

DAFTAR PUSTAKA

- Abdillah, L. A. (2018). *Bab 9 Financial Technology (FinTech)*. Jawa Tengah: Eureka Media Aksara.
- Ahmad. (2022, December 30). *Gara-gara Paylater, Makin Banyak Gen Z Terlilit Utang yang Membengkak*. Hidayatullah.Com. <https://hidayatullah.com/berita/ekonomi-syariah/2022/12/29/242457/gara-gara-paylater-makin-banyak-gen-z-terlilit-utang-yang-membengkak.html>
- Allgood, S., & Walstad, W. B. (2011). *The Effects of Perceived and Actual Financial Knowledge on Credit Card Behavior*. <http://ssrn.com/abstract=1896365>Electroniccopyavailableat:<https://ssrn.com/abstract=1896365>
- Amatucci, F. M., & Crawley, D. C. (2011). Financial self-efficacy among women entrepreneurs. *International Journal of Gender and Entrepreneurship*, 3(1), 23–37. <https://doi.org/10.1108/17566261111114962>
- Amira K. (2022). *PayLater: Pengertian, Keuntungan, dan Tips Menggunakannya*. Gramedia Blog. <https://www.gramedia.com/literasi/pengertian-paylater/>
- Anggraeni, R. (2022, November 24). *Wadaw! Kredit Macet Paylater Tembus 7,61 Persen per Spetember 2022*. Bisnis.Com. <https://finansial.bisnis.com/read/20221124/563/1601785/wadaw-kredit-macet-paylater-tembus-761-persen-per-september-2022>
- Anggreini, R. (2024, February 4). *Ini 10 Provinsi dengan Kredit Macet Tertinggi*. Bisnis.Com. <https://finansial.bisnis.com/read/20240204/563/1738121/alert-ini-10-provinsi-dengan-kredit-macet-pinjol-tertinggi>
- Annur, C. M. (2023, September 20). *Pengguna Internet di Indonesia Tembus 213 Juta Orang hingga Awal 2023*. Katadata.Co.Id. <https://databoks.katadata.co.id/datapublish/2023/09/20/pengguna-internet-di-indonesia-tembus-213-juta-orang-hingga-awal-2023>
- Ansong, A., & Gyensare, M. A. (2012). Determinants of University Working-Students' Financial Literacy at the University of Cape Coast, Ghana. *International Journal of Business and Management*, 7(9). <https://doi.org/10.5539/ijbm.v7n9p126>
- Archuleta, K. L., Dale, A. K., & Spann, S. M. (2013). College students and financial distress: Exploring debt, financial satisfaction, and financial anxiety. *Journal of Financial Counseling and Planning*, 24(2), 50–62. <https://doi.org/10.1037/t13109-000>
- Asri, M. (2015). *Keuangan Keperilakuan*. BPF: Yogyakarta.

- Baker, H. K., & Nofsinger, J. R. (2010). Behavioral Finance: An Overview. In *Behavioral Finance* (pp. 1–21). Wiley.
<https://doi.org/10.1002/9781118258415.ch1>
- Bandura, A. (2002). *Self-efficacy: The exercise of control*. Worth Publishers. New York: W.H. Freeman and Company
- Brandon, D. P., & Smith, C. M. (2009). 'Prospective teachers financial knowledge and teaching self-efficacy. *Journal Of Family & Consumer Sciences Education*, 27–91.
- Britt, S. L., Canale, A., Fernatt, F., Stutz, K., & Tibbetts, R. (2015). Financial Stress and Financial Counseling: Helping College Students. *Journal of Financial Counseling and Planning*, 26(2), 172–186. <https://doi.org/10.1891/1052-3073.26.2.172>
- Constansje Brithania, Kurniasari Florentina, & Abubakar Arlyana. (2023). The Effects of Financial Literacy, Self-Efficacy, and Financial Stress on Risky Credit Behavior of Generation Z: Evidence from Pay Later Users. In *Journal of Entrepreneurship, Business and Economics* (Vol. 11, Issue 1). www.scientificia.com
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Demirhan, D., Babacan, Ö., Ardogan, A. R., & Deniz Tatarlar, C. (2018). Relationship Between Financial Literacy And Financial Self-Efficacy: A Research On University Students. *International Conference on Applied Economics and Finance*. <https://www.researchgate.net/publication/331275646>
- Dew, J., & Xiao, J. J. (2011). The Financial Management Behavior Scale: Development and validation. *Journal of Financial Counseling and Planning*, 22(1), 43–59.
- Dharmawan Buchdadi, A., & Sholeha, A. (2020). The Influence Of Financial Literacy On Smes Performance Through Access To Finance And Financial Risk Attitude As Mediation Variables. In *Article in Academy of Accounting and Financial Studies Journal*. <https://www.researchgate.net/publication/345045505>
- Dinisari, M. C., & Suryani, B. (2021, March 27). 150 Juta Warga Punya Akun Ecommerce, Warga Jogja & Sleman Masuk Daftar Pembeli Online Terbanyak. [News.Harianjogja.Com. https://news.harianjogja.com/read/2021/03/27/500/1067368/150-juta-warga-](https://news.harianjogja.com/read/2021/03/27/500/1067368/150-juta-warga-)

punya-akun-ecommerce-warga-jogja-sleman-masuk-daftar-pembeli-online-terbanyak

- Fachri. (2022, November 1). *Berdasarkan Riset, Ini Produk Fintech yang Banyak Digunakan Masyarakat Indonesia*. Liputan6.Com. <https://www.liputan6.com/lifestyle/read/5113061/berdasarkan-riset-ini-produk-fintech-yang-banyak-digunakan-masyarakat-indonesia>
- Fernandes, D., Lynch, J. G., & Netemeyer, R. G. (2014). Financial literacy, financial education, and downstream financial behaviors. *Management Science*, 60(8), 1861–1883. <https://doi.org/10.1287/mnsc.2013.1849>
- Firman, Ramlawati, Suriyanti, & Sahabuddin. (2023). Pengaruh Literasi Keuangan dan Financial Self-Efficacy terhadap Risky Credit Behavior dalam Penggunaan Paylater. *SEIKO : Journal of Management & Business*, 6(2), 326–348.
- Forbes, J., & Kara, S. M. (2010). Confidence mediates how investment knowledge influences investing self-efficacy. *Journal of Economic Psychology*, 31(3), 435–443. <https://doi.org/10.1016/j.joep.2010.01.012>
- Ghozali, I., & Latan, H. (2015). *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. Semarang: Universitas Diponegoro Semarang.
- Gignac, G. E. (2022). The association between objective and subjective financial literacy: Failure to observe the Dunning-Kruger effect. *Personality and Individual Differences*, 184. <https://doi.org/10.1016/j.paid.2021.111224>
- Goyal, K., & Kumar, S. (2021). Financial literacy: A systematic review and bibliometric analysis. *International Journal of Consumer Studies*, 45(1), 80–105. <https://doi.org/10.1111/ijcs.12605>
- Heo, W., Cho, S. H., & Lee, P. (2020). APR Financial Stress Scale: Development and Validation of a Multidimensional Measurement. *Journal of Financial Therapy*, 11(1). <https://doi.org/10.4148/1944-9771.1216>
- Hsueh, S.-C., & Kuo, C.-H. (2017). Effective Matching for P2P Lending by Mining Strong Association Rules. *Proceedings of the 3rd International Conference on Industrial and Business Engineering*, 30–33. <https://doi.org/10.1145/3133811.3133823>
- Irham Fahmi (2018). *Pengantar Manajemen Keuangan: Vol. xvi* (Muslim A. Djalil, Ed.; Cet.6). Bandung: Alfabeta.
- Joo, S., & Grable, J. E. (2004). An Exploratory Framework of the Determinants of Financial Satisfaction. *Journal of Family and Economic Issues*, 25(1), 25–50. <https://doi.org/10.1023/B:JEEI.0000016722.37994.9f>

- Komunikasi, D. (2018, December 1). *Mengenal Financial Technology*. Bi.Go.Id.
- Kusumo, H. J. (2022, December 6). *Literasi Keuangan DIY tahun 2022 Turun 3 Persen* Artikel ini telah tayang di *Idntimes.com* dengan judul “*Literasi Keuangan DIY tahun 2022 Turun 3 Persen*”. *Jogja.Idntimes.Con*. <https://jogja.idntimes.com/news/jogja/herlambang-jati-kusumo/literasi-keuangan-diy-tahun-2022-turun-3-persen>.
- Lavinda. (2023, June 14). *Riset KIC dan Kredivo: Paylater Jadi Pembayaran Favorit di e-Commerce*. *Katadata.Co.Id*. <https://katadata.co.id/digital/e-commerce/6489b589ca8cf/riset-kic-dan-kredivo-paylater-jadi-pembayaran-favorit-di-e-commerce>
- Limbu, Y. B. (2017). Credit card knowledge, social motivation, and credit card misuse among college students. *International Journal of Bank Marketing*, 35(5), 842–856. <https://doi.org/10.1108/IJBM-04-2016-0045>
- Liu, L., & Zhang, H. (2021). Financial literacy, self-efficacy and risky credit behavior among college students: Evidence from online consumer credit. *Journal of Behavioral and Experimental Finance*, 32. <https://doi.org/10.1016/j.jbef.2021.100569>
- 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>
- Lusardi, A., & Mitchell, O. S. (2013). The Economic Importance of Financial Literacy: Theory and Evidence. *NBER Working Paper*, 1–65. <http://www.nber.org/papers/w18952>
- Lusardi, A., & Olivia, S. M. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 52 (1) : 5-44.
- Mardiansyah, D., & Mahadi, T. (2023, January 21). *Gen Z Dominasi Pengguna Paylater, Bagaimana Kemampuan Bayarnya?* *Kontan.Co.Id*. <https://keuangan.kontan.co.id/news/pengguna-paylater-didominasi-gen-z-bagaimana-kemampuan-bayarnya-1>
- Margaretha, F., & Pambudhi, R. A. (2015). Tingkat Literasi Keuangan Pada Mahasiswa S-1 Fakultas Ekonomi. *Jurnal Manajemen Dan Kewirausahaan (Journal of Management and Entrepreneurship)*, 17(1). <https://doi.org/10.9744/jmk.17.1.76-85>
- Mendari, A. S., & Kewwal, S. S. (2013). Tingkat Literasi Keuangan Di Kalangan mahasiswa Stie Musi. *Jurnal Economia*, 9(2), 1–11. <https://doi.org/10.21831/economia.v9i2.1804>

- Muhammad, N. (2023, October 25). *8 Layanan Paylater Terpopuler di Indonesia, Shopee Paylater Juara*. Databoks.Katadata.Co.Id. <https://databoks.katadata.co.id/datapublish/2023/10/25/8-layanan-paylater-terpopuler-di-indonesia-shopee-paylater-juara>
- Mukharomah, Kurniawan, M. R., & Noorbaiti. (2023). Pengaruh literasi keuangan terhadap perilaku kredit berisiko yang dimediasi oleh efikasi diri pada mahasiswa di kota surakarta. *Benefit: Jurnal Manajemen Dan Bisnis*, 8(1), 49–58. <https://doi.org/10.23917/benefit.v8i1.2056>
- Nababan, D., & Sadalia, I. (2013). Analysis of Personal Financial Literacy and Financial Behavior of Bachelor Students. *Jurnal Media Informasi Manajemen*, 1(1), 1–16.
- Nejad, M. G., & Javid, K. (2018). Subjective and objective financial literacy, opinion leadership, and the use of retail banking services. *International Journal of Bank Marketing*, 36(4), 784–804. <https://doi.org/10.1108/IJBM-07-2017-0153>
- NISP, R. O. (2021, July 12). *fintech-Apa itu Fintech: Pengertian, Manfaat, Jenis & Dasar Hukumnya*. Ocbc.Id. <https://www.ocbc.id/id/article/2021/07/12/fintech-adalah>
- Norvilitis, J. M., & MacLean, M. G. (2010). The role of parents in college students' financial behaviors and attitudes. *Journal of Economic Psychology*, 31(1), 55–63. <https://doi.org/10.1016/j.joep.2009.10.003>
- Oaten, M., & Cheng, K. (2007). Improvements in self-control from financial monitoring. *Journal of Economic Psychology*, 28(4), 487–501. <https://doi.org/10.1016/j.joep.2006.11.003>
- OECD. (2012). Students and Money Financial Literacy Skills for the 21st Century. *Organisation for Economic Coperation and Development Publishing.*, 12–21.
- OJK. (2014). *Pelaksanaan Edukasi dalam Rangka Meningkatkan Literasi Keuangan Kepada Konsumen dan/atau Masyarakat*.
- Oseifuah, E. K. (2010). Financial literacy and youth entrepreneurship in South Africa. *African Journal of Economic and Management Studies*, 1(2), 164–182. <https://doi.org/10.1108/20400701011073473>
- Quiserto, R. (2021, March 9). *Shopee PayLater Review (2024) Kelebihan Kekurangan*. Duwitmu.Com. <https://duwitmu.com/pinjaman-online/shopee-paylater-cicilan-tanpa-kartu-kredit-adalah>
- Rachel Mindra, Musa Bukoma Moya, Linda Tia Zuze, & Odongo Kodongo. (2017). Financial self-efficacy: a determinant of financial inclusion. *International Journal of Bank Marketing*, 35(3).

- Rahadi, D. R. (2020). *Financial Technology* (M. Mifta Farid, Ed.). PT. Filda Fikrindo. <https://www.researchgate.net/publication/354521803>
- Saputra, A. H. (2024, February 8). *Pinjaman Online Sebuah Solusi, atau Pembuka Gerbang Anak Muda Terlilit Hutang?* Kumparan.Com. <https://kumparan.com/andreas-saputra-1696354439959916994/pinjaman-online-sebuah-solusi-atau-pembuka-gerbang-anak-muda-terlilit-hutang-2239gv6Q5xc>
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis* (John Wiley & Sons, Eds.; 6th ed.). Jakarta: Salemba Empat.
- Shleifer, A. (2000). *Inefficient Markets : An Introduction to Behavioral Finance*. Oxford University PressOxford. <https://doi.org/10.1093/0198292279.001.0001>
- Sotiropoulos, V., & d'Astous, A. (2013). Attitudinal, Self-Efficacy, and Social Norms Determinants of Young Consumers' Propensity to Overspend on Credit Cards. *Journal of Consumer Policy*, 36(2), 179–196. <https://doi.org/10.1007/s10603-013-9223-3>
- Surya, N., & Evelyn. (2023). Pengaruh Literasi Keuangan dan Financial Self-Efficacy terhadap Risky Credit Behaviour dalam Penggunaan PayLater. *Jurnal Manajemen Dan Keuangan*, 12(1), 1–24.
- Suwatno, S., Waspada, I. P., & Mulyani, H. (2020). Meningkatkan Perilaku Pengelolaan Keuangan Mahasiswa Melalui Financial Literacy dan Financial Sel Efficacy. *Jurnal Pendidikan Akuntansi & Keuangan*, 8(1), 87–96. <https://doi.org/10.17509/jpak.v8i1.21938>
- Vikri Heriyantho, D., & Leon, F. M. (2022a). Analisis Literasi Keuangan, Efikasi Diri, dan Perilaku Kredit Berisiko pada Mahasiswa di DKI Jakarta. *Jurnal Pendidikan Tambusai*, 6(2), 13202–12316.
- Wicaksono E.D. (2015). Pengaruh Financial Literacy Terhadap Perilaku Pembayaran Kartu Kredit Pada Karyawan di Surabaya. . *FINIESTA*, 85–90.
- Wijoyo, H., Cahyono, Y., & Indrawan, I. (2020). *Generasi Z & Revolusi Indosutri 4.0* (Agus Leo Handoko & Ruby Santamako, Eds.; Vol. 5). Banyumas: CV. Pena Persada.
- Xiao, J. J., Serido, J., & Shim, S. (2011). Antecedents and Consequences of Risky Credit Behavior Among College Students: Application and Extension of the Theory of Planned Behavior. *Article in Journal of Public Policy & Marketing*. <https://doi.org/10.2307/23209278>

- Ye, J., & Kulathunga, K. M. M. C. B. (2019). How does financial literacy promote sustainability in SMEs? A developing country perspective. *Sustainability (Switzerland)*, *11*(10). <https://doi.org/10.3390/su11102990>
- Zainudin, R., Mahdzan, N. S., & Yeap, M.-Y. (2019). Determinants of credit card misuse among Gen Y consumers in urban Malaysia. *International Journal of Bank Marketing*, *37*(5), 1350–1370. <https://doi.org/10.1108/IJBM-08-2018-0215>