

## REFERENCES

- Agarwalla, S. K., Barua, S. K., Jacob, J., & Varma, J. R. (2015). Financial Literacy among Working Young in Urban India. *World Development*, 67(2013), 101–109.
- Agnew, J., Bateman, H., & Thorp, S. (2013). Financial Literacy and Retirement Planning in Australian. *SSRN Electronic Journal*, 2012.
- Anderloni, L., & Vandone, D. (2011). Risk of Over-Indebtedness and Behavioural Factors. *Risk Tolerance in Financial Decision Making*, 113–132.
- Arsanti, Cindy, and Selamat Riyadi. “Analisis Pengaruh Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa.” *Perbanas Review*, vol. 3, no. 2, 2018, pp. 110–22.
- Azam, A., Qiang, fu, Abbas, S. A., & Ibrahim Abdullah, M. (2013). Structural equation modeling (SEM) based trust analysis of Muslim consumers in the collective religion affiliation model in e-commerce. *Journal of Islamic Marketing*, 4(2), 134–149.
- Barrett, P. (2007). Structural equation modelling: Adjudging model fit. *Personality and Individual Differences*, 42(5), 815–824.
- Beal, D. J., & Delpachitra, S. B. (2003). Financial Literacy Among Australian University Students. *Economic Papers*, 22(1), 65–78.
- Clark, D. A., & Goulet, D. (2002). International Journal of Social Economics. *International Journal of Social Economics Iss International Journal of Social Economics*, 29(11), 830–848.
- Dewanty, N., & Isbanah, Y. (2018). Determinant of The Financial Literacy: Case Study on Career Woman in Indonesia. *Etikonomi*, 17(2), 285–296.
- Djojohadikusumo, G. S. (2013). *INDONESIAN NATIONAL STRATEGY Table of Contents*. 2, 1–62.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24.
- Hatammimi, J., & Krisnawati, A. (2018). Financial literacy for entrepreneur in the industry 4.0 era: A conceptual framework in Indonesia. *ACM International Conference Proceeding Series*, 183–187.

- Henseler, J., Ringle, C. M., & Sarstedt, M. (2016). Testing measurement invariance of composites using partial least squares. *International Marketing Review*, 33(3), 405–431.
- Homan, H. S. (2015). Comparative Study of Students Financial Literacy And Its Demographic Factors. *Proceedings of the International Conference on Economics and Banking 2015*, 5, 106–111.
- Hung, A., Parker, A. M., & Yoong, J. (2011). Defining and Measuring Financial Literacy. *SSRN Electronic Journal*.
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296–316.
- Ikediashi, D. I., Ogunlana, S. O., & Udo, G. (2013). Structural equation model for analysing critical risks associated with facilities management outsourcing and its impact on firm performance. *Journal of Facilities Management*, 11(4), 323–338.
- Kelloway, E. K. (1995). Structural equation modelling in perspective. *Journal of Organizational Behavior*, 16(3), 215–224.
- Koubaa, Y., Tabbane, R. S., & Jallouli, R. C. (2014). On the use of structural equation modeling in marketing image research. *Asia Pacific Journal of Marketing and Logistics*, 26(2), 315–338.
- Kusumawardhani, Ratih, et al. “Analisis Perbedaan Tingkat Literasi Keuangan Antara Mahasiswa Fakultas Ekonomi Dan Mahasiswa Fakultas Non-Ekonomi.” *Mix Jurnal Ilmiah Manajemen*, vol. 10, no. 1, 2020, p. 15, doi:10.22441/mix.2020.v10i1.002.
- Nidar, S. R., & Bestari, S. (2012). Personal Financial Literacy Among University Students (Case Study at Padjadjaran University Students , Bandung , Indonesia). *World Journal of Social Sciences*, 2(4), 162–171.
- Nur Sasongko, E., & Rusgiyono, A. (2016). PENERAPAN METODE STRUCTURAL EQUATION MODELING UNTUK ANALISIS KEPUASAN PENGGUNA SISTEM INFORMASI AKADEMIK TERHADAP KUALITAS WEBSITE (Studi Kasus pada Website sia.undip.ac.id). *Jurnal Gaussian*, 5(3), 395–404.
- OJK. (2019). Survei nasional literasi and inklusi keuangan. *Survey Report*, 1–26.
- Potrich, A. C. G., Vieira, K. M., & Mendes-Da-Silva, W. (2016). Development of a financial literacy model for university students. In *Management Research Review* (Vol. 39, Issue 3).

- Ramlall, I. (2016). Applied Structural Equation Modelling for Researchers and Practitioners. *Applied Structural Equation Modelling for Researchers and Practitioners*.
- Reilly, R. (1994). Acute and prophylactic treatment of migraine. *Nursing Times*, 90(29), 35–36.
- S. Davcik, N. (2014). The use and misuse of structural equation modeling in management research: A review and critique. *Journal of Advances in Management Research*, 11(1), 47–81.
- Sarigül, H. (2014). Muhasebe ve Finansman Dergisi A Survey of Financial Literacy Among University Students. *Muhasebe ve Finansman Dergisi*, 1(64), 207–224.
- Sarwono, Y. (2010). Pengertian Dasar Structural Equation Modeling (SEM). *Jurnal Ilmiah Manajemen Bisnis Ukrida*, 10(3), 98528.
- Susan, M., & Djajadikerta, H. (2017). Understanding financial knowledge, financial attitude, and financial behavior of college students in indonesia. *Advanced Science Letters*, 23(9), 8762–8765.
- Thakkar, J. J. (2013). *Structural Equation Modelling*.
- Vogt, W. (2015). Structural Equation. *Dictionary of Statistics & Methodology*.
- Williams, L. J., Gavin, M. B., & Hartman, N. S. (2004). Structural Equation Modeling Methods in Strategy Research: Applications and Issues. *Research Methodology in Strategy and Management*, 1, 303–346.
- Wise, S. (2013). The Impact of Financial Literacy on New Venture Survival. *International Journal of Business and Management*, 8(23), 30–39.
- Yuesti, A., Rustiarini, N. W., & Suryandari, N. N. A. (2020). Financial literacy in the covid-19 pandemic: Pressure conditions in indonesia. *Entrepreneurship and Sustainability Issues*, 8(1), 884–898
- 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.
- Sukoco, Yustinus Maherdian (2018) The Level of Financial Literacy Students at Economic and Business Faculty of Unsoed. Skripsi thesis, Universitas Jenderal Soedirman.

Prayustika, Putu Adriani, et al. "Peran Financial Technology Dalam Meningkatkan Literasi Keuangan Mahasiswa." *Artificial Intelligence and the Law*, vol. 6, no. 2, 2020, pp. 31–48.

Supriadi, Siti Aliah, and Astrie Krisnawati. "Analisis Perbedaan Tingkat Literasi Keuangan Dan Perilaku Keuangan Mahasiswa Di Universitas Telkom." *Jurnal Mitra Manajemen*, vol. 3, no. 1, 2019, pp. 109–20, doi:10.52160/ejmm.v3i1.191.

Yap, Richard Josua Christian; Komalasari, Farida; and Hadiansah, Ihsan (2018) "The Effect of Financial Literacy and Attitude on Financial Management Behavior and Satisfaction," *BISNIS & BIROKRASI: Jurnal Ilmu Administrasi dan Organisasi*: Vol. 23 : No. 3 , Article 4.

