researchgate.net/publication/358981791Pengantar danSejarahFintech](https://doi.org/https://www.researchgate.net/publication/358981791Pengantar%20danSejarahFintech)
- 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*. <https://doi.org/https://doi.org/10.63200/jebmass.v2i2.111>
- Xie, J., Ye, L., Huang, W., & Ye, M. (2021). Understanding fintech platform adoption: Impacts of perceived value and perceived risk. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1893–1911. <https://doi.org/10.3390/jtaer16050106>
- Yanesa, B. F. P., & Yuana, P. (2023). Analisis Pengetahuan Keuangan, Sikap Keuangan, dan Locus of Control terhadap Perencanaan Keuangan Pribadi Mahasiswa. *Jurnal Management Risiko Dan Keuangan*, 2(3), 201–214. <https://doi.org/10.21776/jmrk.2023.02.3.03>
- Yulianti, G., Chaidir, M., & Pramono, A. S. (2024). Peran Teknologi Keuangan (Fintech) dalam Mendorong Pertumbuhan Ekonomi dan Inklusi Keuangan di Indonesia: Tantangan dan Peluang. *Citizen : Jurnal Ilmiah Multidisiplin Indonesia*, 4(4), 349–355. <https://doi.org/10.53866/jimi.v4i4.649>