

## DAFTAR PUSTAKA

- Ajzen, I. (1991). *The Theory of Planned Behavior*. In Handbook of Theories of Social Psychology: Volume 1 (Vol. 211, pp. 438–459). SAGE Publications Ltd. Thousand Oaks, California.
- Ameliawati, M., & Setiyani, R. (2018). The influence of financial attitude, financial socialization, and financial experience on financial management behavior with financial literacy as the mediation variable. *KnE Social Sciences*, 811-832. Dubai, United Arab Emirates.
- Arifin, A. Z., Kevin, K., & Siswanto, H. P. (2017). The Influence of Financial Knowledge, Financial Confidence, and Income on Financial Behavior Among The Workforce in Jakarta. *MIX: Jurnal Ilmiah Manajemen*, 7(1), 154883. Jakarta, [https://doi.org/10.22441/jurnal\\_mix](https://doi.org/10.22441/jurnal_mix)
- Atkinson, A. and Messy, F. (2012). *Measuring Financial Literacy: Output of the OECD/International Network on Financial Education (INFE) Pilot Study*. OECD Working Papers on Finance, Insurance and Private Pensions, No. 15, OECD Publishing. Paris.
- Atlas, S. A., Lu, J., Micu, P. D., & Porto, N. (2019). Financial knowledge, confidence, credit use, and financial satisfaction. *Journal of Financial Counseling and Planning*, 30(2), 175-190. Springer Publishing Company, New York, NY.
- Awang Zaki, U. et al, 2020. *The Relationship of Financial literacy And Financial attitude Towards Financial Behaviour: An Empirical Finding*. International Journal Of Business And Economy, 2(4), 13-24. UKM Press, Bangi, Malaysia.
- Bajaj, I., & Kaur, M. (2022). Validating multi-dimensional model of financial literacy using confirmatory factor analysis. *Managerial Finance*, 48(9/10), 1488-1512. Emerald Group Publishing Ltd, Bingley, UK.
- Banthia, D., & Dey, S. K. (2022). Impact of Financial knowledge, financial attitude and financial behaviour on financial literacy: Structural equation modeling approach. *Universal Journal of Accounting and Finance*, 10(1), 327-337. Horizon Research Publishing, United States.
- Çera, G., Khan, K. A., Belas, J., & Ribeiro, H. N. R. (2021). The role of financial capability and culture in financial satisfaction. *Economic Papers: A journal of applied economics and policy*, 39(4), 389-406. Wiley, Hoboken, NJ.
- C. Z. Liu, Y. A. Au, and H. S. Choi, *An Empirical Study of The Freemium Strategy For Mobile Apps: Evidence From The Google Play Market*, in Thirty Third

International Conference on Information Systems (Economics and Value of IS), 2012, vol. 33. Orlando, Florida.

Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Services Review*, 7(2), 107–128. Elsevier, Amsterdam, Netherlands. [https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/10.1016/S1057-0810(99)80006-7)

Databooks. (2022). Diakses pada 18 September 2024, dari <https://databoks.katadata.co.id/demografi/statistik/d7faf0fa26df953/10-negara-dengan-pemain-video-game-terbanyak-ri-peringkat-berapa>

Durband, D., Law, R. & Mazzolini, A. (Eds.). (2019). *Financial counseling*. Springer Nature Switzerland AG, Cham, Switzerland

Erlangga, A. (2020). Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan Pribadi di Kalangan Mahasiswa. *Jurnal Ekonomi dan Bisnis*, 15(2), 123-135.

Griffin, Sangari Andrew & Sibilang, Novie P. 2022. The Influence of Financial attitude and Financial Knowledge on Financial Management Behavior Moderated by Locus of Control in Generation Z. *Jurnal Multidisiplin Madani (MUDIMA)*, 2, 4141-4150.

Harahap, S., Thoyib, A., Sumiati, S., & Djazuli, A. (2022). The Impact of Financial Literacy on Retirement Planning with Serial Mediation of Financial Risk Tolerance and Saving Behavior: Evidence of Medium Entrepreneurs in Indonesia. *International Journal of Financial Studies*, 10(3), 1-22. MDPI, Basel, Switzerland4. <https://doi.org/10.3390/ijfs10030066>[4]

Hung, A., Parker, A. M., & Yoong, J. (2009). *Defining and Measuring Financial Literacy*. RAND Working Paper Series WR-708, 1-28. RAND Corporation, Santa Monica, CA.

Ida., & Dwinta, C. Y. (2010). Pengaruh locus of control, financial knowledge, dan income terhadap financial management behavior. *Jurnal Bisnis dan Akuntansi*, 12(3), 131-144.

Indriaswari, I., Ulupui, I. G. K. A., & Warokka, A. (2022). Financial knowledge, financial attitude, and locus of control: Reviewing their influence on financial management behavior using financial literacy as moderation variable. *The International Journal of Social Sciences World (TIJOSSW)*, 4(2), 431-443. New York, United States.

- Jefilyana & Handoyo, Sarwo Edy. 2022. Pengaruh Financial attitude, Financial literacy Dan Financial Knowledge Terhadap Financial Behavior. *Jurnal Manajerial dan Kewirausahaan*, 4(4), 938–946. Jakarta
- Justyn, F. & Marheni, D. K. (2020). Pengaruh Financial Attitude, Financial Education, Financial Knowledge, Financial Experience, dan Financial Behavior terhadap Financial Literacy pada Pelajar Kota Batam. *Journal of Global Business and Management Review*, 2(1), 21-32. Batam, Indonesia.
- Kaunang, Karenina I. & Pangemanan, Sifrid S. 2019. The Effectiveness Of In-Application Purchases On Mobile Applications (Case Study At Mobile Games Application). *Jurnal EMBA*, 6(2), 918-927. Universitas Sam Ratulangi, Manado, Indonesia
- Lauriady, J. A., & Wiyanto, H. (2022). Pengaruh Financial Attitude, Financial Behavior, dan Financial Knowledge terhadap Financial Literacy Pengguna OVO di Jakarta Barat. *Jurnal Manajerial Dan Kewirausahaan*, 4(1), 124- 131. Jakarta, Indonesia
- Lusardi, A., Michaud, P. C., & Mitchell, O. S. (2017). Optimal financial knowledge and wealth inequality. *Journal of political Economy*, 125(2), 431-477. Chicago
- Mason, C. L. J., & Wilson, R. M. S. (2000). Conceptualising financial literacy, *Business School Research Paper Series*, Loughborough University, UK.
- Morgan, P. J., & Long, T. Q. (2020). Financial literacy, financial inclusion, and savings behavior in Laos. *Journal of Asian Economics*, 68, 101197. Amsterdam
- Muh`idia, S. (2019). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, dan Locus of Control Terhadap Perilaku Keuangan Mahasiswa Prodi Manajemen Universitas Muhammadiyah Gresik. *Jurnal Manajerial*, 5(2), 58-65. Gresik, Indonesia.
- Desry E.Natalia, Sri Murni, Victoria N. Unt. 2019. Analysis Of Financial Literacy Level And Personal Finance Management of Students At Faculty of Economics And Business Sam Ratulangi University. *Jurnal Emba*, 7(2), 2131–2140. Manado.
- Nusa, G.H., & Martfiyanto, R. (2021). Pengaruh Pengetahuan, Perilaku, dan Sikap Keuangan terhadap Literasi Keuangan pada Mahasiswa S-1 Akuntansi

- Universitas Jenderal Achmad Yani Yogyakarta. *Bilancia: Jurnal Ilmiah Akuntansi*, 5(2), 226-237. e-ISSN: 2685-5607. Yogyakarta.
- Patricia, Ellen & Adiputra, I Gede. 2019. The Effect of Financial attitude, Financial Knowledge, and Income on Financial Management Behavior. *In Proceedings of the Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2019)* (pp. 107-112). Atlantis Press, Paris.
- OJK (2024) diakses pada 2 Oktober 2024 (<https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2024.aspx>)
- Pamungkasa, Mochamad Zidan & Firmialy, Sita Deliyana, 2023. Assessing the Effect of Financial Literacy on Consumptive Behavior (Comparative Study Based on Gender). *Asia-Pacific Management and Business Application*, 11(3), 379-392. Malang,
- Pintu news diakses pada 2 oktober 2024 (<https://pintu.co.id/news/84004-gelombang-investasi-game-berbasis-crypto-2024>)
- Potrich, A. C. G., & Vieira, K. M. (2018). Demystifying financial literacy: a behavioral perspective analysis. *Management Study Review*, 41(9), 1047-1068.
- Potrich, A. C. G., Vieira, K. M., & Da-Silva, W. (2016). Development of a financial literacy model for university students. *Management Study Review*, 39(3), 356-376.
- Praing, R. R. S., Sandri, R., & Widyatno, A. (2023). Perilaku konsumtif pada remaja yang bermain Genshin Impact ditinjau dari kecenderungan kecanduan game online. *Jurnal Fakultas Teknologi Informasi Universitas Merdeka Malang*. Malang.
- Putri, Indriana Rezkia & Tasman, Abel. 2019. Pengaruh Financial literacy dan Income terhadap Personal Financial Management Behavior pada Generasi Millennial Kota Padang. *Jurnal Kajian Manajemen dan Wirausaha*, 1(1), 151-160. Semarang.
- Rai, K., Dua, S., & Yadav, M. (2019). Association of financial attitude, financial behaviour and financial knowledge towards financial literacy: A structural equation modeling approach. *FIIB Business Review*, 8(1), 51-60. New Delhi, India.

- Rajna, A., Ezat, S.W., Junid, S. A., & Moshiri, H. (2011). Financial management attitude and practice among the medical practitioners in public and private medical service in Malaysia. *International Journal of Business and Management*, 6(8), 105-113. Bandar Tun Razak, Kuala Lumpur, Malaysia.
- Rabbani, A. G., Heo, W., & Lee, J. M. (2022). A latent profile analysis of college students' financial knowledge: The role of financial education, financial well-being, and financial risk tolerance. *Journal of Education for Business*, 97(2), 112-118. Abingdon, England, UK.
- Rahmayanti, W., Nuryani, H.S., & Salam, A. (2019). Pengaruh Sikap Keuangan dan Perilaku Keuangan terhadap Literasi Keuangan (Studi Kasus pada Ibu Rumah Tangga Di Desa Lito Kecamatan Moyo Hulu). *Jurnal Manajemen dan Bisnis Terapan*, 1(1). Universitas Lancang Kuning, Riau.
- Rahayu, R., Ali, S., Aulia, A., & Hidayah, R. 2022. The Current Digital Financial literacy and Financial Behavior in Indonesian Millennial Generation. *Journal of Accounting and Investment*, 23(1), 78-94. Universitas Muhammadiyah Yogyakarta.
- 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), 422-428. Jambi, Indonesia.
- Robb, C. A., & Woodyard, A. (2011). Financial knowledge and best practice behavior. *Journal of financial counseling and planning*, 22(1), 60-70. New York, NY, USA.
- Santy, K.P.A. et al (2024). Pengaruh Financial Technology, Financial Attitude dan Financial Behavior Terhadap Financial Literacy (Studi Kasus Pada UMKM di Kota Bengkulu). *Economics and Digital Business Review*, 5(2), 454-469. Makassar, Indonesia.
- Sekaran. Uma dan Roger Bougie. 2017. *Metode Penelitian untuk Bisnis Pendekatan Pengembangan-Keahlian*, Edisi 6. Buku 1. Cetakan Kedua, Jakarta Salemba Empat.
- Sekaran. Uma dan Roger Bougie. 2017. *Metode Penelitian untuk Bisnis Pendekatan Pengembangan-Keahlian* Edisi 6, Buku 2. Jakarta: Salemba Empat

- Shih, H.-M., Chen, B. H., Chen, M.-H., Wang, C.-H., & Wang, L.-F. (2022). A Study of the Financial Behavior Based on the Theory of Planned Behavior. *International Journal of Marketing Studies*, 14(2), 1-12. Toronto, Canada.
- Sufyati, N., & Lestari, D. (2022). Gaya Hidup Hedonis dan Dampaknya terhadap Perilaku Keuangan Generasi Milenial. *Jurnal Manajemen dan Kewirausahaan*, 8(3), 200-215. Surabaya, Indonesia.
- WeAreSocial (2024). Diakses pada 18 September 2024, dari (<https://wearesocial.com/wp-content/uploads/2023/03/Digital-2023-Indonesia.pdf>)
- Wiharno, Herma 2019. Pengaruh Financial Knowledge, Financial Behavior Dan Financial attitude Terhadap Personal Financial Management. *Jurnal Riset Keuangan dan Akuntansi*, 4(1), 64-76. Kuningan, Indonesia
- Wiyanto, H., Putri, Y. I., & Budiono, H. (2019). Keterkaitan pengetahuan dan perencanaan keuangan terhadap perilaku karyawan pria. *Jurnal Ekonomi*, 24(2), 176-192. Yogyakarta, Indonesia. <https://doi.org/10.24912/je.v24i2.567>
- Xiao, J. J., & Porto, N. (2017). Financial education and financial satisfaction: Financial literacy, behavior, and capability as mediators. *International Journal of Bank Marketing* 35(5), 805-817
- Yahaya, R., Zainol, Z., Osman, J. H., Abidin, Z., & Ismail, R. (2019). The affect of financial knowledge and financial attitudes on financial behavior among university students. *International Journal of Academic Study in Business and Social Sciences*, 9(8), 22-32. Malaysia.
- Yuliani, Y., Fuadah, L. L., & Taufik, T. (2019). The affect of financial knowledge on financial literacy with mediated by financial behavior in society of Palembang City South Sumatera. *MIX: Jurnal Ilmiah Manajemen*, 9(3), 293-234. Jakarta.
- Zheng, C. (2022). An innovative MS-VAR model with integrated financial knowledge for measuring the impact of stock market bubbles on financial security. *Journal of Innovation & Knowledge*, 7(3), 100207. Netherland.