

DAFTAR PUSTAKA

- Agustina, E. T., Soesilo, Y. H., Mintarti, S. U., & Wahyono, H. (2022). Pengaruh literasi keuangan terhadap pengelolaan keuangan siswa Kelas XI IPS SMA negeri 1 Batu. *Jurnal Ekonomi, Bisnis dan Pendidikan (JEBP)*, 2(4).
- Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In *Action control: From cognition to behavior* (pp. 11-39). Berlin, Heidelberg: Springer Berlin Heidelberg.
- Astini, K. P. A., & Pasek, G. W. (2022). Pengaruh Literasi Keuangan Terhadap Keputusan Investasi (Studi Eksperimen di Gugus V Mandara Giri Kec. Kubutambahan). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi Undiksha)*, 13(03), 991-1002.
- Aulia, N., Yuliati, L. N., & Muflikhati, I. (2019). Kesejahteraan Keuangan Keluarga Usia Pensiun: Literasi Keuangan, Perencanaan Keuangan Hari Tua, dan Kepemilikan Aset. *Jurnal Ilmu Keluarga & Konsumen*, 12(1), 38-51.
- Brahmana, R. K., & Brahmana, R. K. M. (2017). The financial planning and financial literacy of ex-Malaysia Indonesian migrant workers. *Acta Oeconomica Pragensia Český English Scientific journal of the University of Economics, Prague*, 24(5), 47-59.
- Chin, W. (2000, December). Partial least squares for IS researchers: an overview and presentation of recent advances using the PLS approach. In *ICIS* (Vol. 2000, pp. 741-742).
- Daniel Agyapong^{1*} and Albert Bampo Attram (2019). Effect of owner-manager's financial literacy on the performance of SMEs in the Cape Coast Metropolis in Ghana. *Journal of Global Entrepreneurship Research* 10. 1186.
- Dayanti, F. K., Susyanti, J., & S, M. K. A. B. (2020). Pengaruh Literasi Keuangan, Pengetahuan Keuangan Dan Sikap Keuangan Terhadap Perilaku Manajemen Keuangan Pada Pelaku Usaha UMKM Fashion Di Kabupaten Malang. *Riset Manajemen*, 09, 160–174.
- Elliott III, W., & Lewis, M. K. (2015). *The real college debt crisis: How student borrowing threatens financial well-being and erodes the American dream*. Bloomsbury Publishing USA.
- Eniola, A. A., & Entebang, H. (2017). SME managers and financial literacy. *Global Business Review*, 18(3), 559-576.
- Falahati, L., & Paim, L. (2011). Toward a framework of determinants of financial management and financial problems among university. *African Journal of Business Management*, 5(22), 9600-9606.

- Gutter, M., & Copur, Z. (2011). Financial behaviors and financial well-being of college students: Evidence from a national survey. *Journal of family and economic Issues*, 32, 699-714.
- Hair, J. F., Sarstedt, M., Ringle, C. M., & Mena, J. A. (2012). An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the academy of marketing science*, 40, 414-433.
- Hidayah, A. P. N., Purbawangsa, I. B. A., & Abundanti, N. (2021). Pengaruh literasi keuangan, perencanaan keuangan dan pendapatan terhadap kesejahteraan keuangan guru perempuan di Kota Denpasar. *E-Jurnal Manajemen Universitas Udayana*, 10(7), 672.
- Hira, T. K., & Mugenda, O. M. (1999). The relationships between self-worth and financial beliefs, behavior, and satisfaction. *Journal of family and consumer sciences*, 91(4), 76.
- Humaira, I., & Sagoro, E. M. (2018). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku Ukm Sentra Kerajinan Batik Kabupaten Bantul. Nominal, Barometer Riset Akuntansi Dan Manajemen, 7(1). <https://doi.org/10.21831/nominal.v7i1.19363>
- Ismanto, H., Widiastuti, A., Muhamar, H., Pangestuti, I. R. D., & Rofiq, F. (2019). Perbankan Dan Literasi Keuangan - Google Books. Deepublish. https://www.google.co.id/books/edition/Perbankan_Dan_Literasi_Keuangan/9qTODwAAQBAJ?hl=id&gbpv=1&dq=isman+perbankan+dan+literasi+keuangan&printsec=frontcover
- Jannah, M., & Setiyono, W. P. (2021). The Effect of Financial Literacy and Financial Attitude on Financial Welfare of MSME Actors in Sidoarjo City with Financial Management Behavior as an Intervening Variable. *Academia Open*, 5, 10-21070.
- Jung, J. H., & Magrabi, F. M. (1991). Work experience, specific human capital, and earnings. *Quarterly review of economics and business*, 31(1), 15-28.
- Lone, U. M., & Bhat, S. A. 2022. Dampak Literasi Keuangan terhadap Kesejahteraan Finansial : Peran Mediasi Efikasi Diri Finansial. *Jurnal Pemasaran Jasa Keuangan*, 1-31.
- Lone, U. M., & Bhat, S. A. (2022). Impact of financial literacy on financial well-being: a mediational role of financial self-efficacy. *Journal of Financial Services Marketing*, 1-16.

- Lown, J. M., & Ju, I. S. (1992). A model of credit use and financial satisfaction. *Financial Counseling and Planning*, 3(1), 105-124.
- Marsh, B. A. (2006). *Examining the personal finance attitudes, behaviors, and knowledge levels of first-year and senior students at Baptist universities in the state of Texas* (Doctoral dissertation, Bowling Green State University).
- Muir, K., Hamilton, M., Noone, J. H., Marjolin, A., Salignac, F., & Saunders, P. (2017). Exploring financial wellbeing in the Australian context. *Report for financial literacy Australia. Centre for Social Impact & Social Policy Research Centre, University of New South Wales, Sydney*.
- Prameswari, S., Nugroho, M., & Pristiana, U. 2023. The Influence of Financial Literacy, Financial Awareness, and Income on Financial Well-Being with Financial Behavior and Financial Inclusion as Intervening Variables (A Case Study on Families in Surabaya). *Journal of Economics, Finance and Management Studies*, 511-522.
- Purnamanto, A. P. (2021). *Pengaruh Pendapatan, Literasi Keuangan, dan Sikap Keuangan Terhadap Perencanaan Keuangan Keluarga* (Doctoral dissertation, Universitas Hayam Wuruk Perbanas Surabaya).
- Purnama, E. D., & Simarmata, F. E. (2021). Efek Lifestyle dalam Memoderasi Pengaruh Pengetahuan Keuangan dan Literasi Keuangan terhadap Perencanaan Keuangan. *Jurnal Inovasi Penelitian*, 1(8), 1567-1574.
- Rahman, M., Isa, C. R., Masud, M. M., Sarker, M., & Chowdhury, N. T. (2021). The role of financial behaviour, financial literacy, and financial stress in explaining the financial well-being of B40 group in Malaysia. *Future Business Journal*, 7(1), 1-18.
- Rahman, M., & dkk. 2021. Peran Perilaku Keuangan, Literasi Keuangan, dan Tekanan Keuangan dalam Menjelaskan Kesejahteraan Keuangan Kelompok B40 di Malaysia. *Jurnal Bisnis Masa Depan*, 1-26.
- 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.
- Rajna, A., Ezat, W. S., Al Junid, S., & 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.
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of consumer affairs*, 44(2), 276-295.
- Sajiah, dkk (2021). Financial Literacy and Financial

Performance of Small and Medium-sized Enterprises. The South East Asian Journal of Management. 10. 21002

- Sabri, M. F., & Zakaria, N. F. (2015). The Influence of Financial Literacy, Money Attitude, Financial Strain and Financial Capability on Young Employees' Financial Well-being. *Pertanika Journal of Social Sciences & Humanities*, 23(4).
- Saputri, F. A., & Iramani, R. (2019). Influence of Financial Literacy, Personal Values, and Attitude towards Family Financial Planning in Surabaya. *Journal of Business and Banking*, 9(1).
- Sari, M. P., & Irdhayanti, E. (2022). Pengaruh Pengetahuan perencanaan keuangan Dan Sikap keuangan terhadap Perencanaan Keuangan Pada Mahasiswa. *JURNAL ECONOMINA*, 1(3), 439–451. <https://doi.org/10.55681/economina.v1i3.100>
- Shim, S., Xiao, J. J., Barber, B. L., & Lyons, A. C. (2009). Pathways to life success: A conceptual model of financial well-being for young adults. *Journal of applied developmental psychology*, 30(6), 708-723.
- Syifa, S. S., & Ratnawati, K. (2021). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, dan Lokus Kendali terhadap Perilaku Perencanaan Keuangan Masa Pensiun. *Jurnal Ilmiah Mahasiswa FEB*, 10(4), 1–23. <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/8093> Umer Mushtaq Lone1 · Suhail Ahmad Bhat (2022). Impact of financial literacy on financial well-being: a mediational role of fnancial self-efficacy. *Journal of Financial Services Marketing* 10. 1057.
- Thaler, R. H. (1999). Mental accounting matters. *Journal of Behavioral decision making*, 12(3), 183-206.
- Utami, I. A. (2021). *Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku UMKM Kerajinan Rotan Kecamatan Rumbai* (Doctoral dissertation, Universitas Islam Riau).
- Vidyaningrum, B., & Handayani, C. D. I. (2022). PENGARUH LITERASI KEUANGAN DAN PENDAPATAN TERHADAP PERENCANAAN KEUANGAN DANA PENDIDIKAN ANAK (STUDI KASUS Pada IBU RUMAH TANGGA). *ALBAMA: JURNAL BISNIS ADMINISTRASI DAN MANAJEMEN*, 15(2), 41-51.
- Vlaev, I., & Elliott, A. (2014). Financial well-being components. *Social indicators research*, 118, 1103-1123.

Ward, S. (1974). Consumer socialization. *Journal of Consumer Research*, 1(2), 1–14. doi:10.1086/208584.

Wardhani, A. C., & Iramani, R. (2023). MODEL PERENCANAAN KEUANGAN KELUARGA: PERAN LITERASI, SIKAP KEUANGAN DAN PENDAPATAN. *Jurnal Ilmu Manajemen*, 473-481.

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. Yuningsih, Y. Y., Raspati, G., & Riyanto, A. (2022). Pengaruh Literasi Keuangan dan Financial Technology Terhadap Keberlangsungan Usaha Pelaku UMKM. *Jurnal Mirai Management*, 7(2), 531-540.

