

Daftar Pustaka

- [1] B. N. Indonesia, "Akibat 'beli sekarang bayar nanti', banyak anak muda terjerat utang paylater – 'Saya tidak bisa kredit rumah'," BBC News Indonesia, 29 12 2022. [Online]. Available: <https://www.bbc.com/indonesia/articles/cml0eempvkno>. [Accessed 01 12 2023].
- [2] Finansialku, "Pendidikan Keuangan Sama Pentingnya dengan Pendidikan Formal," Finansialku.com, 25 Juni 2022. [Online]. Available: <https://www.finansialku.com/pendidikan-keuangan-sama-pentingnya-dengan-pendidikan-formal/>. [Accessed 25 11 2023].
- [3] R. O. NISP, "Apa itu Fomo? Pengertian dan Dampak Buruk pada Finansial," OCBC, 09 September 2021. [Online]. Available: <https://www.ocbc.id/id/article/2021/09/09/fomo-adalah>. [Accessed 01 12 2023].
- [4] Nabila Shafarana Nugroho and Bagus Panuntun, "Pengaruh Financial Knowledge, Financial Skills, dan Income Terhadap Financial Management Behavior Generasi Z," *Jurnal Mahasiswa Bisnis & Manajemen*, vol. 01, pp. 189-207, 2022.
- [5] Y. R. Pratiwi, "Mengatur Keuangan Untuk Generasi Milenial," Kementerian Keuangan Republik Indonesia, 30 Juni 2021. [Online]. Available: <https://www.djkn.kemenkeu.go.id/kpknl-banjarmasin/baca-artikel/14026/Mengatur-Keuangan-Untuk-Generasi-Milenial.html>. [Accessed 01 12 2023].
- [6] Ayu Nur Rahmadhani and Irni Yunita, "PENGARUH LITERASI KEUANGAN TERHADAP PERILAKU MAHASISWA DALAM MENGELOLA KEUANGAN (PERBANDINGAN MAHASISWA BISNIS DAN MAHASISWA TEKNIK," *Jurnal Mitra Manajemen (JMM Online)*, vol. 04, pp. 251-261, 2020.
- [7] Siti Aliah and Astrie Krisnawati, "ANALISIS PERBEDAAN TINGKAT LITERASI KEUANGAN DAN PERILAKU KEUANGAN MAHASISWA DI UNIVERSITAS TELKOM," *Jurnal Mitra Manajemen (JMM Online)*, vol. 03, pp. 109-120, 2019.
- [8] D. Norman, *The Design of Everyday Things: Revised and Expanded Edition*, Hachette UK, 2013.
- [9] J. J. Garrett, *The Elements of User Experience: User-centered Design for the Web*, New Riders, 2003.
- [10] S. Few, *Information Dashboard Design: The Effective Visual Communication of Data*, New York: O'Reilly, 2006.
- [11] E. Warren and Amelia Warren Tyagi, *All Your Worth: The Ultimate Lifetime Money Plan A Guide to Personal Finances*, Simon and Schuster, 2005.
- [12] R. H. Thaler, "Mental Accounting Matters," *Journal of Behavioral Decision Making*, vol. 12, pp. 183-206, 1999.
- [13] F. D. Davis and Fred Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," *JSTOR*, vol. 13, pp. 319-340, 1989.
- [14] R. S. Kaplan and David P. Norton, *The Balanced Scorecard: Translating Strategy Into Action*, Harvard Business Press, 1996.

- [15] H. Shefrin and Richard H. Thaler, "The Behavioral Life-Cycle Hypothesis," *Economic Inquiry*, vol. 26, 1988.
- [16] R. I. A. K. Dewi, "PENGARUH MONEY ATTITUDE TERHADAP PERILAKU PENGELOLAAN KEUANGAN PRIBADI," *JPIS*, vol. 30, 2020.
- [17] R. Hariyani, "Urgensi Literasi Keuangan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa di Masa Pandemi COVID-19 di Indonesia," *Jurnal Sekretari dan Manajemen*, vol. 6, 2022.
- [18] Eka Yusnita Nila Sari and A. Khoirul Anam, "Sikap Keuangan, Kontrol Perilaku, Efikasi Diri dan Perilaku Keuangan," *Jurnal Saintifik Manajemen dan Akuntansi*, vol. 04, no. DOI:10.35138/organum.v4i1.134, p. 28 of 39, 2021.
- [19] Muchammad Al Amin and Dwi Juniati, "KLASIFIKASI KELOMPOK UMUR MANUSIA BERDASARKAN ANALISIS DIMENSI FRAKTAL BOX COUNTING DARI CITRA WAJAH DENGAN DETEKSI TEPI CANNY," *Jurnal Ilmiah Matematika*, 2017.
- [20] S. Ari. A. Santosa, "7 Manfaat Mengelola Keuangan dengan Baik dan Bermanfaat," *Finansialku.com*, 20 Juni 2023. [Online]. Available: <https://www.finansialku.com/manfaat-mengelola-keuangan-dengan-baik-dan-bermanfaat/>. [Accessed 29 11 2023].
- [21] C. Garnham, "What is user experience (UX) design?," *Dovetail.com*, 18 January 2023. [Online]. Available: <https://dovetail.com/ux/>. [Accessed 29 11 2023].
- [22] Shneiderman, "Design Lessons From AI's Two Grand Goals: Human Emulation and Useful Applications," *IEEE Transactions on Technology and Society*, vol. 1, pp. 1-9, 2020.
- [23] Malik, "6 Prinsip Dasar Desain User Interface," *medium.com*, 03 Agustus 2021. [Online]. Available: <https://medium.com/niagahoster-product/6-prinsip-dasar-desain-user-interface-8f77a9d4fa7>. [Accessed 30 11 2023].
- [24] R. R. I. I. P. W. Dadio Satriotomo Mubiarto, "Perancangan User Interface dan User Experience (UI/UX) pada Aplikasi "BCA Mobile" Menggunakan Metode User Centered Design (UCD)," *Jurnal Teknik Komputer*, vol. 01, no. 04 doi: 10.14710/jtk.v1i4.37686, pp. 209-216, 2023.
- [25] Faris Al Baihaqi and Beni Suranto S.T., M.Soft.Eng, "Perancangan UI/UX Berbasis Android untuk Manajemen Keuangan Pribadi dengan Metode Design Thinking," *AUTOMATA*, vol. 01, pp. 1-10, 2023.
- [26] D. A. Norman and Stephen W. Draper, *User Centered System Design: New Perspectives on Human-computer Interaction*, Lawrence Erlbaum Associates, 1986.
- [27] J. S. Jeff Gothelf, *Lean UX: Applying Lean Principles to Improve User Experience*, "O'Reilly Media, Inc.", 2013.
- [28] T. Browne, "The Double Diamond; A universally accepted depiction of the design process.," *Design Council*, [Online]. Available: <https://www.designcouncil.org.uk/our-resources/the-double-diamond/>. [Accessed 16 08 2024].

- [29] M. Hassenzahl and Noam Tractinsky, "User experience - A research agenda," *Behaviour & Information Technology*, vol. 25, pp. 91-97, 2006.
- [30] D. R. Elmansy, "The Double Diamond Design Thinking Process and How to Use it," designorate, 09 02 2021. [Online]. Available: <https://www.designorate.com/the-double-diamond-design-thinking-process-and-how-to-use-it/>. [Accessed 16 08 2024].
- [31] A. Maurya, *Running Lean: Iterate from Plan A to a Plan That Works*, "O'Reilly Media, Inc.", 2012.
- [32] Diana Nur Yastin, Hendra Bayu Suseno and Viva Arifin, "EVALUASI DAN PERBAIKAN DESAIN USER INTERFACE UNTUK MENINGKATKAN USER EXPERIENCE PADA APLIKASI MOBILE SIARAN TANGSEL MENGGUNAKAN METODE GOAL DIRECT DESIGN (GDD)," *JTI*, vol. 13, 2020.
- [33] Wira Buana and Betha Nurina Sari, "Analisis User Interface Meningkatkan Pengalaman Pengguna Menggunakan Usability Testing pada Aplikasi Android Course," *Journal of Computer and Information Technology*, vol. 05, pp. 91-97, 2022.
- [34] D. S. Wibawa, Yusi Tyroni Mursityo and Retno Indah Rokhmawati, "Evaluasi Usability dan Perbaikan Antarmuka Pengguna Aplikasi Mobile Malang Menyapa Menggunakan Metode Usability Testing," *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer*, vol. 03, p. 11, 2019.
- [35] W. Sabar, Abdul Rahim and Diah Retno Dwi Hastuti, "Gender education in the practice of women's agricultural laborers in Enrekang Regency," *JIPSINDO (Jurnal Pendidikan Ilmu Pengetahuan Sosial Indonesia)*, vol. 09, p. 02, 2022.
- [36] F. Febriana, "User Centered Design — Pengertian, Perbedaan dengan HCD, dan Aktivitas di Dalamnya," Medium, 03 12 2017. [Online]. Available: <https://medium.com/codelabs-unikom/user-centered-design-ee25536850b7>. [Accessed 05 12 2023].
- [37] F. R. Pambajeng and Ardiansyah, "Pengembangan User Interface (UI) Dan User Experience (UX) Aplikasi Cashoop Untuk Pengelolaan Keuangan Pribadi," *Jurnal Sarjana Teknik Informatika*, vol. 07, pp. 20-33, 2019.
- [38] M. Ibrahim, "Gara-Gara Sindrom FOMO, Banyak Milenial Terjerat Pinjol Ilegal," InfoBankNews.com, 03 August 2023. [Online]. Available: <https://infobanknews.com/gara-gara-sindrom-fomo-banyak-milenial-terjerat-pinjol-ilegal/>. [Accessed 01 12 2023].
- [39] OJK, "GENERASI MUDA SEHAT FINANSIAL? BISA!," OJK, 27 Oktober 2022. [Online]. Available: <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/40776>. [Accessed 01 12 2023].
- [40] Team, "User Centered Design (UCD)," Interaction Design Foundation, [Online]. Available: <https://www.interaction-design.org/literature/topics/user-centered-design>. [Accessed 17 03 2024].