

DAFTAR PUSTAKA

- Ajzen, I. (1991). *The Theory of Planned Behavior*. Organizational Behavior and Human Decision Processes.
- Akbar, R. P., & Armansyah, R. F. (2023). Perilaku Keuangan Generasi Z Berdasarkan Literasi Keuangan, Efikasi Diri, dan Gender. *Jurnal Ilmiah Manajemen Dan Bisnis*, 2(2), 107–124. <https://doi.org/10.24034/jimbis.v2i2.5836>
- Aminarti, M., & Siregar, Q. R. (2025). Pengaruh Pendidikan Keuangan dan Stress Keuangan Terhadap Kesejahteraan Keuangan dengan Teknologi Keuangan Sebagai Variabel Intervening. *Mandiri : Jurnal Akuntansi Dan Keuangan*, 4(1), 41–50. <https://doi.org/https://doi.org/10.59086/jak.v4i1>
- Andayawan, D. (2025). *Pemuda di Cerme Diduga Gantung Diri Akibat Judi dan Pinjol*. Kabargresik.Com. <https://www.kabargresik.com/pemuda-di-cerme-diduga-gantung-diri-akibat-judi-dan-pinjol/>
- Artha, F. A., & Wibowo, K. A. (2023). Pengaruh Literasi Keuangan, Perencanaan Keuangan, dan Sikap Keuangan Terhadap Pengelolaan Keuangan Pribadi. *Vallue Added: Majalah Ekonomi Dan Bisnis*, 19(1), 1–9. <https://doi.org/10.26714/vameb.v19i1.10625>
- Asih, F. Y., Innayah, M. N., Miftahuddin, M. A., & Rahmawati, I. (2025). Memahami Perilaku Konsumtif Generasi Milenial: Peran Gaya Hidup, Locus of Control, dan Sikap Keuangan dengan Literasi Keuangan sebagai Variabel Moderasi. *Jurnal Manajemen Dan Bisnis Indonesia*, 11(1), 1–19. <https://doi.org/10.32528/jmbi.v11i1.2838>
- Astuti, R. F., Permatasari, I., Arliyanti, S. P., & Manurung, E. (2025). Analisis Kebutuhan Finansial Berbasis Green Economy pada Rumah Tangga. *JSEH (Jurnal Sosial Ekonomi Dan Humaniora)*, 11(1), 79–85. <https://doi.org/10.29303/jseh.v11i1.672>
- Astuti, R. F., Rahayu, V. P., Mustangin, Dewi, R. R. C., & Rahmaniah, R. (2022). Analisis Perilaku Konsumsi Melalui Gaya Hidup pada Usia Remaja. *Satwika : Kajian Ilmu Budaya Dan Perubahan Sosial*, 6(2), 232–241. <https://doi.org/10.22219/satwika.vi2.22313>
- Bai, R. (2023). Impact of Financial Literacy, Mental Budgeting and Self Control on Financial Wellbeing: Mediating Impact of Investment Decision Making. *PLOS ONE*, 18(11), 1–18. <https://doi.org/10.1371/journal.pone.0294466>
- Bappeda. (2025). *Rancangan Pelajar (Peta Kebutuhan Pelatihan Kerja): Studi*

Kasus Berdasarkan Kewilayahan di Kabupaten Gresik. Badan Perencanaan, Pembangunan, Penelitian, Dan Pengembangan Daerah. [https://bappeda.gresikkab.go.id/main/dokumen/Rancangan pelajar \(Peta kebutuhan pelatihan kerja\): studi kasus berdasarkan kewilayahan di kabupaten gresik/151](https://bappeda.gresikkab.go.id/main/dokumen/Rancangan_pelajar_(Peta_kebutuhan_pelatihan_kerja):_studi_kasus_berdasarkan_kewilayahan_di_kabupaten_gresik/151)

Bhatarai, P. C., Shrestha, R., Ray, S., & Knez, R. (2024). Determinants of Adolescents' Pro-Sustainable Behavior: A Systematic Literature Review Using PRISMA. *Discover Sustainability*, 5(112), 1–11. <https://doi.org/10.1007/s43621-024-00291-6>

BPS. (2024). *Statistik Telekomunikasi Indonesia 2024.* Badan Pusat Statistik. <https://www.bps.go.id/id/publication/2025/08/29/beaa2be400eda6ce6c636ef8/statistik-telekomunikasi-indonesia-2024.html>

BPS. (2025). *Keadaan Angkatan Kerja Provinsi Jawa Timur Agustus 2024.* Badan Pusat Statistik. <https://jatim.bps.go.id/id/publication/2025/04/30/4eea77e9552072736ceda3b2/keadaan-angkatan-kerja-provinsi-jawa-timur-agustus-2024.html>

BPS. (2026). *Pertumbuhan Ekonomi Kabupaten Gresik 2025.* Badan Pusat Statistik Kabupaten Gresik. <https://gresikkab.bps.go.id/id/pressrelease/2026/03/02/878/ekonomi-kabupaten-gresik-tahun-2025-tumbuh-4-91-persen.html>

Erwansyah, D., Rumianti, S., Mervita, E., & Iskandar, D. I. (2022). Pengaruh Kesadaran Lingkungan dan Iklan Hijau terhadap Keputusan Pembelian Produk Hijau. *Jurnal Ilmiah Manajemen Kesatuan*, 10(3), 655–664. <https://doi.org/10.37641/jimkes.v10i3.2203>

FPSB. (2021). *Perencanaan Keuangan Untuk Masa Depan Anda dan Keluarga.* Financial Planning Standards Board. www.fpsbindonesia.org/berita/1/perencanaan-keuangan-untuk-masa-depan-anda-dan-keluarga?

Ghozali, I., & Kusumadewi, K. A. (2023). *Partial Least Squares: Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 4.0 untuk Penelitian Empiris.*

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). SAGE Publications, Inc.

Hari, A. H., & Haris, A. (2024). The Impact of Self-Control and Lifestyle on Sharia Financial Behavior with Religiosity as A Moderating Variable Among Young Workers in Klaten. *Jurnal Ilmiah Ekonomi Islam*, 10(3), 3277–3284. <https://doi.org/10.29040/jiei.v10i3.15135>

- Hasanah, U., Butar, C. W. N. B., Yolanda, C., & Siregar, Z. A. (2025). Pengaruh Literasi Keuangan Keluarga terhadap Kesejahteraan Psikologis Rumah Tangga (Studi Akuntansi Keuangan Rumah Tangga). *Psychodynamic : Jurnal Kajian Psikologi*, 2(1), 1–7. <https://doi.org/10.36490/jputnd.v2i1.2042>
- Hasebrook, J. P., Michalak, L., Wessels, A., Koenig, S., Spierling, S., & Kirmsse, S. (2022). Green Behavior: Factors Influencing Behavioral Intention and Actual Environmental Behavior of Employees in the Financial Service Sector. *Sustainability*, 14(17), 1–35. <https://doi.org/10.3390/su141710814>
- Heriyanto, D. (2024). *Indonesia Gen Z Report 2024*. IDN Research Institute.
- Hidayah, N., & Novianti, N. C. (2023). Pengaruh Literasi Keuangan, Gaya Hidup Hedonisme dan Uang Saku Terhadap Perilaku Pengelolaan Keuangan. *Jurnal Ilmiah Ekonomi Bisnis*, 28(3), 361–372. <https://doi.org/10.35760/eb.2023.v28i3.7963>
- Irfan, Nasyalia, C., Muhyarsyah, Hani, S., & Sari, M. (2023). The Impact of Financial Literacy and Financial Inclusion Towards the Saving Behavior of the Students. *MIX: Jurnal Ilmiah Manajemen*, 13(2), 439–453. https://doi.org/10.22441/jurnal_mix.2023.v13i2.012
- Junaedi, R., & Hartati, N. (2023). Pengaruh Literasi Keuangan, Inklusi Keuangan, dan Gaya Hidup Terhadap Pengelolaan Keuangan Wanita Karir Di Kabupaten Bekasi. *Jurnal Riset Akuntansi Politala*, 6(1), 166–179. <https://doi.org/10.34128/jra.v6i1.188>
- Kartawinata, B. R., Wijayangka, C., Akbar, A., & Hendiarto, R. S. (2021). The Influence of Lifestyle and Financial Behavior on Personal Financial Management for The Millennial Generation (Study on College Students in Bandung City, Indonesia). *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 2957–2965. <https://doi.org/10.46254/sa02.20210833>
- Kharisma, I., Bachtiar, A., & Hadistia, A. (2023). Financial Literacy And Inclusion: Study Behavioral Adaptation of Financial Management in the New Normal Era of The Hope Family Program at The Social Service of Malang City. *Jurnal Ekonomi*, 12(3), 499–505. <http://ejournal.seaninstitute.or.id/index.php/Ekonomi>
- Khoiruman, M., & Harsono, M. (2023). Perluasan Theory of Planned Behavior dalam Penelitian Perilaku Hijau Expansion of Theory of Planned Behavior in Green Behavior Research. *ProBank : Jurnal Ekonomi Dan Perbankan*, 8(1), 10–26. <https://doi.org/10.36587/probank.v8i1.1448>
- KIC. (2021). *Perilaku Keuangan Generasi Z & Y*.

https://cdn1.katadata.co.id/media/microsites/zigi/perilakukeuangan/file/KIC-ZIGI_Survei Perilaku Keuangan 130122.pdf

- KIC. (2025). *Menjaga Kesehatan Mental dengan Sehat Finansial*. Katadata Insight Center. <https://databoks.katadata.co.id/publikasi/2025/10/09/menjaga-kesehatan-mental-dengan-sehat-finansial>
- KLHK. (2025). *Data Pengelolaan Sampah*. Kementerian Lingkungan Hidup Dan Kehutanan. <https://sipsn.kemenvh.go.id/sipsn/public>
- 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/10.22437/jmk.v11i04.21796>
- Mansor, M., Sabri, M. F., Mansur, M., Ithnin, M., Magli, A. S., Husniyah, A. R., Mahdzan, N. S., Othman, M. A., Zakaria, R. H., Satar, N. M., & Janor, H. (2022). Analysing the Predictors of Financial Stress and Financial Well-Being among the Bottom 40 Percent (B40) Households in Malaysia. *International Journal of Environmental Research and Public Health*, 19(19), 1–23. <https://doi.org/10.3390/ijerph191912490>
- Melanu, V. M., & Suryadi, E. (2025). The Influence of Income, Financial Literacy, Financial Behavior, and Lifestyle on the Personal Financial Management of Employees at RSUD Pemangkat. *Electronic Journal of Education, Social Economics and Technology*, 6(2), 1–10. <https://doi.org/10.33122/ejeset.v6i2.849>
- Ndou, A. (2023). The Interplay of Parental Financial Behaviour and Financial Literacy and The Moderating Effects of Parental Income. *Global Business & Finance Review*, 28(6), 145–158. <https://doi.org/10.17549/gbfr.2023.28.6.145>
- Nguyen, L. T., Nguyen, T. H., Nguyen, H. N., Nguyen, L. D., Nguyen, D. T. T., LE, L. D., & To. (2023). Determinants of Green Consumer Behavior : A Case Study from Vietnam. *Cogent Business & Management*, 10(1), 1–24. <https://doi.org/10.1080/23311975.2023.2197673>
- Nurfadillah, A. R., & Matoati, R. (2021). The Influence of Financial Attitude, Financial Knowledge, and Individual Income on Financial Management Behavior of Millennial Generation in Special Capital Region of Jakarta. *The Management Journal of Binaniaga*, 6(2), 133–150. <https://doi.org/10.33062/mjb.v6i2.460>
- Ogiemwonyi, O., Alam, M. N., Alshareef, R., Alsolamy, M., Azizan, N. A., & Mat, N. (2023). Environmental Factors Affecting Green Purchase Behaviors of the

Consumers: Mediating Role of Environmental Attitude. *Cleaner Environmental Systems*, 10(30), 1–10.
<https://doi.org/10.1016/j.cesys.2023.100130>

OJK. (2021). *Buku Saku Cerdas Mengelola Keuangan*. Otoritas Jasa Keuangan. [https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Documents/Pages/Buku-Saku-Cerdas-Mengelola-Kuangan/Buku Saku Cerdas Mengelola Keuangan.pdf](https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Documents/Pages/Buku-Saku-Cerdas-Mengelola-Kuangan/Buku_Saku_Cerdas_Mengelola_Kuangan.pdf)

OJK. (2024a). *Edukasi Keuangan*. Otoritas Jasa Keuangan. <https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/Literasi-Kuangan.aspx>

OJK. (2024b). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) Tahun 2024*. Otoritas Jasa Keuangan. [https://ojk.go.id/id/Fungsi-Utama/Perilaku-Pelaku-Usaha-Jasa-Kuangan/SNLIK/Documents/Survei Nasional Literasi dan Inklusi Keuangan \(SNLIK\) 2024 \(1\).pdf](https://ojk.go.id/id/Fungsi-Utama/Perilaku-Pelaku-Usaha-Jasa-Kuangan/SNLIK/Documents/Survei_Nasional_Literasi_dan_Inklusi_Kuangan_(SNLIK)_2024_(1).pdf)

OJK. (2025). Siaran Pers Bersama: Indeks Literasi dan Inklusi Keuangan Masyarakat Meningkat. In *Otoritas Jasa Keuangan*. <https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-Dan-Inklusi-Kuangan-SNLIK-Tahun-2025.aspx>

Parwati, A. A. P., Sagitarini, L. L., & Aryana, I. N. R. (2022). The Implementation of Green Practices to Green Consumer Behavior in Food & Beverage Department at The ONE Legian. *Journal of Applied Sciences in Travel and Hospitality*, 5(2), 98–109. <https://doi.org/10.31940/jasth.v5i2.98-109>

Pramesti, P., Cahyaningrum, Y. A. D., & Rahayu, F. (2022). Konsekuensi dari Green Lifestyle, Product Knowledge, dan Comunity. *Jurnal Ekonomi Trisakti*, 2(2), 555–566. <https://doi.org/10.25105/jet.v2i2.14303>

Prameswari, A. B., & Yuhertiana, I. (2025). Pengaruh Financial Literacy, Self-control Terhadap Pengelolaan Keuangan. *Gorontalo Accounting Journal*, 8(2), 387–394. <https://doi.org/10.32662/gaj.v8i2.4397>

Priadana, M. S., & Sunarsi, D. (2021). *Metode Penelitian Kuantitatif*. Pascal Books.

Putri, A. A. R., Antong, & Sultan. (2025). Pengaruh Financial Anxiety, Literasi keuangan, dan Self-Control Terhadap Pengambilan Keputusan Keuangan. *KOMPAK (Jurnal Ilmiah Komputerisasi Akuntansi)*, 18(1), 334–342. <https://doi.org/10.51903/24cv4196>

Ramadhini, P. A., Zoraya, I., & Kamaludin, K. (2023). The Effect of Financial Behavior, Financial Knowledge and Self-Control on the Financial Well-Being

of Generation Z in Indonesia. *Proceedings of the 1st Bengkulu International Conference on Economics, Management, Business and Accounting*, 63–71. <https://doi.org/10.2991/978-94-6463-328-3>

Riswanto, Susanty, W., Sembiring, M. S., Harahap, A. R., & Balatif, M. R. (2025). Pengaruh Use of Fintech dan Financial Stress Terhadap Financial Well-Being. *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (Jebma)*, 5(1), 38–49. <https://doi.org/10.47709/jebma.v5i1.5514>

Sampoerno, A. E., & Asandimitra, N. (2021). Pengaruh Financial Literacy, Income, Hedonism Lifestyle, Self-control, dan Risk Tolerance terhadap Financial Management Behavior pada Generasi Milenial. *Jurnal Ilmu Manajemen*, 9(3), 1002–1014. <https://doi.org/10.26740/jim.v9n3.p1002-1014>

Sandi, A. T., Husmaruddin, & Firmanzah, A. (2026). Hubungan antara Finansial Stress dan Gaya Hidup terhadap Pengelolaan Keuangan Mahasiswa di Kota Palopo. *Jurnal Pendidikan Ekonomi (JURKAMI)*, 11(1), 109–120. <https://doi.org/10.31932/jpe.v11i1.5696>

Saputri, D. W., & Yuhertiana, I. (2025). Tren dan Pola Penelitian Literasi Keuangan Creative Workers Pada UMKM Seni dan Kreasi: Analisis Bibliometrik. *SEGMENT Jurnal Manajemen Dan Bisnis*, 21(1), 45–57. <https://doi.org/10.37729/sjmb.v21i1.9137>

Saraswati, A. M., & Nugroho, A. W. (2021). Perencanaan Keuangan dan Pengelolaan Keuangan Generasi Z di Masa Pandemi COVID-19 melalui Penguatan Literasi Keuangan. *Jurnal Warta LPM*, 24(2), 309–318. <https://doi.org/10.23917/warta.v24i2.13481>

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). *Journal Management, Business, and Accounting*, 22(2), 191–204. <https://doi.org/10.33557/mbia.v22i2.2551>

Shierly, Septriyani, S., & Sariyo, S. (2024). Pengaruh Financial Awareness dan Love Of Money Terhadap Pengelolaan Keuangan Mahasiswa UKMC di Palembang. *Madani: Jurnal Ilmiah Multidisiplin*, 2(8), 665–675. <https://doi.org/10.5281/zenodo.13624165>

Sinha, G. R., Larrison, C. R., Chen, Z., Mowbray, O., & Mullen, S. P. (2024). Anxiety, Student Loan Repayment Behaviors, and Financial Knowledge. *Academia Mental Health and Well-Being*, 1(1), 1–9. <https://doi.org/10.20935/mhealthwellb6250>

Sufiyanto, M. I., Khairunisa, K., Jelita, J., Suzana, Y., & Purwandari, E. (2024).

Implementation of Green Economy in Household Environment in Tegal Sari Hamlet, Pademawu, Pamekasan Post-Pandemic. *Salus Publica: Journal of Community Service*, 2(1), 114–120. <https://doi.org/10.58905/saluspublica.v2i1.328>

- Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Trivani, G., & Soleha, E. (2023). The Effect of Financial Literacy, Income and Self Control on Financial Behavior Generation Z (Study on Generation Z Financial Behavior in Bekasi Regency). *Economic Education Analysis Journal*, 12(1), 69–79. <https://doi.org/10.15294/eeaj.v12i1.67452>
- Wahyuni, S. F., Radiman, Hafiz, M. S., & Jufrizen. (2023). Financial Literacy and Financial Attitude on Financial Management Behavior: An Examination of The Mediating Role of the Behavioral Intention of Students at Private Universities in Indonesia. *Investment Management and Financial Innovations*, 20(3), 239–250. [https://doi.org/10.21511/imfi.20\(3\).2023.20](https://doi.org/10.21511/imfi.20(3).2023.20)
- Wahyuni, S. F., Radiman, Jufrizen, Hafiz, M. S., & Gunawan, A. (2022). Model Praktik Manajemen Keuangan Pribadi Berbasis Literasi Keuangan, Orientasi Masa Depan dan Kecerdasan Spiritual pada Generasi “Y” Di Kota Medan. *Owner: Riset Dan Jurnal Akuntansi*, 6(2), 1529–1539. <https://doi.org/10.33395/owner.v6i2.780>
- Wahyuningsih, Kartiko, E., Ningsih, W., & Anggraeni, W. A. (2024). Financial Anxiety di Kalangan Generasi Z (Studi Kasus pada Mahasiswa Fakultas Ekonomi Universitas Garut). *Jurnal Wahana Akuntansi*, 9(2), 1–12. <https://doi.org/10.52434/jwa.v9i2>
- Wandari, N. K. M. A., & Darma, G. S. (2021). Pengelolaan Karakter Green-Behavior pada Generasi Milenial dalam Meningkatkan Minat Penggunaan Green-Product. *Jurnal Nusantara Aplikasi Manajemen Bisnis*, 6(1), 49–61. <https://doi.org/10.29407/nusamba.v6i1.14778>
- Wardani, T., Reza, & Astuti, R. F. (2022). Perilaku Pengelolaan Keuangan Berbasis Green Economy. *Ekuitas: Jurnal Pendidikan Ekonomi*, 10(1), 138–144. <https://doi.org/10.23887/ekuitas.v10i1.47190>
- Wardhani, A. C., & Iramani, R. (2023). Model perencanaan keuangan keluarga: peran literasi, sikap keuangan dan pendapatan. *Jurnal Ilmu Manajemen*, 11(2), 473–481. <https://doi.org/10.26740/jim.v11n2.p473-481>
- Widhana, D. H. (2025). *Kala Gen Z Dikepung Teror Pinjol dan Pay Later*. News.Detik.Com. <https://news.detik.com/x/detail/intermeso/20250328/Kala-Gen-Z-Dikepung-Terror-Pinjol-dan-Pay-Later/>

- Widyakto, A., Liana, Z. W., & Rinawati, T. (2022). The Influence of Financial Literacy, Financial Attitudes, and Lifestyle on Financial Behavior. *Diponegoro International Journal of Business*, 5(1), 33–46. <https://doi.org/10.14710/dijb.5.1.2022.33-46>
- Xin, Z., Xiao, H., & Lin, G. (2023). Math Anxiety and Financial Anxiety Predicting Individuals' Financial Management Behavior. *Depression and Anxiety*, 2023(1), 1–10. <https://doi.org/10.1155/2023/3131631>
- Xu, X., & Rashid, I. M. A. (2023). Financial Literacy, Financial Stress, Financial Anxiety, Financial Self-Efficacy and Financial Emotional Well-Being among University Students in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 13(2), 1489–1495. <https://doi.org/10.6007/ijarbss/v13-i2/16301>
- Yonatan, A. Z. (2024). *Survei GoodStats: Bagaimana Kesadaran Finansial Warga Indonesia 2024?* GoodStats. <https://goodstats.id/article/survei-goodstats-kesadaran-pengelolaan-keuangan-di-indonesia-masih-rendah-kRNo1>
- Yulianingsih, Laela, & Sardju, H. (2025). The Influence of Green Knowledge and Green Perceived Value on Purchase Intention Mediated by Green Lifestyle. *International Journal of Business, Law, and Education*, 6(1), 682–691. <https://doi.org/10.56442/ijble.v6i1.1080>
- Zalzalalah, G. G., Anggraini, E., Prakosa, A., Aryandha, P. N., & Farhan, F. (2025). Faktor-Faktor yang Memengaruhi Perilaku Hijau pada Program Recycle Point Le Minerale di Daerah Istimewa Yogyakarta. *Bisman (Bisnis Dan Manajemen): The Journal of Business and Management*, 8(2), 342–361. <https://doi.org/10.36815/bisman.v8i2.3885>