

DAFTAR PUSTAKA

- Abdullah, Karimuddin, and Misbahul Jannah. 2022. *Metodologi Penelitian Kuantitatif*. edited by N. Saputra. Aceh: Yayasan Penerbit Muhammad Zaini.
- Abubakar, H. Rifa'i. 2021. *Pengantar Metodologi Penelitian*. Yogyakarta: SUKA-Press UIN Sunan Kalijaga.
- Adi Waluyo, Fikqi Indra, and Maria Asumpta Evi Marlina. 2020. "PERAN LITERASI KEUANGAN DALAM PENGELOLAAN KEUANGAN MAHASISWA." *Media Akuntansi Dan Perpajakan Indonesia* 1(1):53–74. doi: 10.37715/mapi.v1i1.1401.
- Afandy, Chairil, and Febrilianty Fransiska Niangsih. 2020. "LITERASI KEUANGAN DAN MANAJEMEN KEUANGAN PRIBADI MAHASISWA DI PROVINSI BENGKULU." *The Manager Review* 2(2):68–98. doi: 10.33369/tmr.v2i2.16329.
- Aji, Gunawan, Intan Ayu Anggraini, Amirotul Mahfudhoh, and Nadia Fitriatul Khasanah. 2023. "Pengaruh Strategi Operasional, Strategi Pemasaran, Dan Strategi Keuangan Terhadap Kinerja Perusahaan." *Jurnal Ekonomi Dan Manajemen* 3(2):97–106.
- Alamsyah, Akla Rizka, Zikriatul Ulya, and Khairatun Hisan. 2023. "ANALYSIS OF FINANCIAL PLANNING AND THE FACTORS THAT INFLUENCE IT: STUDENT CASE STUDY." (*Jurnal Ekonomi Dan Bisnis Islam* 8(2):393–412.
- Andre, Muthia Nabila, Agung Dharmawan Buchdadi, and Muhammad Fawaiq. 2023. "Faktor-Faktor Yang Mempengaruhi Kepuasan Keuangan Pada Pengguna Dompot Digital." *Jurnal Bisnis, Manajemen, Dan Keuangan* 4(1):177–87.
- Artha, Febri Aulia, and Kartiko Adi Wibowo. 2023. "PENGARUH LITERASI KEUANGAN, PERENCANAAN KEUANGAN, DAN SIKAP KEUANGAN TERHADAP PENGELOLAAN KEUANGAN PRIBADI." *MAJALAH EKONOMI DAN BISNIS* 19(1):1–9.
- Asih, Sekar Widi, and Muhammad Khafid. 2020. "Pengaruh Financial Knowledge, Financial Attitude Dan Income Terhadap Personal Financial Management Behavior Melalui Locus Of Control Sebagai Variabel Intervening." *Economic Education Analysis Journal* 9(3):748–67.
- Cahyaningrum, Bella, and Muhammad Ali Fikri. 2021. "PERAN PEMEDIASI LOCUS OF CONTROL PADA PENGARUH FINANCIAL KNOWLEDGE DAN FINANCIAL ATTITUDE TERHADAP FINANCIAL MANAGEMENT

- BEHAVIOR.” *Jurnal Ilmu Manajemen* 9(4):1500–1515. doi: 10.26740/jim.v9n4.p1500-1515.
- Candana, Visi, and Said Kelana Aswani. 2020. “PENGARUH PERSONAL INCOME, FINANCIAL KNOWLEDGE, DAN FINANCIAL ATTITUDE TERHADAP FINANCIAL MANAGEMENT BEHAVIOR MAHASISWA S-1 DI DKI JAKARTA.”
- Christian, Sonny, and Hendra Wiyanto. 2020. “Pengaruh Sikap Keuangan, Sosial, Dan Pengetahuan Keuangan Terhadap Perencanaan Keuangan Pribadi.” *Jurnal Manajerial Dan Kewirausahaan* 2(3):820–27.
- Dewi, Vera, Erie Febrian, Nury Effendi, and Mokhamad Anwar. 2020. “Financial Literacy among the Millennial Generation: Relationships between Knowledge, Skills, Attitude, and Behavior.” *Australasian Business, Accounting & Finance Journal* 14(4):24–37. doi: 10.14453/aabfj.v14i4.3.
- Gill, Amarjit, Calin Gurau, Leo Paul, and Carlos Raul Ranchez. 2017. “Human Capital, Financial Strategy and Small Firm Performance: A Study of Canadian Entrepreneurs.” *Int. J. Entrepreneurship and Small Business*, 31, No. 4, 2017:493–513.
- Hair, Jr. ., Joseph F., G. Tomas M. Hult, Christian M. Ringle, and Marko Sarstedt. 2017. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Kedua. edited by L. Fargotstein. California: SAGE .
- Hamid, Fazelina Sahul, Yiing Jia Loke, and Phaik Nie Chin. 2023. “Determinants of Financial Resilience: Insights from an Emerging Economy.” *Journal of Social and Economic Development* 25(2):479–99. doi: 10.1007/s40847-023-00239-y.
- Hardani, Andriani Helmina, Jumari Ustiawaty, and Evi Fatmi Utami. 2020. *Metode Penelitian Kualitatif & Kuantitatif*. Yogyakarta: Pustaka Ilmu Group.
- Hidayat, Alifa Salsabila, and R. A. Sista Paramita. 2022. “The Analysis of Financial Literacy, Financial Attitude and Locus of Control Toward Financial Behavior on UNESA’s Economic and Business Students.” *Accounting and Finance Studies* 2(3):157–76. doi: 10.47153/afs23.4392022.
- Ida Kurnia Putri. 2016. “Perencanaan Keuangan Pada Mahasiswa Ekonomi Islam Di Yogyakarta.” *JIE Ariba* 2(1):1–13.
- Kurnianingtyas, D., B. Santosa, and N. Siswanto. 2019. “Financial Strategy Model for Social Health Insurance in Indonesia Using Simulation.” *IOP Conference Series:*

- Materials Science and Engineering* 598(1):012118. doi: 10.1088/1757-899X/598/1/012118.
- Lusardi, Annamaria, and Olivia S. Mitchell. 2014. "The Economic Importance of Financial Literacy: Theory and Evidence." *Journal of Economic Literature* 52(1):5–44. doi: 10.1257/jel.52.1.5.
- Margaretha, Farah, and Reza Arief Pambudhi. 2015. "TINGKAT LITERASI KEUANGAN PADA MAHASISWA S-1 FAKULTAS EKONOMI." *Jurnal Manajemen Dan Kewirausahaan (Journal of Management and Entrepreneurship)* 17(1). doi: 10.9744/jmk.17.1.76-85.
- Melisa, Siti, Salih Salih, and Vanisa Meifari. 2023. "PERAN LITERASI KEUANGAN DALAM PENGELOLAAN KEUANGAN MAHASISWA STIE PEMBANGUNAN TANJUNGPINANG." *Juremi: Jurnal Riset Ekonomi* 3(1):113–18. doi: 10.53625/juremi.v3i1.6057.
- Mendari, Sri Anastasia, and Fransiska Soejono. 2019. "HUBUNGAN TINGKAT LITERASI DAN PERENCANAAN KEUANGAN." *Jurnal MODUS* 31(2):227–40.
- Mulyaani, Dr. Sri Rochani. 2021. *Metodologi Penelitian*. BANDUNG: WIDINA BHAKTI PERSADA BANDUNG.
- Mulyadi, Dela Rizka, Nasib Subagio, and Riyo Riyadi. 2022. "KEMAMPUAN PENGELOLAAN KEUANGAN MAHASISWA PENDIDIKAN EKONOMI UNIVERSITAS MULAWARMAN." *Educational Studies: Conference Series* 2(1):25–32. doi: 10.30872/escs.v2i1.1186.
- Nandan, Tanuj, and Kumar Saurabh. 2019. "Role of Financial Knowledge, Financial Socialisation and Financial Risk Attitude in Financial Satisfaction of Indian Individuals." *International Journal of Indian Culture and Business Management* 18(1):104. doi: 10.1504/IJICBM.2019.10017830.
- Nikmatur, Ridha. 2017. "PROSES PENELITIAN, MASALAH, VARIABEL DAN PARADIGMA PENELITIAN." *Jurnal Hikmah* 14(1):1–70.
- NIKOLCHUK, Yuliia, and Oksana LOPATOVSKA. 2022a. "FINANCIAL STRATEGY IN THE FINANCIAL MANAGEMENT SYSTEM OF ENTERPRISE." *Herald of Khmelnytskyi National University. Economic Sciences* 312(6(1)):44–49. doi: 10.31891/2307-5740-2022-312-6(1)-7.

- Novianti, Indah Dwi, and Kurnia Rina Ariani. 2023. "The Effect of Financial Knowledge and Financial Planning on Financial Skills with Pocket Money as a Moderating Variable in Generation z (Case Study on Students of the Faculty of Economics and Business, University of Muhammadiyah Surakarta." *International Journal of Social Science and Economic Research* 8(3):532–47.
- Nugroho, Nabila Shafarana. 2021. "PENGARUH FINANCIAL KNOWLEDGE, FINANCIAL SKILL DAN INCOME TERHADAP FINANCIAL MANAGEMENT BEHAVIOR GENERASI-Z." 1–62.
- OECD. 2020. "OECD/ INFE 2020a Survei Internasional Tentang Literasi Keuangan Orang Dewasa." *International Survey of Adult Financial Literacy*.
- OJK. 2022. "Hasil Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022." *Otoritas Jasa Keuangan*. Retrieved February 28, 2024 (<https://bit.ly/3Pp6kRp>).
- OJK. 2024. "OJK Dan BPS Hasil Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2024."
- Okibo, Bichanga Walter. 2015. "The Effects of Financial Strategies on the Performance of Public Universities." *European Journal of Business and Management* 7(31):108–21.
- Palomo a, Daniel Ruiz-, M. Teresa Galache Laza a, Ana Jos´e Cisneros- Ruiz a, and Francisca Garcıa- Lopera. 2023. "Financial Knowledge of Pre-University Students: Effects of Age and Gender." *Journal of Heliyon* 9:1–10.
- Peng, Huiling, and Zheng-Jien Zhang. 2023. "The Learning Effectiveness of the Innovative Model of Integrating Financial Education into a College Career Planning Course." *International Journal of Psychological Studies* 15(1):28–38.
- Pradiningtyas, Tifani Enno, and Fitri Lukiastuti. 2019. "PENGARUH PENGETAHUAN KEUANGAN DAN SIKAP KEUANGAN TERHADAP LOCUS OF CONTROL DAN PERILAKU PENGELOLAAN KEUANGAN MAHASISWA EKONOMI." *Jurnal Minds: Manajemen Ide Dan Inspirasi* 6(1):96–112.
- Purwansa, Sena Wahyu, and Aditya Wardhana. 2022. *Metodologi Penelitian Kuantitatif, Kualitatif, Dan Kombinasi*. edited by Ns. A. Munandar. Bandung: CV. MEDIA SAINS INDONESIA.
- Putri, Yuni Adinda, Rifani Akbar Sulbahri, and Gumulya Sonny Marcel Kusuma. 2023. "Pengaruh Strategi Green Marketing Terhadap Kinerja Keuangan Dan

- Non-Keuangan Perusahaan.” *Akuntansi Dan Manajemen* 18(1):33–50. doi: 10.30630/jam.v18i1.207.
- Rahadi, Dedi Rianto. 2023. *PENGANTAR PARTIAL LEAST SQUARES STRUCTURAL EQUATION MODEL(PLS- SEM)* . edited by Wijonarko. Tasikmalaya: Lentara Ilmu Madani.
- Ratnaningtyas, Heny, Linda Desafitri Ratu Bilqis, and Anita Swantari. 2022. “Perencanaan Keuangan Pribadi Untuk Mahasiswa Sekolah Tinggi Ilmu Ekonomi Bisnis Indonesia.” *ABDI MOESTOPO: Jurnal Pengabdian Pada Masyarakat* 5(2):141–47. doi: 10.32509/abdimoestopo.v5i2.1770.
- Razaq, Nuradi Mulya, h, Tri Ratnawati, Hwihanus Hwihanus, Ayu Fahmi Rosydianah, Tri Ratnawati, and Hwihanus Hwihanus. 2024. “PENGARUH FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, DAN LOCUS OF CONTROL TERHADAP FINANCIAL MANAGEMENT BEHAVIOR PADA GENERASI Z.” *Neraca Manajemen, Ekonomi* 3(6):1–13.
- Renaldo, Nicholas, Sudarno Sudarno, and Hutahuruk Br. Marice. 2020. “THE IMPROVEMENT OF GENERATION Z FINANCIAL WELL-BEING IN PEKANBARU.” *Jurnal Manajemen Dan Kewirausahaan* 22(2):142–51. doi: 10.9744/jmk.22.2.142-151.
- Sahara, Yulni, Muhammad Fuad, and Dias Setianingsih. 2022. “The Role of Financial Attitude, Financial Experience, Financial Knowledge and Personality on Student’s Personal Financial Management Behavior.” *SOROT* 17(3):167. doi: 10.31258/sorot.17.3.167-176.
- Santoso, Agung. 2023. “Rumus Slovin : Panacea Masalah Ukuran Sampel ?” *Suksma: Jurnal Psikologi Universitas Sanata Dharma* 4(2):24–43. doi: 10.24071/suksma.v4i2.6434.
- Sari, Eka Puspita, and Aprih Santoso. 2021. “The Role of Financial Literacy as One of the Influences of Financial Behavior.” *Jurnal Manajemen* 25(3):415. doi: 10.24912/jm.v25i3.758.
- Sari, Marlia Puspita, and Efa Irdhayanti. 2022. “PENGARUH PENGETAHUAN PERENCANAAN KEUANGAN DAN SIKAP KEUANGAN TERHADAP PERENCANAAN KEUANGAN PADA MAHASISWA.” *JURNAL ECONOMINA* 1(3):439–51. doi: 10.55681/economina.v1i3.100.

- Sari, Mutia, Habibur Rachman, Noni Juli Astuti, Muhammad Win Afgani, and Rusdy Abdullah Siroj. 2022. "Explanatory Survey Dalam Metode Penelitian Deskriptif Kuantitatif." *Jurnal Pendidikan Sains Dan Komputer* 3(01):10–16. doi: 10.47709/jpsk.v3i01.1953.
- Selaras, Rembulan, and Siti Nursyamsiah. 2018. "PENGARUH STRATEGI FUNGSIONAL TERHADAP KINERJA BISNIS PERUSAHAAN BAGI UKM DI YOGYAKARTA." *Jurnal Publikasi Rembulan, Universitas Islam Indonesia* 1–15.
- Setianingsih, Dias, Meutia Dewi, and Ayu Chanda. 2022. "THE EFFECT of FINANCIAL KNOWLEDGE, FINANCIAL PLANNING, INTERNAL LOCUS of CONTROL, AND FINANCIAL SELF-EFFICACY on FINANCIAL MANAGEMENT BEHAVIOR: A CASE STUDY of SMEs GROCERY STORES." *JURNAL SAMUDRA EKONOMIKA* 6(1):19–30.
- Sipahutar, D. J. ., Hutapea, G. T. ., & Sembiring, C. F., Dita Juliyanti, Hutapea, Ganda, Sembiring, and Carolina. 2021. "Analisis Hubungan Pola Konsumsi dan Pola Investasi Terhadap Perencanaan Keuangan Dengan Literasi Keuangan Sebagai Variabel Intervening Pada Keluarga Di Kelurahan Kembangan Utara." *FEB Universitas Kristen Indonesia* 1–19.
- Sugiyono. 2018. *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
- Sugiyono. 2019. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Alfabeta.
- Susanto, Yosef Budi, Johan Setiawan, and Stefanus Ariyanto. 2022. "FINANCIAL PLANNING FOR MILLENNIALS AND GEN-Z (STUDY OF MILLENNIALS AND GEN-Z FINANCIAL BEHAVIOR)." *ULTIMA Management* 156–68.
- Tambun, Sihar, and Erna Cahyati. 2023. "IMPACT OF ECONOMIC LITERACY AND FINANCIAL MANAGEMENT ON FINANCIAL PLANNING WITH SELF CONTROL AS MODERATION." *International Journal of Research in Commerce and Management Studies* 05(01):164–75. doi: 10.38193/IJRCMS.2023.5111.
- Telkom, University. n.d. "History Telkom University." Retrieved February 28, 2024 (<https://telkomuniversity.ac.id/en/history/>).
- Vehovar, Vasja, Vera Toepoel, and Stephanie Steinmetz. 2016. *Non-Probability Sampling*. edited by C. Wolf; D. Joye; T. Smith; Y. Fu. Sage.

- Wheelen, Thomas L., and J. David Hunger. 2012. *Strategic Management and Business Policy, TOWARD GLOBAL SUSTAINABILITY*. Thirteenth. Prentice Hall.
- Widodo, Slamet, Dr. Festy Ladyani, La Ode Asrianto, and Dalfian. 2023. *Buku Ajar Metode Penelitian*. edited by M. Seto. Pangkalpinang: Science Techno Direct.
- Wong, Ken Kwong-Kay. 2013. "Partial Least Squares Structural Equation Modeling (PLS-SEM) Techniques Using SmartPLS." *Marketing Bulletin* 24(1):1–32.
- Yuliani, Luk luk Fuadah, and Taufik. 2019. "THE EFFECT OF FINANCIAL KNOWLEDGE ON FINANCIAL LITERACY WITH MEDIATED BY FINANCIAL BEHAVIOR IN SOCIETY OF PALEMBANG CITY SOUTH SUMATERA." *Jurnal Ilmiah Manajemen* 9(3):421–30.
- Yunus, Eddy. 2016. *Manajemen Strategis*. Yogyakarta: CV. Andi Offset.