

DAFTAR PUSTAKA

- 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)
- Alam, A. D. A. S. (2021). *How financial knowledge and personal saving orientation affect money management stress and financial security, leading towards wellbeing and positive financial behavior: The complementary role of materialism and self efficacy, mediated by the willingness* [Doctoral dissertation]. <https://doi.org/10.13140/RG.2.2.14045.44004>
- Althnian, A. (2021). Design of a rule-based personal finance management system based on financial well-being. *International Journal of Advanced Computer Science and Applications*, 12(1), 182–187. <https://doi.org/10.14569/IJACSA.2021.0120122>
- 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>
- Baquero, A. (2023). Hotel employees' burnout and intention to quit: The role of psychological distress and financial well-being in a moderation mediation model. *Behavioral Sciences*, 13(2), 1–18. <https://doi.org/10.3390/bs13020084>
- Budiyanto, A., Mujib, A., Arif, M. N. R. Al, & Prasetyowati, R. A. (2024). Factors affecting financial well-being: The mediating role of financial behavior towards religiosity and anti-consumption lifestyle — evidence from Indonesia. *Investment Management and Financial Innovations*, 21(3), 187–198. [https://doi.org/10.21511/imfi.21\(3\).2024.16](https://doi.org/10.21511/imfi.21(3).2024.16)
- Ekofani, A. R. R., & Paramita, R. A. S. (2023). Pengaruh literasi keuangan, gaya hidup, kontrol diri, dan sikap keuangan terhadap pengelolaan keuangan FEB UNESA. *ARBITRASE: Journal of Economics and Accounting*, 4(1), 60–69. <https://doi.org/10.47065/arbitrase.v4i1.1022>
- Ghazali, M. S. (2024). Financial behaviour, financial well-being and the mediating role of financial literacy. *Journal of Financial Counseling and Planning*, 10(2), 273–299.
- 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.
- Herawati, N. T., Candiasa, I. M., Yadnyana, I. K., & Suharsono, N. (2020). Factors

- that influence financial self-efficacy among accounting students in Bali. *Journal of International Education in Business*, 13(1), 21–36. <https://doi.org/10.1108/JIEB-02-2019-0010>
- Kamalbatcha, Z., Wahab, N., Kadir, A. A. A., Yusof, T. F. M. T. M., Ramli, N. A., Umar, A., & Batcha, K. M. M. (2024). Financial behavior and its impact on financial well-being among Muslim university students. *Global Journal Al-Thaqafah*, 20(Special Issue), 131–143. <https://doi.org/10.7187/GJATSI122024-9>
- Leonard, S., Zhang, J. W., & Howell, R. (2022). Spending well: How time perspectives impact consumer values and financial decisions among middle-aged adults. *Research in Human Development*, 16(2), 135–155. <https://doi.org/10.1080/15427609.2019.1670568>
- Mascia, M. L., Agus, M., Cabras, C., Bellini, D., Renati, R., & Penna, M. P. (2023). Present and future undergraduate students' well-being: Role of time perspective, self-efficacy, self-regulation and intention to drop-out. *Education Sciences*, 13(2), 1–18. <https://doi.org/10.3390/educsci13020202>
- Moore, A., Nguyen, A., Rivas, S., Bany-Mohammed, A., Majeika, J., & Martinez, L. (2021). A qualitative examination of the impacts of financial stress on college students' well-being: Insights from a large, private institution. *SAGE Open Medicine*, 9, 1–10. <https://doi.org/10.1177/20503121211018122>
- Nyakaliba, A. A. (2024). Self-control and financial management practices among university students: A behavioral finance perspective. *Journal of Behavioral and Experimental Finance*, 41, 1–12. <https://doi.org/10.1016/j.jbef.2024.100894>
- Raaij, W. F. van, Riitsalu, L., & Pöder, K. (2023). Direct and indirect effects of self-control and future time perspective on financial well-being. *Journal of Economic Psychology*, 99, 1–15. <https://doi.org/10.1016/j.joep.2023.102667>
- Sang, N. M. (2021). Financial well-being of Vietnamese students. *Investment Management and Financial Innovations*, 18(4), 355–365. [https://doi.org/10.21511/imfi.18\(4\).2021.29](https://doi.org/10.21511/imfi.18(4).2021.29)
- Sugiyono. (2023). *Metode Penelitian Kuantitatif Kualitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Strömbäcka, C., Linda, T., Skagerlund, K., & Västfjäll, D. (2022). Does self-control predict financial behavior and financial well-being? *Journal of Behavioral and Experimental Finance*, 31, 100542. <https://doi.org/10.1016/j.jbef.2021.100542>

Medcom.id (2022, September 29). Waduh! Banyak Penerima KIP Kuliah Belum Lulus di Unair, Dapat Bimbingan Skripsi Supaya Cepat Keluar Kampus. Retrieved from Medcom.id:https://www.medcom.id/pendidikan/news-pendidikan/dN6awMrK-waduh-banyak-penerima-kip-kuliah-belum-lulus-di-unair-dapat-bimbingan-skripsi-supaya-cepat-keluar-kampus?utm_source